

ELECTION OF DIRECT PAYMENT FOR BENEFITS DURING LEAVE WITHOUT PAY

Complete this form if you have benefits coverage that will **lapse** due to your leave without pay (see below^{*}):

*Employees must be enrolled in Direct Payment **BEFORE** their coverage has lapsed.*

Instructions:

- Complete the form, checking your elections to pay/not pay premiums directly for the plans listed below.
- **Faculty employees:** submit the form to the Human Resources department prior to the start of your leave.
- **All other employees:** attach the HR190a to your "Application for Leave without Pay for Staff/Management Employees" (HR190).

Please check the appropriate box below for each benefit you have:

	I elect to allow my coverage to lapse while on leave without pay (no further action necessary)	I elect to pay for coverage while on leave via Direct Payment (If checked, Human Resources will send you direct payment forms and instructions)
Health Insurance	<input type="checkbox"/>	<input type="checkbox"/>
Dental Insurance	<input type="checkbox"/>	<input type="checkbox"/>
Vision Insurance	<input type="checkbox"/>	<input type="checkbox"/>
Employer-Paid Life Insurance	<input type="checkbox"/>	<input type="checkbox"/>
Employer-Paid Long Term Disability	<input type="checkbox"/>	<input type="checkbox"/>
Health Care Reimbursement (HCRA)	<input type="checkbox"/>	<input type="checkbox"/>
Dependent Care Reimbursement (DCRA)	<input type="checkbox"/>	<input type="checkbox"/>

Employee Signature: _____ Date: _____

Print Name: _____ Department: _____

~ Impact of Leave without Pay on Benefits Coverage ~

* Benefits coverage will lapse for employees who are on a full or partial leave without pay that results in a decrease in time base to less than half-time (40% for academic year lecturers and coaches) for a full pay period or longer. To avoid a lapse in coverage, the employee must elect direct payment of the full monthly premiums including the employer's contribution.

Current premium rate information can be found on the California State University website at: www.calstate.edu/Benefits/healthcare/healthcare.shtml. If the premium rate changes while the employee is paying directly, the new premium amount must be paid to continue coverage.

Health Care Reimbursement Account (HCRA) Plan Enrollees: Health care expenses incurred while on leave are not reimbursable under HCRA unless the employee keeps the account active by paying contributions while on leave.

Direct payment for all benefit plans, including HCRA, are **not tax-deferred**. Coverage for the benefit plans listed above is automatically reactivated effective the first of the month following the employee's return to regular pay status.

For other voluntary deductions (voluntary life insurance, auto insurance, credit unions, etc.), contact the plan carriers directly to ensure continued coverage during and after your return from leave. Phone numbers for most carriers can be found on the Human Resources website at: www.afd.calpoly.edu/hr/benefits.