

## Employment Change – Beginning a Leave without Pay

These qualifying mid-year event election changes are permitted when you begin an unpaid leave of absence (LWOP) and lose the agency's contribution to your health care. **Election changes must be on account of and correspond with the event.** If the LWOP is less than 30 days, you will be enrolled in the same elections that were in effect at the beginning of the leave.

### **Health Insurance Coverage:**

- You may waive coverage
- You may remove eligible family members.
- You may continue to have coverage as long as you make arrangements with your agency for payment of your premiums while you are on unpaid leave

Note: You and any removed family members will receive an Extended Coverage Election Notice (COBRA).

### **Health Flexible Spending Account:**

- You may reduce or cancel your election.
- You may continue your account as long as you make arrangements with your agency for payment of your contributions while you are on unpaid leave.

### **Dependent Care Flexible Spending Account:**

- You may reduce or cancel your election amount to cover a change in eligible dependent care expenses. (Note: You can also cancel your dependent care account while taking a **paid** leave. See QME sheet on Dependent Care Cost or Coverage Change)
- You may continue your account as long as you make arrangements with your agency for payment of your contributions while you are on unpaid leave.

### **Important Things To Know About Making An Election Change Request For This Event**

1. **What documentation is required?** None. Your agency will validate your employment status change.
2. **How to submit the request.** Starting with the day you start the leave without pay, you have 60 calendar days to use EmployeeDirect, or complete a paper Enrollment Form and submit it to your agency's Benefits Administrator.
3. **When approved changes take effect.** Changes are effective the first of the month following receipt of your request or following the event, whichever is later. When the later date is the first of the month, changes are effective that day. Health Insurance and FSA elections are separate elections and may be submitted together or separately within the allotted timeframe. Changes are irrevocable once the effective date of the change has occurred.
4. **Where to learn more.** Visit [www.dhrm.virginia.gov](http://www.dhrm.virginia.gov). The Employee Benefits link includes answers to frequently asked questions and helpful information about handling a life-changing event. For more details, contact your agency's Benefits Administrator.

**Reminder:** If you miss this opportunity to submit your change request, your next chance will be at Open Enrollment or with another consistent Qualifying Mid-Year Event, whichever comes first.