

## Employment Change – Return from a Leave of Absence without Pay

These qualifying mid-year event election changes are permitted if you waived coverage or changed your elections upon taking an unpaid leave of absence which was **30 days or more** and you are now returning to work. Election changes must be *on account of and correspond with* the event. If you return from an unpaid leave of absence in less than 30 days, you must re-enroll in the same elections you had prior to the leave.

### **Health Insurance Coverage:**

- You may enroll or change your plan. HMO members are required to select a primary care physician.
- You may add eligible family members.

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

- You may enroll or increase your election amount.

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

- You may enroll or increase your election amount to cover a change in eligible dependent care expenses.

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

- 1. What documentation is required?** Your agency will validate your employment status. If adding dependents, you must provide documentation of their eligibility for the health plan. If requesting a plan change, documentation of the coverage under the other plan is required to ensure consistency.
- 2. How to submit the request.** Starting with the day you return to work, 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. Election 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.