



Inter Office Memo

DEPARTMENT OF
HUMAN RESOURCES

Maintaining Benefits upon Separation from County Service or During Unpaid Leaves of Absence

As an employee of the County of Fresno, you are eligible for a variety of benefit plans. The benefits listed below are available for continuation upon separation from services and/or during unpaid leaves of absence (LOA).

Health Insurance

Employees enrolled in a County Health Benefit Plan may have rights to continue this coverage upon separation from service or during an unpaid LOA as described below.

- **During an unpaid LOA:** If you are on an **unpaid** leave of absence and eligible for protected leave under the Family and Medical Leave Act (FMLA), California Family Rights Act (CFRA), or Pregnancy Disability Leave (PDL), you may elect to continue your health insurance coverage by submitting your premium payments to the County's third party administrator, Administrative Solutions, Inc. (ASI). Please note that the County will continue to pay its portion of the health insurance premium, provided that you elect and submit your payments by the due dates produced by ASI. If you are not eligible for protected leave under FMLA, CFRA, or PDL, you may elect to continue your health insurance coverage under COBRA, as described below.
- **Upon separation from service:** Employees may have rights to continue health insurance coverage upon separation from County service or during an unprotected LOA under the Consolidated Omnibus Budget Reconciliation Act (COBRA). If eligible, you will receive a "COBRA Specific Rights Notice Letter" from the County's third party administrator, Administrative Solutions, Inc. (ASI) with election and premium information. Premium payments are to be remitted to ASI directly.

Flexible Spending Accounts (FSA)

- **During an unpaid LOA:** You may continue participation in the FSA program by pre-paying your contributions prior to your LOA or paying your contributions during your LOA. You may also decline to participate during your LOA by revoking coverage. Please complete the "Flexible Spending Account Election" forms in your LOA packet and return them to Employee Benefits as soon as possible. Please be aware that if you elect to revoke coverage, or if you do not elect to participate in the FSA while on LOA, you may not use your debit card or make claims for expenses incurred during that time.

FSA, continued

- **Upon separation from service:** You may continue your participation under COBRA for the remainder of the plan year if you have contributed more to your account than you have spent/claimed at the time of separation. Please note that you do not have to elect COBRA coverage for health insurance purposes in order to participate in the FSA COBRA.

Deferred Compensation

- **Loans:** If you go on an unpaid leave of absence, you may suspend your loan repayments for up to one (1) year without the risk of default. Please contact Employee Benefits for more information.
- **Distributions:** Upon separation from County service, you are eligible to take distributions from your account. Please note that employees who are designated “Extra Help” are not eligible for distributions. You may contact Nationwide Retirement Solutions at (877) 693-2457 or www.fresno457.com for more information.

Life Insurance

- **Basic Life Policy:** The County provides an \$8,000 life insurance policy to employees who participate in a County Health Benefit Plan. Under this policy, there are supplemental policies available to employees in Units 19, 22, 30 and 36 as well as Management employees. If you are enrolled in one of these policies upon separation from County service and would like to convert it to an individual policy, you will need to request a conversion form from Employee Benefits.
- **Waiver of Premium:** If you are disabled and either on an unpaid LOA or separating from County service, you may be able to waive the premiums and still retain your Basic Life policies. Employees must request this waiver within one (1) year of the date the last premium was paid. If you would like to apply for the waiver, you will need to request the [form](#) from Employee Benefits.

Disability Insurance

If you have the County-sponsored long-term disability insurance policy applicable to Management and Senior Management employees, you may be eligible to convert this benefit upon separation from County service. You may request the conversion form from Employee Benefits.

Trustmark Voluntary Benefits

Trustmark offers three different insurance policies for which all County employees are eligible: Universal Life, Disability and Critical Illness. Upon separation from County service, or during an unpaid LOA, Trustmark will bill you directly. For complete information, contact Trustmark at 1-800-918-8877.

Personal Lines of Insurance

If you have insurance policies through the Liberty Mutual Personal Lines of Insurance Program, you may convert them to direct-pay policies upon separation from County service or during an unpaid LOA. For complete information, contact Liberty Mutual Personal Lines of Insurance at 1-800-331-1133.

Contact Information

If you have any questions or would like more information on any of the benefits available to you during an unpaid leave of absence or upon separation from County service, please contact Employee Benefits.

Phone: (559) 600-1810

Email: HRBenefits@co.fresno.ca.us

Website: <http://www.co.fresno.ca.us/DepartmentPage.aspx?id=4398>

Address: 2220 Tulare St., 14th Fl., Fresno, CA 93721 (County Plaza Building)