

Medical FSA While on Leave of Absence

If you take a leave of absence while enrolled in the FSA plan, you have the option of either opting out or continuing in the Plan. If you elect to opt out of the plan, contact your benefits/human resources department to request this change. You may submit claims for expenses that were incurred before you went on leave of absence. You will have a period of time after the end of the current plan year to submit claims for expenses that were incurred prior to your date of separation (see your plan provisions for the exact timeframe as this is plan-specific). Claims for expenses incurred after the date of separation will not be honored. Any unused monies will be forfeited.

If you elect to continue participation, you will need to either continue making contributions or make up the missing contributions when you return to work. Claims for expenses that are incurred during your leave will not be honored unless the plan is funded during the leave, either through payroll deduction for a paid leave or COBRA payments made by you to your employer.

If the plan was not funded during your leave, claims submitted for expenses incurred during the leave will not be honored. You will have the option to re-enroll and be reinstated in the plan upon your return to work. Should you be reinstated, expenses incurred during the leave will be made eligible retroactively, provided that the plan year has not ended. If the plan year ends while you are on leave and the plan has not been funded, you cannot be reinstated.
