

# TAKING A LEAVE OF ABSENCE?

## FOUR THINGS YOU NEED TO KNOW ABOUT YOUR BENEFITS

**A leave of absence is time away from work. The purpose of this document is to explain your responsibilities for your benefits while on a leave and the steps you need to take upon return to work.**

- 1 Pay for Benefits during Leave** - You need to pay your portion of the premium for health and life benefits while on a leave of absence. By “portion,” we mean the amount that’s deducted from your regular work earnings each pay cycle. After your leave starts, you will receive an email from Robert Half Benefits Department. This letter will confirm your monthly premium payment amount, due date and where to send your payment to continue benefits coverage while on leave.
- 2 Pre-Tax Contributions Stop** - If you participate in any of the following savings plans, it’s important to understand what happens with these benefits while on a leave of absence:
  - Health Savings Account (HSA)** - Your elected contributions will stop during your leave, but you will continue to have access to available funds in your HSA to pay for qualified medical expenses. Contributions to your HSA will automatically begin through payroll deductions when you return to active status.
  - Dependent Care Flexible Spending Account (FSA)** – This benefit is automatically cancelled with a leave. When you return to work, you will have 30 days to re-enroll by calling Mercer Marketplace at 855.879.6739.
  - Health Care FSA (including Combination FSA)** – If you are enrolled in a Health Care Flexible Spending Account, you will continue to have access to this account while you are on a leave of absence, however, contributions are not deducted from your short-term disability payments. Contributions to your Health Care FSA will automatically begin through payroll deductions when you return to active status.
  - Commuter Benefits** – You have access to funds for reimbursement with dates of service prior to your LOA status as long as you submit claims for reimbursement within 180 days of the service date. There will be no contributions allowed until you return from leave. You can re-enroll at any time after your return to work to restore payroll contributions.
  - 401(k) Savings Plan** - Contributions stop during your leave but you don’t need to re-enroll upon return to work.

- 3 Qualifying Life Events Allow Changes** - The birth or adoption of a child is considered a “qualifying life event” that allows you to change your existing benefits. To add a new child to your coverage, **contact Mercer within 30 days** of the birth/adoption date. If you miss this 30-day window, you will need to wait until our next open enrollment period to change your coverage. Adding a dependent may change the premium amount(s) due for your benefits. **Contact Mercer Marketplace at 855.879.6739.**

- 4 Upon Returning from Leave** - Review elections and contact Mercer Marketplace to re-enroll in and continue paycheck deductions for the pre-tax plans listed above. A 30-day re-enrollment window may apply so don’t wait too long. It’s a good idea to review the benefit payments made during a leave because you could be due for a credit for deductions taken during the leave waiting period, or if you had already made your full monthly payment prior to returning to work. Contact [HRsolutions@Roberthalf.com](mailto:HRsolutions@Roberthalf.com) if you think a credit is due. 401(k) contributions automatically resume when you return from leave.

Just as leaves vary, so do the circumstances and requirements of each. Robert Half Benefits Department will send you information outlining your responsibilities and the benefit payment process. We encourage you to review this information carefully and to keep a copy of all documents/receipts on file for your records. You can reach Robert Half HR Solutions Center at [HRsolutions@Roberthalf.com](mailto:HRsolutions@Roberthalf.com) or by calling 855.744.6947.

## 2021 DIRECT BILL FAQs

### For employees on a Leave of Absence (LOA)

**1. Where do I send my benefit payment?**

Send your payments in the amount indicated on the enclosed letter directly to Robert Half. Please make checks or money orders payable to **Robert Half** and include your full legal name, employee ID number, and write “LOA Benefits Payment” on the memo line. Send to the address below:

Robert Half  
ATTN: Benefits Department - LOA  
2613 Camino Ramon  
San Ramon, CA 94583

**2. How do I know how much to pay?**

Please refer to the email received (or will receive) from the Robert Half benefits team called “**Notice of 2021 Rates for Benefit Payments While on a Leave of Absence**”. The letter includes your current coverage and cost information. As a reminder, we only bill you for medical, dental, vision, supplemental term life plans (employee, spouse, and child), supplemental AD&D and supplemental LTD. When you get the letter and notice that the “Current Coverage and Amounts Due” section is blank, then you probably only have voluntary benefits (supplemental medical, identity protection, universal life, pet insurance and legal). See FAQ 3.

**3. What happens to my Voluntary Benefits while I am on a leave?**

With the voluntary benefit products, you will need to make payments directly to the carriers in order to keep your coverage active (see table below). Once you have exceeded the “missed deduction” threshold outlined in the table, the voluntary benefit carriers (Allstate, Cigna, MetLife and Nationwide, will reach out to you to start the payment process directly with them. If you have already setup a direct bill arrangement due to being on leave, then no further action is required from you. If you still need to setup a direct bill arrangement, please contact the carrier(s).

If you have any questions regarding your Voluntary Benefits coverage, please contact the carrier(s) per the # in the table below. For general questions regarding your Voluntary Benefits, contact Mercer Marketplace.

Carrier	Voluntary Benefits Product(s)	Carrier Contact Information	Missed Deduction Threshold
<b>Cigna</b>	Supplemental Medical: <ul style="list-style-type: none"> <li>Critical Illness</li> <li>Accident</li> <li>Hospital Indemnity</li> </ul>	800.521.3535	<ul style="list-style-type: none"> <li>Bi-weekly paid– 3 missed deductions</li> <li>Weekly paid – 6 missed deductions</li> <li>Semi-Monthly paid – 2 missed deductions</li> </ul>
<b>Allstate</b>	<ul style="list-style-type: none"> <li>Identity Protection</li> </ul>	<a href="#">My AIP for Mercermarketpp</a> 800.789.2720	
	<ul style="list-style-type: none"> <li>Universal Life</li> </ul>	800.521.3535 or allstatevoluntary.com/mercermarketplace	
<b>Nationwide</b>	<ul style="list-style-type: none"> <li>Pet insurance</li> </ul>	800.540.2016 or petinsurance.com	
<b>Hyatt Legal/ MetLaw</b>	<ul style="list-style-type: none"> <li>Legal benefits</li> </ul>	800.821.6400 or legalplans.com	N/A. Contact Hyatt directly for payment options.

**4. I enrolled for new Voluntary Benefit products effective January 1, 2021 as part of Open Enrollment (in November 2020). When does my new coverage begin?**

If you were active on January 1, then coverage began January 1, 2021. However, if you were already on leave prior to 1/1/21, your new coverage will not begin until your return from work and payroll deductions have begun. Please see FAQ 5 “What happens to my Voluntary Benefits upon return from leave?”.

**5. What happens to my Voluntary Benefits upon return from leave?**

Your participation and payroll deductions in the voluntary, as well as various other benefits you elected on Mercer Marketplace, will begin automatically. Upon return from work, you should confirm that Mercer Marketplace reflects the benefits you elected. There may be a 2-week time delay before you see the deductions on your paycheck.

If you have set up a direct bill arrangement with a voluntary benefits carrier while on leave, you will need to cancel your direct bill arrangement with the carrier directly to avoid any unintended double payment. If you would like to continue to pay each carrier directly, you may do so, but will need to notify Mercer Marketplace that you do not want payroll deductions for voluntary benefits restarted. If your coverage(s) were cancelled and you would like to continue coverage, check out your options with Mercer Marketplace at 855.879.6739.

**6. Will I receive billing statements every month?**

No, you will only receive the first bill unless you have a “qualifying life event” and change your benefits.

**7. What is a Qualifying Life Event?**

A “qualifying life event”, like the birth or adoption of a child, allows you to change your existing benefits. In this example adding a dependent may change the premium amount(s) due for your benefits. This premium change will trigger the generation of a new direct bill statement which you will receive within a few weeks.

**PLEASE NOTE:** To add a new child to your coverage, contact Mercer within 30 days of the birth/adoption date. If you miss this 30-day deadline to add your child to your medical plan, you will need to wait until the next open enrollment period to change your coverage. *If you fail to add your child to the Robert Half medical plan within 30 days of the birth or adoption, you will most likely be responsible for your child’s medical care costs.*

**8. Will I pay more for my benefits while I am being direct billed?**

No, you will be billed for the same amount normally deducted from your paychecks. However, premium payments are due monthly.

**9. What happens if I am late with a payment?**

Payments are due on the first of the month, with a 30-day grace period. This means that as long as Robert Half receives your payment within 30 days of the due date, your coverage will remain active.

**10. What happens if I miss a payment?**

If you miss a payment after the grace period, your coverage may be terminated retroactively to the last day of the month for which payment was received.

*Example: Payment for April coverage is due April 1. If your payment is received by April 30, your coverage will remain active for the month of April. If payment is not received by that time, your coverage will be cancelled effective March 31.*

Contact the HR Solutions Center at 855.744.6947 or HRsolutions@Roberthalf.com with questions.

**11. Can I make payments ahead of time?**

Yes, you can make payments ahead of time or pre-pay for your benefits coverage.

**12. What happens if I return to work, and my payment amounts have changed or I have already paid for that month's benefits through direct bill, and then my benefits are also deducted from my paycheck?**

When you return to work, you will be contacted via email by a Robert Half benefits coordinator to discuss any repayment needed. If you have overpaid, Robert Half will refund you via payroll deductions. If you believe you are due a refund, please email the HR Solutions Center at 855.744.6947 or [HRsolutions@roberthalf.com](mailto:HRsolutions@roberthalf.com).

**13. I missed making a payment and my coverage is still active. What happens when I return to work?**

When you return to work, any missed premiums for your **active** coverage will be deducted from your paycheck upon your return. This means you may see a larger deduction amount than normal.

**14. What happens to my Health Care Flexible Spending Account while I am out on a leave?**

If you are enrolled in a Health Care Flexible Spending Account, you will continue to have access to this account while you are on a leave of absence, however, contributions are not deducted from any short-term disability payments you may receive. Contributions to your Health Care Flexible Spending Account will automatically begin through payroll deductions when you return to active status.

**15. What happens to my Dependent Care Flexible Spending Account while I am out on a leave?**

When you are on Leave, generally, you are not eligible to participate in the Dependent Care Flexible Spending Account. You may use the funds that are in the account by submitting for reimbursement **with dates of service incurred prior to your leave of absence**.

To restart your Dependent Care Flexible Spending Account upon your return, **you must contact Mercer Marketplace at 855.879.6739 to re-elect** this account upon your return to work. You have **30 days from your date of return** to re-elect the Dependent Care Flexible Spending Account. If you do not re-elect the Dependent Care Flexible Spending Account within this timeframe, you will not be able to re-enroll until Open Enrollment.

**16. What happens to my Health Savings Account (HSA) while I am out on a leave of absence?**

The HSA is an individually owned account. You will have access to your HSA while on leave, however, contributions are not deducted from any short-term disability payments you may receive. Contributions to your HSA will automatically begin through payroll deductions when you return to active status.

**17. What happens to my Commuter Account(s) (parking and/or transit) while I am out on a leave?**

You are not eligible to participate in the commuter account(s) when you are on an LOA. You can elect to participate again in commuter benefits when you return to work or at any time throughout the year as long as you are actively at work. You will have access to funds for reimbursement with dates of service prior to your leave status as long as you submit claims for reimbursement within 180 days of the service date.

**18. Who can I contact if I have more questions?**

You can contact MercerMarketplace at 855.879.6739 about your elections or for more general questions Robert Half HR Solutions Center 855-744-6947 or [HRsolutions@roberthalf.com](mailto:HRsolutions@roberthalf.com)