LEAVE & YOUR BENEFITS FAQ

How will my Insurance coverage get paid while on a Leave?

- If you have benefits, and receive a district paycheck during your leave, your insurance premiums will deduct like usual.
- If your paycheck is not sufficient to cover the cost of your insurance premiums, you will receive a bill by mail for the amount owed. Payment is due within 30 days of billing.

What is owed is determined by the type of leave–either a Protected and/or Paid Leave OR an Unprotected and/or Unpaid Leave.

What will my benefits cost while on Leave?

DURING A PROTECTED AND/OR PAID LEAVE:
Such as paid sick leave, OFLA/FMLA, or Paid Leave Oregon (PLO), you are responsible for paying for the **Employee** portion of your insurance premiums.

If you exhaust your paid leaves or Protected Leave status (OFLA/FMLA,PLO), you will likely transition to an unprotected leave and/or Unpaid Leave.

UNPROTECTED AND/OR UNPAID LEAVE:
Such as a Leave Without Pay (LWOP), you are responsible for paying for the **Employee and District** portions of your insurance premium.

Upon return from a LWOP contact the Benefits Department at ncbenefits@nclack.k12.or.us or 503-353-5366 to review your benefit options at that time. They can provide tailored information for you and your scenario.

Will my coverage terminate automatically or be disrupted?

Coverage will continue as usual as long as you remain **benefit-eligible*** with the district and pay your premiums. To end coverage, you must contact the Benefits department.

Coverage will end if you fail to make payments, request termination of coverage, or separate your employment with NCSD.

Benefit Eligibility: An NCSD employee with employed status, in a permanent position, is contracted to work a 0.5 FTE (20 hours a week) minimum. Licensed Temp.Teachers also qualify for benefits.

What if I do not want or need my coverage?

If you do not want coverage, you can waive coverage. Plans always end on the last day of the month you request. To get a Termination of Benefits form contact: **ncbenefits@nclack.k12.or.us**

Important: If you waive coverage, re-enrollment is generally restricted to the Annual Open Enrollment period. Upon return from leave contact Benefits within 31 days to review your options. Contact at ncbenefits@nclack.k12.or.us or 503-353-5366.