

FOR EMPLOYEES WHO  
CONTINUED INSURANCE  
WHILE ON LEAVE

You do not need to contact the Employee and Retiree Service Center (ERSC) in order to ensure continuation of coverage and correct benefit deductions.

- **Cost** – While on leave you were billed for the cost of insurance. When you are reinstated to a benefit eligible position you will return to normal cost sharing through payroll deductions.
- **Coverage** – You will continue the same coverage maintained during **leave**. Changing plans is only permitted during the annual open enrollment period.
- **Dependent Coverage** – Your covered dependents while you were on leave will be covered as well when you return to active status. You may only add dependents during the annual enrollment period unless you have a qualifying event such as marriage or the birth of a child. Dependents may be dropped from coverage at any time.
- **Timing** – As soon as an official assignment and return to work date have **been** processed by ERSC, active benefits will begin.
- **Period of Coverage** – There is no lapse of coverage.
- **Flexible Spending Accounts** – You may re-enroll for dependent care and **medical** spending accounts. The election form must be completed and returned to ERSC **within 60 days** of the first day back to work.

FOR EMPLOYEES WHO  
CANCELLED INSURANCE  
WHILE ON LEAVE

You may re-enroll for benefits by completing Employee Benefit Plan Enrollment Form 455-20 **within 60 days** of your first day back to work:

- **Cost** – While on leave you elected to cancel insurance coverage. Normal cost sharing through payroll deductions will occur when you return to a benefit eligible position.
- **Coverage** – You may re-enroll for insurance coverage, but must select the same plans used prior to going on leave. Changing plans is not permitted other than during the annual open enrollment period.
- **Dependent Coverage** – You may re-enroll eligible dependents covered under your plan prior to going on leave. You may only add dependents at this time due to a qualifying event such as marriage or birth of a child. Dependents may be dropped from coverage at any time.
- **Timing** – You must complete the Employee Benefit Plan Enrollment Form 455-20 **within 60 days** of your first official work day. Employees who do not re-enroll within this 60-day period must wait for the annual open enrollment period to re-enroll.
- **Period of Coverage** – Coverage will begin on the first day of the month following enrollment with ERSC provided that the enrollment form is received in ERSC by the 20<sup>th</sup> of the month. For 10-month employees returning to active status at the beginning of the school year, benefits will begin October 1<sup>st</sup> provided the enrollment form is received by September 20<sup>th</sup>.
- **Flexible Spending Accounts** – You may re-enroll for dependent care and medical spending accounts. The election form must be returned to ERSC **within 60 days** of your first day back to work.

FOR ALL EMPLOYEES

Your Employee Benefit Plan represents an important part of your employment compensation package. Maintaining correct and appropriate coverage to meet your personal needs is essential. It is imperative that you keep ERSC informed as to any change in your marital or family status. Please be sure that you are fully informed about all available plan options so that you may make suitable elections for your individual situation.

The staff of ERSC is available to assist you with information to help you make these important choices. Please review this brochure carefully, and contact us with any questions or concerns you may have.

The forms mentioned in this brochure are available on the ERSC website.

**EMPLOYEE AND RETIREE SERVICE CENTER**

7361 Calhoun Place, Suite 190

Rockville, Maryland 20855

301-517-8100

FAX: 301-279-3642

[www.montgomeryschoolsmd.org/departments/ersc](http://www.montgomeryschoolsmd.org/departments/ersc)

*HEALTH*

*DENTAL*

*VISION*

*PRESCRIPTION*

*LIFE INSURANCE*

*OPTIONAL LIFE INSURANCE*

*DEPENDENT CARE ACCOUNT*

*MEDICAL SPENDING  
ACCOUNT*

*RETIREMENT PLANS*

*TAX DEFERRED ANNUITY  
PROGRAMS*



Phone: 301-517-8100  
E-mail: [ERSC@mcpsmd.org](mailto:ERSC@mcpsmd.org)

MONTGOMERY COUNTY PUBLIC SCHOOLS  
Employee and Retiree Service Center  
7361 Calhoun Place, Suite 190  
Rockville, Maryland 20855-2787

*Health  
Insurance  
Information  
For MCPS  
Employees  
Returning  
From Leave*

