NORTHERN ARIZONA UNIVERSITY

How an approved leave of absence will affect your flexible spending account elections

Approved Family Medical Leave	**Health Care FSA**	**Dependent Care FSA**
Paid Family Medical Leave of any length	FSA contribution must remain without interruption	Contributions will remain unless you notify HR no later than 31 days after the start of the leave[10]
Unpaid Family Medical Leave of any length	You may maintain[11] coverage by contacting HR regarding payment options	FSA contribution ends – ineligible to continue coverage during the unpaid leave
Return to work after the end of a Family Medical Leave of any length, AND within the same plan year	You must resume previous participation and may elect to continue previous paycheck contribution (which decreases the annual amount) OR continue previous annual contribution (which increases the paycheck amount)[12]	
Approved Leave of Absence (non-Family Medical Leave)	**Health Care FSA**	**Dependent Care FSA**
Paid Leave of Absence of any length	FSA contribution must remain without interruption	Contributions will remain unless you notify HR no later than 31 days after the start of the leave[13]
Unpaid Leave of Absence of any length	FSA contribution ends. You may continue coverage if eligible and if a qualified COBRA event[14]	FSA contribution ends – ineligible to continue coverage during the unpaid leave
Return to work after the end of a Leave of Absence of any length, AND within the same plan year	You must resume previous participation and may elect to continue previous paycheck contribution (which decreases the annual amount) OR continue previous annual contribution (which increases the paycheck amount)[15]	
	If you continued COBRA coverage, you must notify HR upon return	COBRA not applicable
Return to Work after Employment Termination	**Health Care FSA**	**Dependent Care FSA**
Return to work after a break in service ≤ 30 days, AND within the same plan year	Must resume previous FSA coverage at annual contribution amount	
	If you continued COBRA coverage, you must notify HR upon return	COBRA not applicable
Return to work after a break in service ≥ 31 days, AND in any plan year	You are newly eligible and to have new coverage, you must complete the enrollment process within 30 or 31 days after return to work as required by your University.	

[10] See section 5 "Leave of Absence, Return to Work and Termination of Employment."
[11] To maintain coverage, you must select one of two payment options before your leave begins, or, in the case of an unplanned/emergency leave, as soon as possible after the beginning of the leave. You may make monthly after-tax payments directly to the plan during the leave period, OR you may pay one payroll deduction pre-tax amount before your leave begins to cover contributions due for the entire leave period.
[12] If you do not notify your Human Resources office upon your return to work, your coverage will resume with the same annual contribution you had prior to your leave.
[13] See section 5 "Leave of Absence, Return to Work and Termination of Employment."
[14] If your remaining Health Care FSA benefits for the current plan year are greater than your remaining contributions on the date of your COBRA qualifying event, then you are eligible for COBRA continuation coverage.
[15] If you do not notify your Human Resources office upon your return to work, your coverage will resume with the same annual contribution you had prior to your leave.