

Continuing Your County Benefits During a Leave of Absence



During a leave of absence, there are a number of benefits available to you and your eligible family members. To access these benefits, you are required to submit applications and other necessary paperwork. This guide is a summary of your options and what you need to do if you would like to access these benefits. For a complete summary of benefits, please visit kingcounty.gov/benefits.

Information and Deadlines

Health benefits:

- COBRA packet: Due 60 days after end of county coverage/date of COBRA notification
Navia Benefit Solutions 800-669-3539
- Unpaid leaves of absence: Employee responsible to self-pay for coverage
King County Benefits, Payroll and Retirement Operations 206-684-1556

Life insurance:

- Disability premium waiver: Due 9-12 months from last day worked
- Accelerated death benefit: Contact Minnesota Life to begin claim process
Securian/Minnesota Life 866-365-2374

Accidental death and dismemberment insurance (AD&D):

- Filing a claim: Contact Minnesota Life to begin claim process
Securian/Minnesota Life 866-365-2374

Long-term disability insurance (LTD): The Standard

- Filing a claim: Contact The Standard to begin claim process
The Standard 844-239-3567

Health and non-health benefits

Unpaid Leaves of Absence

If you enter an unpaid leave of absence (not using paid accruals or donated leave), you become responsible to self-pay for all non-health coverage. Non-health coverage includes basic and supplemental life, accidental death and dismemberment, and long-term disability insurance. Once the benefits office receives the information from your department, a self-pay letter is sent to your home to allow you the choice of self-paying for these benefits. If you do not self-pay for these benefits, they will lapse until you actively return to work in a benefits-eligible position or convert the coverage to an individual plan upon separation of employment. Failure to self-pay would mean that coverage, such as life insurance, would not be available if the covered member passed away.

COBRA

If you lose access to King County health coverage, you can self-pay to continue coverage under COBRA (Consolidated Omnibus Budget Reconciliation Act). Navia Benefit Solutions, the county's third party administrator, will notify you of your enrollment options. You have 60 days after your county coverage ends or 60 days from the date of Navia's letter notifying you of your options, whichever is later, to make an election. If you elect COBRA continuation coverage, you must make the initial payment by the 45th day after electing it. (Note: To expedite your enrollment, you can make your first premium payment at the same time you enroll.)

There is no lapse in coverage—self-paid health benefits begin when county-paid benefits end, even if retroactive processing and payments are required.

Life insurance

Disability premium waiver

If you become disabled *before age 60*, you may submit a disability premium waiver application to Minnesota Life. If the premium waiver is approved, basic or supplemental life insurance premiums are waived by Minnesota Life and there is no cost to you or King County until age 65. An application to Minnesota Life must be submitted between 9 and 12 uninterrupted months after the last day you worked, but no later than 12 months.

During the 9-12 month waiting period, employees are encouraged to self-pay for their life insurance. If you don't pay premiums during the waiting period, you will be unable to convert coverage if Minnesota Life does not approve the premium waiver. In other words, life insurance is not available.

Accelerated death benefit (ADB)

If you or your spouse/domestic partner are covered under the county's life insurance plan and have a terminal illness, some benefits may be paid before death. This is called the "accelerated benefit option." If certain requirements are met, you may elect to receive up to 100% of the life insurance benefit while you or your covered spouse/domestic partner is living. To apply for this benefit, contact Minnesota Life and request an accelerated death benefit application.

Accidental death and dismemberment insurance (AD&D)

The AD&D insurance plan pays benefits if you or a covered family member dies or suffers a specified dismemberment, paralysis, or other loss, within 365 days of a covered accident. File a claim within 90 days of the loss or death. Contact the King County benefits office for assistance with the AD&D application process.

Long-term disability (LTD)

If you become disabled on or off the job and meet the definition of "disabled," LTD benefits may become available after the benefit waiting period. Contact The Standard to file a claim. Once approved, the plan pays monthly benefits to you until age 65, as long as you continue to meet the definition of "disabled."

Continued coverage when your spouse or domestic partner is also a county employee

If you lose access to county health coverage and your spouse or eligible domestic partner is a county employee, your spouse or domestic partner may add you to his or her benefits within 30 days of the date you lost coverage. Your spouse or eligible domestic partner must complete the [Dependent Enrollment form](#), available at kingcounty.gov/audience/employees/benefits/enrollment-changes.

Other benefits to consider

- Employee Assistance Program and Making Life Easier kingcounty.gov/audience/employees/safety-claims/MLE-EAP.aspx
- Employee Assistance Program (EAP): Heather Steffensen 206-477-0631 or Tony Hansen 206-477-0632
- Making Life Easier (MLE): 888-874-7290