MDEA | DCEA | PKEA | BVEA

Unpaid Leaves of Absence and Your Pre-tax Accounts

MEDICAL/DENTAL EXPENSE ACCOUNT (MDEA)

WHAT HAPPENS TO MY MDEA IF I TAKE AN UNPAID LEAVE OF ABSENCE?

- **Unpaid leave of absence**: An unpaid leave of absence inactivates your MDEA as of the first day of the unpaid leave. A termination date will be sent to Benefit Resource to inactivate both the account and the debit card.
- **Paid leave of absence**: Your MDEA will remain active when you go from actively working to a paid leave of absence. Contributions to the account will continue through payroll.

HOW DO I SUBMIT CLAIMS WHILE ON UNPAID LEAVE?

You may submit claims online through BRIWEB, via the BRIMOBILE app, or by mail for expenses incurred prior to the date your unpaid leave began. Your debit card will be inactive and expenses for dates while on unpaid leave will not be eligible unless you choose to continue and pay for the MDEA on billing.

DO I HAVE THE OPTION TO CONTINUE THE MDEA WHILE ON UNPAID LEAVE?

Yes. You can continue the MDEA on billing on an after-tax basis and pay the monthly premium out-of-pocket instead of through payroll. This option must be elected; it is not automatic. A Continuation of MDEA Coverage form is included in the leave of absence packet mailed from SEGIP. You have 60 days from the print date of the packet to return the form to SEGIP.

WHAT DO I NEED TO DO WHEN I RETURN TO WORK TO RE-ACTIVATE MY MDEA IF I DIDN'T PAY ON BILLING?

- **You must actively elect to reinstate the MDEA when you return to work if you did not pay the premiums on billing.** An Enroll/Change form is included in the return-to-work packet mailed from SEGIP. You have 30 days from your return date (including the date of return) to submit the form. The effective date of when your MDEA is reinstated will be the later of your return-to-work date or the first day of the pay period in which SEGIP receives the completed form.
- Your original election amount is reinstated. You may only change the election amount if you have a qualified life event.
- You will have two separate periods of coverage. Expenses with dates of service during the time you were out on leave will not be eligible for reimbursement.

I CONTINUED AND PAID FOR THE MDEA ON BILLING – WHAT DO I NEED TO DO WHEN I RETURN TO WORK?

Your original election amount will be automatically reinstated if you continued the MDEA and paid the monthly contributions through the month of your return. Contributions will resume through payroll deductions.

DEPENDENT CARE EXPENSE ACCOUNT (DCEA)

WHAT HAPPENS TO MY DCEA IF I TAKE A LEAVE OF ABSENCE?

- Your DCEA contributions will continue if you are receiving paychecks. Contributions will end when you stop receiving paychecks.
- You may discontinue the DCEA contributions during your paid leave of absence if your dependent care expenses would not qualify for reimbursement. To make a change to your DCEA election, submit a MDEA/DCEA Enroll/Change form to SEGIP within 30 days of the start of the leave.

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WHAT DO I NEED TO DO WHEN I RETURN TO WORK TO RE-ACTIVATE MY DCEA?

- You must actively elect to reinstate the DCEA when you return to work. An Enroll/Change form is included in the return-to-work packet mailed from SEGIP.
- You have 30 days from your return date (including the date of return) to submit the form. Your effective date will be the later of your return-to-work date or the first day of the pay period in which SEGIP receives the completed form.
- You can change your DCEA election amount at the time of re-electing the account, if needed.

TRANSIT EXPENSE ACCOUNTS (PKEA AND BVEA)

- The Parking Expense Account (PKEA) and Bus Pass/Vanpool Expense Account (BVEA) are not eligible to be continued while on unpaid leave.
- They will end when you stop receiving paychecks and you must actively elect to reinstate them when you return to work.
- Dates of service while out on leave are not eligible for reimbursement.

This is only an overview of the Leave of Absence policy for the state's pre-tax benefits. For more details regarding the program benefits, refer to the Summary Plan Description at BenefitResource.com/state-of-minnesota.

To discuss your specific leave situation and its impact on your pre-tax benefits, please contact SEGIP.

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