

# Leave of Absence Reporting Requirements



# Today's Objectives

By the end of today's session, you will be able to:

- Define Leave of Absence (LOA)
- Understand the LOA Reporting Process
- Understand the Employer's and Erisa's Process & Responsibilities
- How to Accurately Report an LOA to Erisa
- Recognize Your Leave of Absence Resources

# What is a Leave of Absence?

An approved leave of absence is an employer authorization for an employee to be away from work for a period of time. LOA may be voluntary, mandatory, paid or unpaid.



Some examples of leave are:

- Workers Compensation
- Family and Medical Leave Act (FMLA)
- Disability
- Educational
- Medical Occurrence
- Military
- Personal
- Sabbatical

# The Importance of Reporting LOA

## The fine print: NMPSIA Rule 6.50.10.12 NMAC

6.50.10.12 **REPORTING REQUIREMENT:** Authority insurance providers depend on **timely reporting** of dismissals, resignations, change in status, reports of new employees and eligible dependents and those dropping coverages. **The only source of this information is from the participating entity.** Participating entities shall report this information on or before the 15th day following notification from the employee of the event. *In the event they fail to so timely report, the responsible participating entity shall be liable for any losses an eligible employee or dependent may incur as a result of the failure to timely report.*

[6.50.10.12 NMAC - N, 09/01/2014]

# The Importance of Reporting LOA

## The fine print: NMPSIA LOA Administrative Practice

NMPSIA's LOA Administrative Practice along with the life and disability carrier Group Policy agreement allows an employee to remain on active benefits enrollment for up to 12 months while on an approved leave of absence granted by the employer.



# The Importance of Reporting LOA

## Who is impacted when LOA is not reported on time?

Both the employee and the employer are impacted when LOA is not reported on time.

How does late reporting affect the **employee**?

- Possible loss of NMPSIA employee benefits
- Responsible for incurred claims costs
- May be denied Long Term Disability (LTD) benefits or have a life claim denied




How does late reporting affect the **employer**?

- Required to pay benefit premiums (no refunds for late reporting)
- May be responsible for the employee's incurred claims costs
- Incur costs of hiring staff



# LOA Reporting Process and Responsibilities

## Employer's Responsibilities

- 
- Communicate with your leave resource
  - Confirm internal written approval of the leave request
  - Follow your employer's leave policies

Some policy language examples:

- Cancel all benefits
- Continue employee/employer premium contributions
- Employee pays 100% of premiums for up to 12 months



# LOA Reporting Process and Responsibilities

## Employer's Process

### Step 1: Collect Information

- Start date
- Expected return to work date
  - If unsure of the return to work (RTW) date, report the full 12 months leave allowed under NMPSIA's administrative practice
- Reason for the leave
  - Determine if the leave is due to disability or medical condition
    - Offer any Life or LTD benefits the employee is enrolled in



### Step 2: Monitor for any cancelled NMSPIA benefits



# LOA Reporting Process and Responsibilities

## Employer's Process (continued)

Step 3: Report the LOA to Erisa on or before the 15<sup>th</sup> day after notification that the leave has been approved

Step 4: Monitor LOA status for up to 12 months and notify Erisa of any changes while the employee is on leave

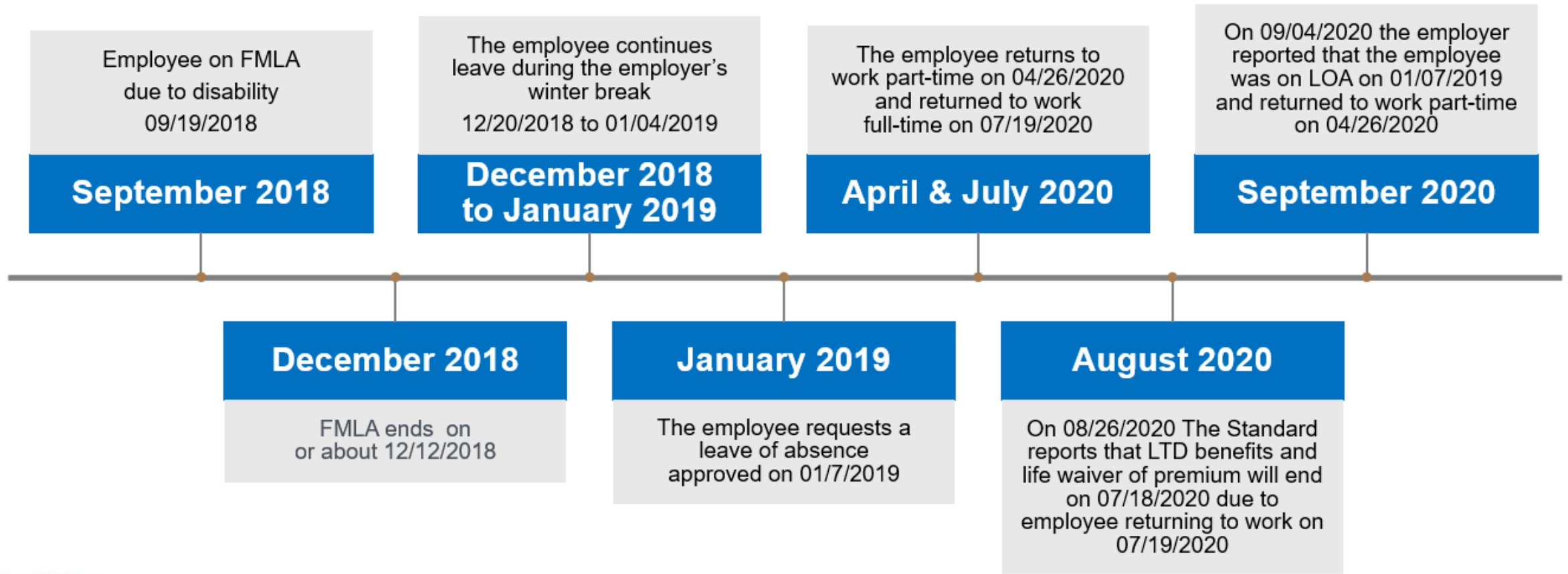
Step 5: Process the employee's return to work

- Remind the employee to enroll in any cancelled benefits within 31 days from their RTW date
- Start payroll deductions

Step 6: Timely report the RTW date to Erisa

# LOA Reporting Process and Responsibilities

## Example timeline:



# LOA Reporting Process and Responsibilities

## Erisa Responsibilities

Document leave of absence request



- Add a leave code in the employee's electronic enrollment record
- Viewable in the NMPSIA Online Benefits System> Employer Login> Inquiry employee lookup> Summary

Enrollments																			
EFFECTIVE	EXPIRE	DIST ID	DISTRICT	TYPE	DEP No	MEDICAL			DENTAL			VISION			LONG TERM DISABILITY	BASIC LIFE	ADD'L LIFE	SPSE LIFE	DEP LIFE
						UW	PLAN	CVRG	UW	PLAN	CVRG	UW	PLAN	CVRG					
03-2021	N/A	17	LAS CRUCES PUBLIC SCHOOLS	LOA	10	PRES	High	EC	UCD	Low	EC	DV	EC	N	Y	0	0	N	

Monitor LOA status for up to 12 months

- Review the monthly LOA report for expected RTW date or end of 12 months on leave

# LOA Reporting Process and Responsibilities

## Erisa Responsibilities (continued)

- Update the employee's electronic enrollment with information and changes as they are received from the employer
- When RTW date is reported, the leave code is expired
- After the 12 months of leave and continued benefits enrollment, if the employee has not RTW:
  - All NMPSIA benefits enrollment is cancelled
  - Send out a Cancellation of Enrollment notice to the employee and employer
  - Offer COBRA for any medical, dental or vision lost

# LOA Reporting Process and Responsibilities

## Erisa Responsibilities (continued)

Life and disability product administration for Standard LTD, Specified Disease Benefit (SDB), Accelerated Benefit (AB), Life Waiver of Premium (LWOP)

- Receive Standard LTD and LWOP decisions
- Check the enrollment system if the employee is on LOA
- If not on LOA or RTW has not been reported, reach out to employer for information
- When LOA details or RTW is not reported timely
  - The employee will be responsible for any LTD benefit overpayments
  - The employee may owe retroactive premiums or lose coverage that can only be added through the Evidence of Insurability (EOI) process

# LOA Reporting Process and Responsibilities

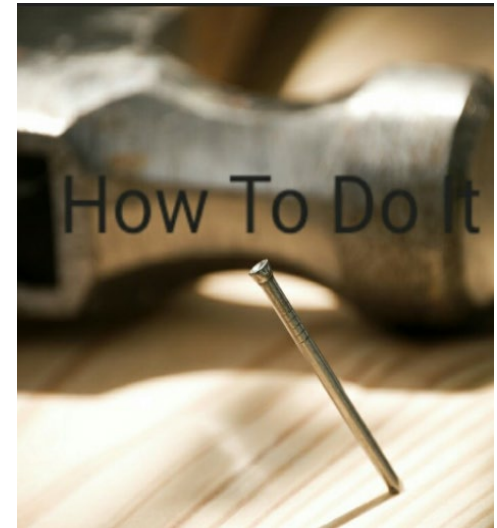
## How to Report a Leave of Absence to Erisa

### Option 1: (Best practice)

Enter the information in the NMPSIA Online Benefits System>

Employer Login>Report LOA tab

- Enter Social Security Number (SSN)
- Date Leave Started
- Date Expected to Return
- Type of Leave
- When done, click “Submit” button



Review the “How to Report LOA” video at [nmpsia.com](http://nmpsia.com)

# LOA Reporting Process and Responsibilities

## How to Report a Leave of Absence to Erisa


Cancel EE   Report LOA   Training

**SCHOOLS**

Report LOA ←

Change LOA Date

Report LOA Return



### New Mexico Public Schools Insurance Authority

Home Inquiry Review New Hire Employer Information Cancel EE Report LOA Training Material Feedback Logout

Employer BELEN CONSOLIDATED SCHOOLS BENEFITS1 [REDACTED] ER\_Report LOA

#### Report LOA

SSN	EE Name	Date Leave Started	Date Expected to Return	Type of Leave	Remove
				▼	Remove
Comment				Disability	Remove
				Educational	Remove
Comment				FMLA - EE Health Condition	Remove
				FMLA - Family Member Care	Remove
Comment				FMLA - Worker's Compensation	Remove
				FMLA - Call to Active Military Duty	Remove
Comment				Medical	Remove
				Military	Remove
Comment				Personal - FMLA	Remove
				Personal - Non-FMLA	Remove
Comment				Sabbatical	Remove
				Unknown	Remove
<input type="button" value="AddRow"/>					

If an employee's expected date to return to work is not known, please enter a date that is one year from when the employee's leave started in the "Date Expected to Return" column.



# LOA Reporting Process and Responsibilities

## How to Report a Leave of Absence to Erisa

### Option 2: (Email securely)

From the NMPSIA Online Benefits System>Employer Login create an email to your Erisa Benefits Representative

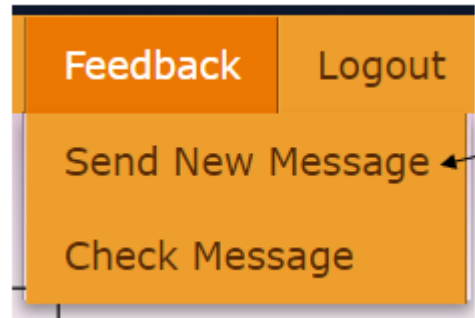


- A. Select the “Feedback” tab and choose “Send New Message”
  - Include the employee’s SSN and name, the date the leave started, the date expected to return to work, and the type of leave
- B. Access the employee record through the “Inquiry” tab and choose the “Send Message” link in the upper right-hand corner
  - Include the date the leave started, the date expected to return to work, and the type of leave

# LOA Reporting Process and Responsibilities

## How to Report a Leave of Absence to Erisa

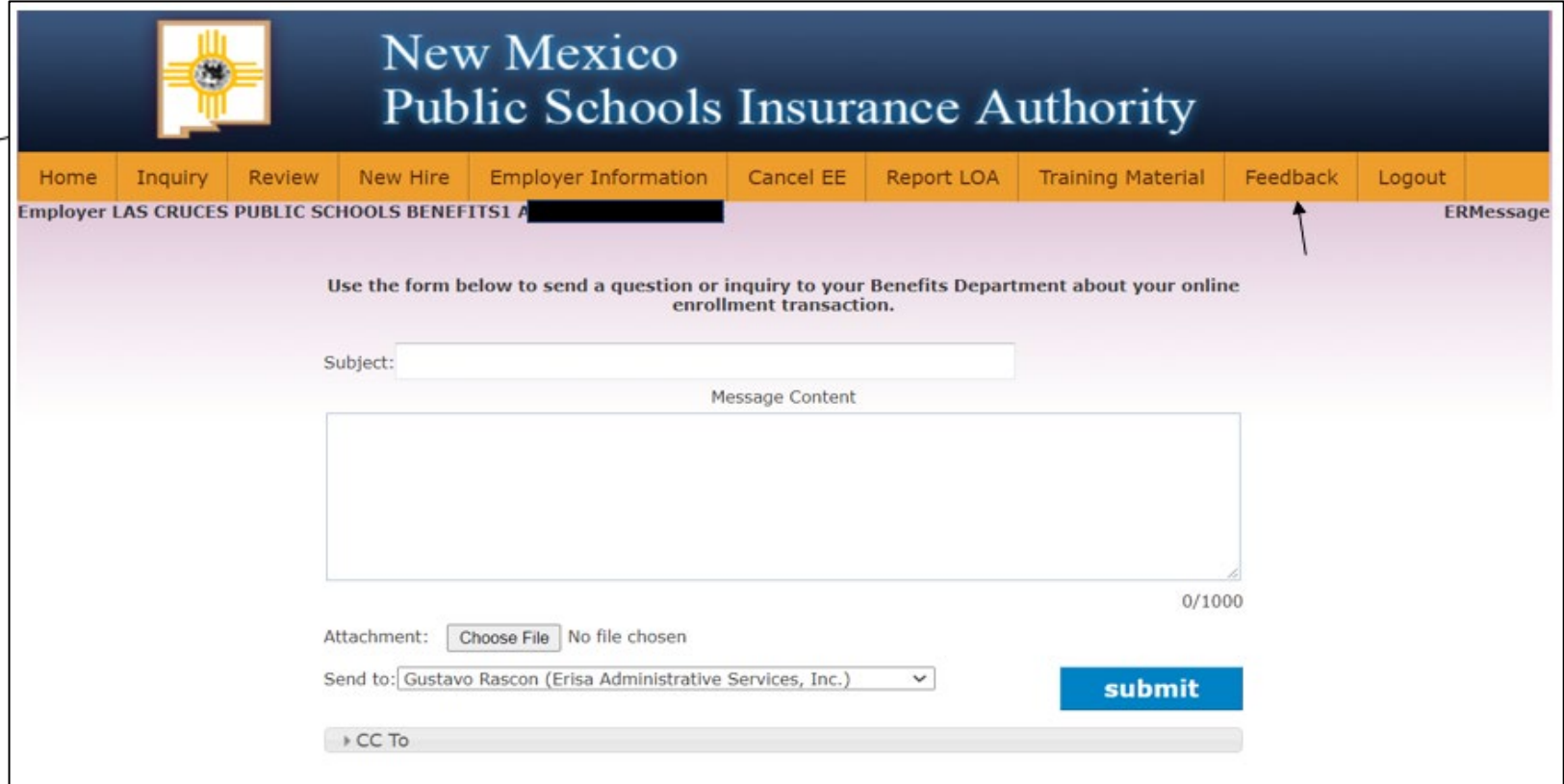
### Option 2.A:



Feedback    Logout

Send New Message ←

Check Message



New Mexico  
Public Schools Insurance Authority

Home    Inquiry    Review    New Hire    Employer Information    Cancel EE    Report LOA    Training Material    Feedback    Logout

Employer LAS CRUCES PUBLIC SCHOOLS BENEFITS1 A [REDACTED] ERMessage

Use the form below to send a question or inquiry to your Benefits Department about your online enrollment transaction.

Subject:

Message Content

0/1000

Attachment:  No file chosen

Send to:

# LOA Reporting Process and Responsibilities


## How to Report a Leave of Absence to Erisa

### Option 2.B:



585- [redacted] JAMI [redacted] [Send Message](#) User: [redacted]

Search Summary Address Phone Family Enrollments Beneficiaries Premium Eligibles Salary Notes



New Mexico  
Public Schools Insurance Authority

Home Inquiry Review New Hire Employer Information Cancel EE Report LOA Training Material Feedback Logout

Employer LAS CRUCES PUBLIC SCHOOLS BENEFITS1 [redacted] ERMessage

Use the form below to send a question or inquiry to your Benefits Department about your online enrollment transaction.

Subject: 585 [redacted] JAMI [redacted]

Message Content

[Text Area]

0/1000

Attachment:  No file chosen

Send to: Gustavo Rascon (Erisa Administrative Services, Inc.)

CC To

# LOA Reporting Process and Responsibilities

## How to Report a Leave of Absence to Erisa

### Option 3:

Create a secure email to your Erisa Benefits Representative from your employer's email platform

- Include the employee's SSN and name, date the leave started, date expected to return to work and type of leave



# Recognize Leave of Absence Resources

## Internal Resources

Employer's leave policies

Designated "leave" specialist or subject matter expert (SME)

Leave approver

- For example: Employer, board or council



# Recognize Leave of Absence Resources

## External Resources



Poms & Associates (Poms): (505) 933-6286

- FMLA and policy writing

Cannon Cochran Management Services, Inc. (CCMSI): (505) 837-8730

- Workers Compensation

Erisa Administrative Services, Inc. (Erisa or EASI): (800) 233-3164

- Enrollment, eligibility, premium billing and premium collection processes
- NMPSIA Online Benefits System
- Benefits Representatives

Online based informational resources

- As an example, websites like Fair Labor Standards Act (FLSA), Department of Labor (DOL), Health and Human Services (HHS)

# Recognize Leave of Absence Resources

## NMPSIA Leave of Absence Toolbox

Glossary of Acronyms

Flowchart of Employer Process and Reporting

How to Report LOA Video

Frequently Asked Questions (FAQ)





# Recognize Leave of Absence Resources

## NMPSIA Leave of Absence Toolbox

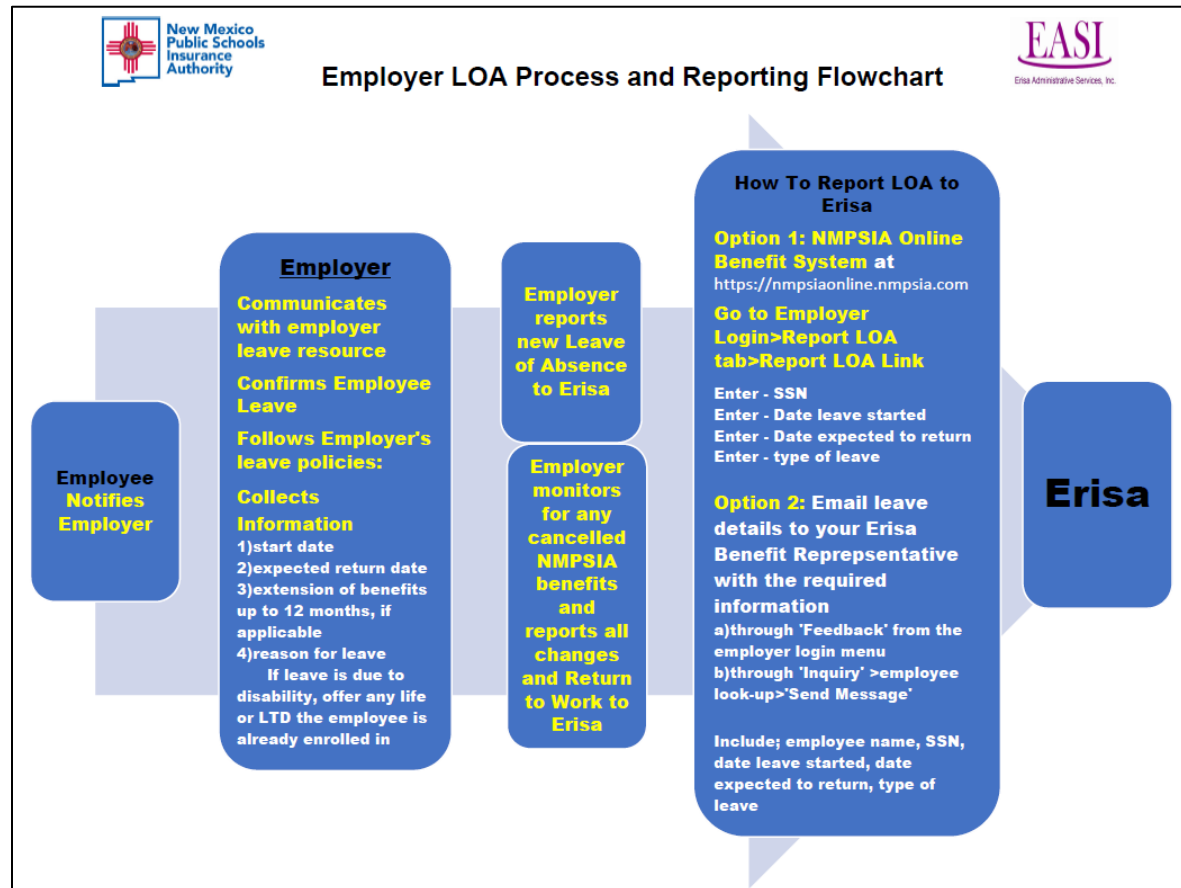
### Glossary of Acronyms

Acronym	Term	Definition
AB	Accelerated Benefit	A benefit under the Standard Group Life Policy if the employee becomes terminally ill, they may be eligible to receive up to 75% of the employee's combined Basic and Additional Life benefit to a maximum of \$500,000. This benefit is also available for the employee's insured spouse up to 75% of the Spouse Dependent Life amount.
CCMSI	Cannon Cochran Management Services, Inc.	NMPSIA's Worker's Compensation Third Party Administrator for investigations, medical management and disability.
COBRA	Consolidated Omnibus Budget Reconciliation Act	The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives workers and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events. Qualified individuals will be required to pay the entire premium for coverage up to 102% of the cost to the plan.
DOL	Department of Labor	Fosters and promotes the welfare of the job seekers, wage earners, and retirees of the United States by improving their working conditions, advancing their opportunities for profitable employment, protecting their retirement and health care benefits, helping employers find workers, strengthening free collective bargaining, and tracking changes in employment, prices, and other national economic measurements.
EASI or Erisa	Erisa Administrative Services, Inc.	NMPSIA's Third Party Administrator who handles enrollment, eligibility, premium billing, premium collection and COBRA administration.
FAQ	Frequently Asked Questions	A list of questions and answers relating to a particular subject, especially one giving basic information for users of a website.
FLSA	Fair Labor Standards Act	The Fair Labor Standards Act (FLSA) establishes minimum wage, overtime pay, recordkeeping, and youth employment standards affecting employees in the private sector and in Federal, State, and local governments.
FMLA	Family Medical Leave Act	Entitles eligible employees of covered employers to take paid or unpaid, job-protected leave for specified family and medical reasons with continuation of group health insurance coverage under the same terms and conditions as if the employee had not taken leave.
HHS	Health and Human Services	The U.S. Department of Health and Human Services (HHS) purpose is to enhance the health and well-being of all Americans, by providing for effective health and human services and by fostering sound, sustained advances in the sciences underlying medicine, public health, and social services.
LOA	Leave of Absence	An approved leave of absence is an employer authorization for an employee to be away from work for a period of time. LOA may be voluntary, mandatory, paid or unpaid.
LTD	Long Term Disability	A benefit under the Standard Group Long Term Disability Policy that insures an employees earnings and provides a benefit of 66 2/3% of the first \$7,500 of pre-disability earnings reduced by deductible income with a minimum benefit of \$100 per month. This applies if the employer offers this benefit and the employee is enrolled for this benefit and meets the minimum requirements of the definition of disability.
LWOP	Life Waiver of Premium	A benefit under the Standard Group Life Policy if the employee becomes totally disabled while insured, under age 60, and completes a waiting period of 180 days, Life insurance may continue without premium payment provided you give Standard satisfactory proof that the employee remains totally disabled. Waiver of premium does not apply to AD&D insurance.
NMPSIA	NM Public Schools Insurance Authority	Serves as the purchasing agency for public school districts, post-secondary educational entities, charter schools and other educational entities. Through NMPSIA, member participating employers are afforded the opportunity to offer quality employee benefit and risk coverages.
RTW	Return to Work	A term describing that an employee has returned to work from a leave of absence.
SDB	Specified Disease Benefit	A benefit under the Standard Group Life Policy that allows an eligible employee to apply to receive up to 25% of the Basic Life benefit amount for a diagnosis of life-threatening cancer; myocardial infarction (heart attack); coronary artery bypass procedure; renal failure; stroke; major organ transplant; acquired immune deficiency syndrome (AIDS).
SSN	Social Security Number	Social Security Numbers (SSNs) are required for employees enrolling in group health coverage through their employer. In the event that they do not have an SSN (e.g., in the case of someone working in the US on a work visa or students on an F-1 Visa), they can use their Individual Tax ID Number (ITIN) instead.

# Recognize Leave of Absence Resources

## NMPSIA Leave of Absence Toolbox

### Flowchart of Employer Process and Reporting



# Recognize Leave of Absence Resources

## NMPSIA Leave of Absence Toolbox

### How to Report LOA Video





[https://nmpsia.com/movies/Reporting\\_LOA\\_Online.mp4](https://nmpsia.com/movies/Reporting_LOA_Online.mp4)



# Recognize Leave of Absence Resources

## NMPSIA Leave of Absence Toolbox

### Frequently Asked Questions (FAQ)

  <p style="text-align: center;"><b>Leave of Absence Employer Frequently Asked Questions</b></p> <ol style="list-style-type: none"> <li>1. <b>What is a Leave of Absence (LOA)?</b> An approved leave of absence is an employer authorization for an employee to be away from work for a period of time. For NMPSIA insurance purposes it is recommended to monitor an employee absence for "body not at work" for more than 3 weeks to investigate for LOA reporting.</li> <li>2. <b>When does the employer report that the employee is on LOA?</b> Report the LOA to Erisa as soon as possible but not later than the 15<sup>th</sup> day after notification that the leave has been approved.</li> <li>3. <b>What happens if the employer does not report employees on a leave of absence?</b> The employee may suffer a loss of NMPSIA benefits, may be responsible for incurred claims costs and may be denied Long Term Disability benefits or have a life claim denied.  The employer would be required to pay benefit premiums when eligibility is retroactively expired and the employer may be responsible for the employee's incurred claims costs.</li> <li>4. <b>How long can an employee continue active benefits enrollment while on LOA?</b> NMPSIA's LOA Administrative Practice along with the life and disability carrier Group Policy agreement allows an employee to remain on active benefits enrollment for up to 12 months while on an approved leave of absence granted by the employer.</li> <li>5. <b>How does the employer know if the employee is allowed to continue all lines of coverage while out on a Leave of Absence?</b> Communicate with the employers leave resource or subject matter expert and follow the employer's leave policies.</li> <li>6. <b>Once the employer reports a leave of absence to Erisa, has the reporting requirement been met?</b> Not entirely. The employer is responsible to report any changes to the expected return to work date and report when the employee has returned to work part-time and/or full-time.</li> <li>7. <b>If the employee cancelled benefits during the leave of absence when are they allowed to reenroll in those benefits?</b> The employee is allowed to enroll in any benefits cancelled during the leave of absence within 31 days form the return to work date.</li> </ol>	  <ol style="list-style-type: none"> <li>8. <b>Does the Basic Life coverage cancel while the employee is on a leave of absence?</b> Follow the employer's leave policies in reference to benefit continuation.</li> <li>9. <b>If the employee has vision coverage and has not met the two-year enrollment requirement, are they allowed to cancel vision coverage while on an LOA?</b> The employee is allowed to "suspend" the vision coverage until the return to work date, as long as the return to work does not exceed the 12 month extension allowed by the NMPSIA LOA Administrative Practice.</li> <li>10. <b>How often is an employee allowed to be on a leave of absence in a 12 month period?</b> Communicate with the employers leave resource or subject matter expert and follow the employer's leave policies.</li> <li>11. <b>Should the employer report a leave of absence for an employee on workers compensation?</b> Yes, when the employee meets the employer's leave of absence policy provisions.</li> <li>12. <b>Does LOA reporting only apply to employees enrolled in NMPSIA Long Term Disability coverage?</b> No. LOA reporting applies to employees that meet the employer's leave of absence policy provision.</li> <li>13. <b>How does the employer report a leave of absence?</b> Reporting in the NMPSIA Online Benefits System with the Employer Login and using the Report LOA access or the secure email options Feedback or Send Message, is the best practice.</li> <li>14. <b>Are there any resources for employers to assist with leave of absence guidance and reporting?</b> Recommended internal resources are the employer's leave policies, a designated leave specialist or subject matter expert, the designated leave approver.  Recommended external resources would be Poms &amp; Associates for FMLA or policy writing, CCMSI for Workers Compensation, Erisa Administrative Services for enrollment, eligibility, premium billing and collection, NMPSIA Online Benefits System, Benefits Representative, online information websites like Fair Labor Standards Act (FLSA), Department of Labor (DOL), Health and Human Services (HHS); and the NMPSIA Leave of Absence Toolkit.</li> </ol>
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# Erisa Staff Resources

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# Questions?

**Find resources in the  
LOA Toolbox at  
[nmpsia.com](http://nmpsia.com)**



**Thank you for your efforts!**