LEAVE OF ABSENCE FORM

The different types of leaves are subject to different regulations. Each type of leave will affect an employee's benefits differently. If an employee decides to continue or revoke his or her elections, it will affect the Flexible Benefit Plan. Please complete this form and return it to Benefits Design Group, Inc. before the employee goes on leave. (Reminder: Please keep a copy for your records.)

Employer Name: _____ Today's Date: _____

Employee Name: _____ Social Security Number: _____

Date the Leave Begins: _____ (Please notify BDG as soon as the employee returns from leave.)

Which type of leave will the employee be taking? (Circle One)

Leave of Absence (Not FMLA) Family and Medical Leave (FMLA) Military Leave (USERRA)

Will this leave be: (Circle One) PAID UNPAID

Paid leaves of absence are not considered a change in family status. The employee is regarded as being employed throughout the leave and no changes may occur unless another qualifying event occurs. If the leave is paid, the rest of this form does not need to be completed.

Employees on Leave of Absence complete this section.

If the employee chooses not to make up his or her deductions during their unpaid leave of absence, his or her plan year ends on the day the leave begins. Claims will only be eligible for reimbursement if incurred prior to the leave of absence, if the participant revokes his/her election. If the employee wishes to keep the full plan year open, they must make up their deductions or complete a "Change of Election/Status" form. The employee may make up these deductions before, after or during their leave depending on the Employer's plan design.

If the employee chooses to end his or her plan year on the date the leave begins, please check the box below and have the employee sign below, acknowledging that he or she realizes that all expenses must be incurred before they go on leave.

I do not wish to make up my deductions while I am on leave. I understand that my plan year will end, and that I must wait until the following plan year to enroll, unless I have a qualifying event, or I am on leave due to FMLA or USERRA.

_____ _____

Employee signature Date

I do wish to make up my deductions while I am on leave. I choose the following payment option (with my Employer's approval):

Pre-pay. Pre-pay the deductions that would be due while on leave. This can be done on a pre-tax basis from the employee's payroll prior to the leave.

Pay as you go. Make payments to the Employer to cover deductions while on leave. This is done on an after tax basis.

Catch Up. Employee makes up the required payments on a pre-tax basis when the employee returns from the leave. This must be agreed upon in ADVANCE of the leave.

Employer Paid. ake payments on behalf of the Employee to cover deductions while on leave. This is done on an after tax basis.

Benefits Design Group, inc.

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