



### **Your Benefits While On A Sabbatical or Difference-In-Pay Leave**

Healthcare and other benefits will continue while on a paid Sabbatical or eligible Difference-In-Pay Leave. Monthly contributions (employer/employee) continue. For partial leaves with reduce pay, CalPERS contributions and service credit is proportionate to the leave.

#### **BEFORE THE LEAVE BEGINS**

1. Review and understand your health/dental plans: [CalPERS Health](#) | [Delta Dental](#)
  - **HMO** plans are restricted to a specific geographic location, it's important to understand available services should you temporarily reside outside your service area during your sabbatical or DIPL.
    - Requires care from providers within the plan network. Seeking services outside the plan network may result in paying the total cost of services.
    - Emergency coverage is provided.
    - Review the details of your plan as it relates to out of area or traveling care options.
    - If you move outside your plan's service area, you may request to change your health plan.
  - **PPO** plans, generally your coverage travels with you. It is important to understand the plan details, please review and understand your plan's benefit guide.
  - Plan Changes:
    - Requires a home address change updated in [MyCSUSM](#) (My HR Resources/ Personal Information).
    - Plan changes are allowable within 60 days of address change and becomes effective the first of the month following receipt of the change request ([Benefit Enrollment Worksheet](#) required).
2. Review your voluntary deductions.
3. Review your flexible spending accounts (HCRA/DCRA).
4. Review your prescription needs with your provider.
5. Review your beneficiary and emergency contact information and update if necessary:  
[https://www.csusm.edu/hr/benefits/documents/employee\\_status\\_change\\_updates.pdf](https://www.csusm.edu/hr/benefits/documents/employee_status_change_updates.pdf)
6. Review the potential impact to your CalPERS service credit as Academic Year Sabbatical and DIPL reduce pay and therefore reduce retirement contributions and service credit. [CalPERS Service Credit](#)

#### **DURING YOUR LEAVE**

1. Contact the Benefits Office with eligibility issues and/or family status changes.
2. Review Open Enrollment material.
3. Contact your plan's customer service office if you have any claims processing needs.
4. Be aware of your plan's pre-authorization requirements.

#### **UPON RETURN FROM LEAVE**

1. If your leave occurred during the open enrollment period (September – October), review and determine if you need to submit an open enrollment request (must be within 60 days of your return).
2. Review your salary reductions (403(b), 401(k), 457) contributions and other voluntary deductions.
3. Monitor your first pay warrant for discrepancies.
4. CalPERS service credit is earned based on how you're paid. If you are partially compensated during your leave, you may be eligible to purchase service credit. For more information contact CalPERS: 888-225-7377 or [www.calpers.ca.gov](http://www.calpers.ca.gov). CalPERS Publication: <https://www.calpers.ca.gov/docs/forms-publications/service-credit-purchase-options.pdf>

*If you have questions about your benefits, please contact the Office of Human Resources: [hrbenefits@csusm.edu](mailto:hrbenefits@csusm.edu)*