HOW TO PAY FOR BENEFITS

While on Leave of Absence

If you are on a Leave of Absence (LOA), LSC will direct bill you for most benefit coverages.

The benefits that will NOT be direct billed include the Health Savings Account (HSA), Health Care and Dependent Care Flexible Spending Accounts (FSAs) and WageWorks commuter benefit.

NOTE: You have 30 days from your LOA start date, as well as 30 days from your LOA return-to-work date, to make benefit election changes by calling the LSC Benefits Center at **1-888-681-2241.**

IMPORTANT: You must pay in full by the end of the grace period (described under "When Are Payments Due?") **or your coverage will be dropped.**

When Are Payments Due?

Direct billing begins on the next pay period after your leave start date. For employees that are paid weekly, direct billing begins on the first day of the *second* pay period following your leave start date. You will receive statements monthly that will include either biweekly or weekly payment coupons. Payments are biweekly or weekly, depending on your regular pay schedule, and will be prorated based on your leave start date. You can pay each coupon individually or send payment for all coupons at one time. You have a **30-day grace period** from the invoice due date to make your payment.

Making Payments

You will receive monthly invoices at your primary address on file. If you plan to reside at a different address during your leave, contact Billing Services to temporarily update your address on file to receive direct bill communications. Here are your payment options:

- **Send a check or money order** along with your invoice to:
  - Billing Services, P.O. Box 860620, Minneapolis, MN 55486-0620.
  - Or send an overnight delivery to, Lockbox 860620, 1200 Energy Park Dr, St Paul, MN 55108

- **Set up a recurring ACH.** You can do this by:
  - Logging into your account through the LSC Benefits Center portal
  - Click "Manage Billing and Payments" then"Manage Accounts" to enter banking information and establish recurring automatic payments

- **Pay online** through the LSC Benefits portal with a *one-time* auto draft or debit card payment. Once logged in, click "Pay Now" to submit your one-time payment.

You must pay in full by the end of the grace period or your coverage will be dropped.

Returning to Work

Direct billing ends on the day prior to the beginning of the pay period in which you return to work.

If you have not yet remitted full premium payment for the bills you received during your Leave of Absence, all remaining premiums owed will be collected through payroll deductions. If you had pre-paid for future premiums, the credit balance on your account will be refunded to you by Billing Services.

When you are returning from a leave, you will have an enrollment window open to enroll in FSA, Dependent Care FSA, or HSA. If you wish to have a spending account for the remainder of the year, you must re-enroll by completing the enrollment.

Billing Services Contact Information

1-888-681-2241 M – F, 8 a.m. – 4 p.m. CT

mylscbenefits.com (click the Enroll link, log in and click Your Billing Information) **For questions about benefit elections,** please call the LSC Benefits Center at **1-888-681-2241.**

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