

# Your Benefits and Leave

## Insurance Premium / Unpaid / Board Contribution

- When you take a leave of absence, you may continue your PCS insurance coverage. While you are on a leave and getting a paycheck, deductions will continue to be taken as scheduled.
- When you are out of paid time, Risk Management will bill you for any missed deductions. The amount of your monthly payment depends on the type of leave you have taken and your benefit coverage.
- While eligible for Family Medical Leave (FMLA), your Board Contribution toward your insurance premium will continue at the active employee rate.
- When your Family Medical Leave expires or **if you are on a regular leave of absence**, you will be responsible for **both** the employee and Board contribution (unless you are on a "paid leave). **This total premium is considerably higher than the amount of your payroll deductions. Please see [Leave Premium in 2025](#).**
- Failure to pay insurance premiums by coupon due date, will result in cancellation of coverage retroactive to premiums paid. You must continue to pay your billing statements until the date you receive your first paycheck after you return to work and have a regularly scheduled deduction
- [Billing Frequently Asked Questions](#)

## Maternity Leave of Absence

If you are taking a leave of absence for Maternity or for Adoption of a child, please see this link for more information: [Maternity Leave](#)

## Disability Plan Claims and Met Life Hospital Indemnity Plan (HIP)

If you are enrolled in a Disability Plan through The Standard or the MetLife HIP plan, please refer to this link for more information: [Disability/HIP Information](#)

## Life Insurance Accelerated Benefit Option

Employees who are terminally ill with a life expectancy of 12 months or less may elect to receive up to 75% of their combined Basic and Optional Term Life while still living. Contact Risk Management at 727-588-6142 for details.

## Annual Enrollment

Annual Enrollment occurs each fall for benefits effective January 1st. You may add or drop coverage, change plans, and add or drop eligible family members during this period. Certain coverage may include an active at work clause.

## Disability Retirement through the Florida Retirement System

The Florida Retirement System provides disability coverage in order to provide a source of income to eligible members of the Florida Retirement System Pension Plan who become **totally and permanently disabled** and are unable to work. To qualify for disability retirement under the FRS, you must be totally and permanently disabled. Contact the PCS Retirement Team to discuss your options at 727 588-6214.