



## **MEDICAL/DENTAL/LIFE/INSURANCE PAYMENTS WHILE ON FMLA/LOA**

Employees who are on Leave of Absence (LOA) or Family Medical Leave (FMLA) are responsible for maintaining their medical and dental premiums through the LOA/FMLA period; either by payroll deduction or by direct payment through check or money order. If you fail to make a payment within 30 days of the due date, your coverage will be canceled without further notice. If your medical and/or dental coverage is terminated for non-payment you will be unable to re-enroll in the coverage until the next Annual Open Enrollment period.

Employees who are on approved FMLAs/LOAs are eligible for continued medical and dental coverage at the employee rate for the first 4 months and at the LOA rate for an additional 8 months. Note: the 12 months begins the first day of FMLA/LOA whether or not PAL and/or EIB has been depleted.

### **PREMIUM PAYMENTS WHEN AN EMPLOYEE HAS PAL AND/OR EIB**

Employees who are on FMLA/LOA and have a balance in their PAL and/or EIB bank have medical and dental premium payments automatically deducted from their check and do not need to make monthly payments to Erlanger Health System for their medical and dental premiums. Please refer to your most recent paycheck stub to verify the number of hours in your PAL and EIB bank. It is your responsibility to notify the person in your department who enters Kronos of the amount of PAL and/or EIB (EIB if applicable) that is to be taken each pay period. Note: If you do not receive a check because PAL and/or EIB hours were not entered in Kronos, you will have to pay medical and dental premiums by check or money order.

### **PREMIUM PAYMENTS WHEN YOUR PAL AND/OR EIB HAVE BEEN DEPLETED**

When you have depleted your PAL and/or EIB hours (EIB if applicable) and are no longer receiving a payroll check, you are required to pay monthly medical and dental premium payments to Erlanger Health System by the 1<sup>st</sup> of each month. (note: you will not receive medical and/or dental invoices). In order to continue your group medical/dental coverage, you must:

- Mail a check or money order retroactive to the date your payroll deduction premium payments stopped (i.e., if your deductions stopped on July 30<sup>th</sup> your direct payments would begin August 1<sup>st</sup>). See reverse side for medical/dental monthly rates.
- Medical and dental premium payments should be on *separate* checks/money orders and should be made out to Erlanger Health System.
- You should include your social security number and note if the check/money order is for a medical or dental coverage premium.
- Mail monthly payments to:

Erlanger Health System  
P. O. Box 11007  
Chattanooga, Tennessee 37401

**An invoice will not be mailed to you. It will be your responsibility to pay premiums to Erlanger Health System by the 1st of each month. If you fail to make a payment within 30 days of the monthly due date, your coverage will be canceled without further notice.**

## **EMPLOYEES WHO TRANSFER TO THE LEAVE OF ABSENCE COST CENTER**

If, while you are still on FMLA/LOA, you are transferred from your department into the Leave of Absence (LOA) cost center, it is your responsibility to notify Marion Helton (423) 778-5776 regarding any PAL or EIB hours you wish to claim for each pay period. You must notify Marion on or before 10:00 a.m. on Monday following the end of a pay period.

- Claim up to 75 hours of PAL or EIB for each pay period (pro-rated hours for employees less than 0.85 FTE)
- Designate a specific amount to be taken out each pay period
- Choose not to use any PAL or EIB hours for each pay period

If you would like a specific amount of money for each pay period, you may calculate the number of PAL or EIB hours needed for that amount of money: Take the dollar amount you would like to receive each pay period and divide it by your hourly rate. This will give you the number of PAL or EIB hours you would need to claim to maintain the dollar amount you have specified.

For example: If you wanted to receive \$200 a paycheck and your hourly rate is \$10 you would need to request 20 hours of PAL or EIB to be taken out of each pay period -- \$200 divided by \$10 would be 20.

## **MONTHLY MEDICAL AND DENTAL PREMIUMS**

	<u>Medical Plan 1</u>	<u>Medical Plan 2</u>	
Individual Medical	\$ 40	\$ 68	for a month (full-time employee rate 0.85 – 1.00 FTE)
	\$ 76	\$104	for a month (part-time employee 0.52 -.84 FTE)
	\$185	\$214	for a month (LOA rate – after 4 months)
Family Medical	\$135	\$206	for a month (full-time employee rate 0.85 – 1.00 FTE)
	\$180	\$252	for a month (part-time employee <0.85 FTE)
	\$484	\$556	for a month (LOA rate – after 4 months)
Individual Dental	\$ 10		for a month (full-time and part-time rate)
Family Dental	\$ 35		for a month (full-time and part-time rate)

## **PAYROLL DEDUCTION PAYMENTS**

If, while you are on FMLA/LOA you deplete your PAL and/or EIB (EIB if applicable) and are no longer receiving a payroll check, you will need to make arrangements for deduction payments that are being taken out of your check.

- Employee paid additional 1 or 2x [Supplemental Term Life Insurance](#) (payroll deduction), contact Debbie Tittsworth at (423) 778-7969 (select option 2).
- Deductions taken out for [PS Plus or PS 1000 Life Insurance](#) programs, contact the Dyer Agency at (423) 877-0972 to set-up premium payment arrangements.
- Deductions taken out for [Liberty Mutual](#) contact Eric Kirkland at (423) 894-1237 extension 55606 to set-up premium payment arrangements.
- Payroll deductions for [gift shop](#), [uniform shop](#), [MetLife Loan](#), etc., contact the company(s) to set-up premium or payment arrangements.