FMLA and Health Insurance

Whether utilizing paid or unpaid time, employees may continue their insurance benefits during FMLA leave by paying their portion of the premiums. Below is an example of how FMLA can impact the payment of your health care premium.

Definitions:

**University Contribution** - the portion of your health insurance cost the University of West Georgia pays as a benefit for you

**Premium** - the portion of your health insurance cost you are required to pay after the UWG contribution

Example:

You have missed work and have been in a leave without pay status for an entire calendar month. As a result, your premium and the University contribution have not been paid. Under University policy, your health coverage is not current unless the UWG contribution and your premium are paid for that month. In this example, your benefits summary is as follows:

The UWG contribution toward your health coverage is $400 per month

Your premium for your health coverage is $100 per month

Once you have exhausted annual leave and sick leave, you must make arrangements to pay the $100 premium. The University of West Georgia will pay its contribution of $400.

Other Benefits While on FMLA

Employees on FMLA without pay may also continue participation in other benefits (for example, dental, life, LTD, AD&D) by making arrangements to pay the premiums while not receiving a paycheck.

If you have any questions about your insurance as it relates to Family & Medical Leave, please contact UWG Human Resources at 678-839-6403.

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