

In The Know

What happens to my benefits when I go on a Leave of Absence?

HOW ARE BENEFIT DEDUCTIONS PAID WHILE ON LEAVE?

If while on leave status any portion of your leave is unpaid resulting in no premium deduction(s) for Medical, Dental and/or Vision insurance, these premiums will be payroll deducted over several pays upon your return to work. *crossover of CY will be deducted post tax

Upon being placed on leave of absence status, your voluntary premium for any Voluntary Benefit(s) will be handled as follows:

Securian (Minnesota Life) – Voluntary Life: If a premium payment is missed via payroll deduction, Securian will issue an invoice directly to you. You will be responsible for paying that premium directly to Securian while out on leave.

UNUM – Voluntary Short Term Disability: If a premium payment is missed via payroll deduction, you will not be billed for the missed premium

Health Savings Accounts – These deductions will stop when you enter an unpaid status.

LGHealthBenefitExtras (Corestream) - If 3 premium payments are missed via payroll deduction, Corestream will alert the respective vendor and they will issue an invoice directly to you. You will be responsible for paying that premium while out on leave. Should you miss less than 3 deductions, your premiums will be recalculated upon return to make up for the missed deductions.

AM I ABLE TO CONTINUE USING MY FLEXIBLE SPENDING ACCOUNT(S)?

If you have a medical flexible spending account or daycare flexible spending account and continue to receive pay, contributions will continue to be withheld from your pay.

Daycare claims for the period of time that you are on leave would be ineligible for reimbursement. If you wish to suspend your contributions during leave and/or resume contributions upon return from leave, please reach out to the Benefits team at lgh-benefits@pennmedicine.upenn.edu.

Medical flexible spending account claims are only eligible for reimbursement the period of time that you make contributions. If you wish to suspend your contributions during leave and/or resume contributions upon return from leave, please reach out to the Benefits team at lgh-benefits@pennmedicine.upenn.edu.

I HAVE A RETIREMENT LOAN, HOW CAN I MAKE PAYMENTS?

Employees with retirement loans should contact Fidelity, to ensure loan payments remain current during any period of unpaid Leave of Absence.