



## Options for Collecting Employee Health Plan Contributions During Leaves

When employees take leave pursuant to the Family and Medical Leave Act (FMLA), employers are required to maintain their health benefits. These deductions cannot be withheld from CFML benefit payments. We recommend that each location work directly with employees to determine payment plans in advance of the leaves. Below are a few options\*:

### 1. **Pre-Payments Before Leaves**

- Description: Employees pay their share of premiums before starting FMLA leaves.
- Implementation: Arrange for employees to make lump-sum payments or increase payroll deductions in the period leading up to their leaves.

### 2. **Pay-As-You-Go**

- Description: Employees continue to pay their share of premiums on the regular payroll schedule during their leaves.
- Implementation: Employees can send payments via check, electronic transfer, or any other agreed-upon method.

### 3. **Catch-Up Payments Upon Return from Leaves**

- Description: Employees make up missed premium payments when they return from leaves.
- Implementation: Arrange for catch-up payments through payroll deductions or lump-sum payments upon employees' return.

## Best Practices for Collecting Premium Payments

- Ensure clear communication and documentation of payment arrangements.
  - Provide Detailed Information: Explain premium payment options and procedures in your FMLA policy and during FMLA leave discussions.
  - Written Agreements: Document payment arrangements in writing, signed by both the employer and the employee.
  - Ensure employees understand their obligation to repay missed premiums and the repayment schedule.
- Establish a clear process for collecting payments and tracking them.
  - Standardized Process: Establish a standardized process for collecting premiums, ensuring consistency and fairness.
  - Employee Handbook: Include FMLA premium payment procedures in the employee handbook and other policy documents.
  - Track Payments: Implement a system to monitor and track premium payments during FMLA leaves.
  - Reminders: Send regular reminders to employees about upcoming payments and any missed payments.

Contact the Benefits Department at 617-746-5665 or [cfml@rcab.org](mailto:cfml@rcab.org) with any questions or concerns.

\*These payment options could also apply to other deductions, such as dental, offertory, and loans.