

## Insurance

Insurance premiums on most insurance options are deducted the month prior to coverage. Premiums will be deducted on a tax-sheltered basis for employees that have elected to participate in the LSU Cafeteria Plan by completing the appropriate enrollment form available through your campus HRM Office. Otherwise, premiums will be deducted on an after tax basis.

Employees on leave without pay can continue medical insurance for up to a year with payment of the total insurance premium. The employer does not pick up a share of this cost, unless the leave is under the provisions of the Family & Medical Leave Act (FMLA). Employees on leave without pay must notify their Human Resource office in writing 30 days prior to the leave without pay date in order to continue/cancel coverage. The Payroll Office will submit an invoice to the employee for the amount of insurance premium that is due. Late or nonpayment of insurance premiums will result in cancellation of insurance coverage. Once insurance coverage has been canceled for nonpayment, coverage cannot be reinstated (special provisions may apply for leave covered under FMLA).

If an employee on leave without pay wishes to maintain coverage of insurance options other than medical, they may do so by making premium payments directly to the carrier.