



BENEFIT PAYROLL DEDUCTIONS UPON TERMINATION OF EMPLOYMENT

WHAT YOU NEED TO KNOW....

For certain benefits, coverage is provided through the end of the month in which employment terminates*.

If you are enrolled in any of these plans, all premiums due for your elected coverage through the end of the month in which you terminate, are required to be withheld from your final paycheck .

If your final paycheck falls on the 15th of the month.....

- Your final paycheck will reflect **double deductions** for the coverage provided through the end of the month in which you terminated employment.
- A **“double deduction”** refers to a deduction that is double the amount normally deducted from your pay based on your elected plan coverage(s).

If your final paycheck falls on the last day of the month.....

- Your final paycheck will reflect the amount(s) normally deducted from your pay based on your elected plan coverage.
- Double deductions would **not** be reflected in your final paycheck, unless benefit deductions were missed for a prior pay period for any reason.

* Publicis Benefits which provide coverage through the end of the month in which employment terminates include: Medical, Dental, and Vision. For FSAs and TRIP commuter transit, benefits coverage is provided only for services rendered up to the date of termination.

Example:

John is terminating employment and is enrolled in Medical, Dental and Vision. The normal benefit deductions withheld from his pay each pay period based on his elected plan coverage are:

- Medical: \$60.21 per pay period
- Dental: \$ 4.07 per pay period
- Vision: \$ 5.98 per pay period

Let’s see what how these benefit deductions would be reflected based on the date of John’s final paycheck...

If the employee’s final paycheck falls on the 15th of the month...

John’s benefit deduction amounts reflected on his final check would be:

- Medical: \$120.42 per pay period*
- Dental: \$ 8.14 per pay period*
- Vision: \$ 11.96 per pay period*

***Double Deductions apply if John’s final paycheck falls on the 15th of the month in order to collect premiums due for his coverage through the end of the month in which he terminates employment.**

If the employee’s final paycheck falls on the last day of the month ...

John’s benefit deduction amounts reflected on his final check would be:

- Medical: \$60.21 per pay period
- Dental: \$ 4.07 per pay period
- Vision: \$ 5.98 per pay period