



Personnel Policy

Employee Benefits

Employee Group Health

Article VI Section 2

AMENDMENT DATE(S): 2/19/2023

### Employee Group Health

The Town provides group health insurance programs for full-time employees and their families as specified under the terms of the group insurance contract. The Town will comply with the Affordable Care Act by providing health insurance for all employees expected to work 30 or more hours per week for three or more months.

The Town pays the entire cost of health insurance for full-time employees. These employees may, if they so desire, purchase available group health, dental and/or vision coverage through the Town for qualified dependents within the stipulations of the insurance contract. Employees will pay the remaining cost of dependent coverage.

During Fiscal Year 2024, employees will have four separate Blue Cross Blue Shield Medical Plans to elect from. Those plans are as follows: Blue Option PPO Buy-Up for \$776.97, Blue Option PPO Base-Plan for \$730.30, Blue High Performance Network Plan Buy-Up for \$660.28, and Blue High Performance Network Plan Base-Plan for \$598.61. The Town will contribute \$730.30 for each employee's medical plan enrollment. If employees have a remaining balance from the allotted \$730.30, it may be used to help cover any dependents enrolled. If employees elect one of the Blue High Performance Network Plans, and no dependents are being covered, the Town will only provide the necessary amount needed for coverage up to \$730.30.

Information concerning cost and benefits shall be available to all employees from the Human Resources Office.