FRINGE BENEFITS

Retirement

The Town agrees to provide to full time employees of the Town, and part time employees who are already members of the Retirement System, all of the benefits of the N.Y.S. Employees Retirement system as provided by Chapter 283 of 1972 and any retirement benefits which are altered by the Laws of subsequent years.

There are currently six different classes of membership in the Retirement System

Tier I - For employees hired prior to July 1, 1973
Tier II - For employees hired between July 1, 1973 and July 26, 1976
Tier III - For employees hired between July 27, 1976 and August 30, 1983
Tier IV - For employees hired between September 1, 1983 and December 31, 2009
Tier V - For employees hired between January 1, 2010 and March 31, 2012
Tier VI - For employees hired on or after April 1, 2012

Under all six tiers, an employee must be a member of the retirement system for at least ten (10) years in order to be vested. Employees who intend to retire should notify the New York State Employee's Retirement System at least thirty (30) days, but not more than ninety (90) days prior to their anticipated last day of work.

HEALTH INSURANCE

The TOWN makes available medical, dental, and eye insurance, including a prescription drug plan to each full-time employee (not on probation status) as listed in Schedule A - Employee Titles. Such individuals may enroll their eligible family members.

Coverage begins on the first day of the month following the first day of active employment (not on probationary status), provided all eligibility requirements of the plan are met and the requisite forms have been completed.

MEDICAL INSURANCE

For staff employees hired for a full-time position prior to January 1, 2007;

- **The TOWN will pay ninety-three (93) percent (the employee will pay seven percent) of the cost of the monthly premium for an eligible employee for individual, two-person or family medical insurance coverage, as the case may be.**

For staff employees hired for a full-time position after January 1, 2007;

- **The TOWN will pay eighty-four (83) percent (the employee will pay seventeen percent) of the cost of the monthly premium for an eligible employee for individual, two-person or family medical insurance coverage, as the case may be.**

For staff employees hired for a full-time position after August 1, 2017;

- **The TOWN will pay eighty (80) percent the employee will pay twenty (20) percent) of the cost of the monthly premium for an eligible employee for individual, two-person or family medical insurance coverage, as the case may be.**

DENTAL AND VISION INSURANCE

For all staff employees hired for a full-time or part-time position

- The TOWN will pay one hundred (100) percent of the cost of the monthly premium for an eligible employee for individual, two-person or family dental and vision insurance coverage, as the case may be. Employees participating in the health insurance buyout will not be covered for dental or vision insurance.

An employee must immediately notify the TOWN in the event there is a change in marital or family status that may affect coverage, such as marriage, divorce, legal separation, death of a spouse (or domestic partner) or dependent, acquiring or losing a dependent, a dependent becoming ineligible due to age or student status, and any changes of address.

The amount (percentage) of the health insurance premium an employee is required to contribute is subject to change by resolution of the Town Board.

On and after January 1, 2016, the employee monthly contribution will not exceed an amount greater than a **20%** increase over the prior year's contribution

The Town of Kingston shall have the right to substitute, through a carrier of their choice, for Health Insurance Coverage. The plan must be comparable to the benefits of the County of Ulster's Hospitalization Program.

While an employee is on an unpaid leave of absence, such employee shall be allowed to continue health insurance coverage with the Town at the employee's expense.

When an employee is on worker's compensation leave, the town shall continue the payment of the employee's total premium, both individual and dependent coverage.

HEALTH INSURANCE WAIVER

Any full time or part time employee appointments who submits a notarized waiver of health insurance coverage otherwise provided by the Town, on a form provided by the Town of Kingston which attests to the fact that the employee has obtained alternative health insurance coverage, shall be excluded from the coverage (medical, dental and vision) provided by the Employee Guidebook. In that event, such employee shall receive alternative compensation at the rate of $416.66 per month, payable at the end of each quarter. The December payment will be included in the December 1st payroll.

In the event the employee loses coverage under the alternate insurance plan, the employee may resume coverage under the medical insurance plan made available through the Town. Coverage will begin on the first of the month immediately following the employee giving notice, provided the employee gives such notice at least five business days prior to the first of the month. An employee may also elect to resume coverage under the medical insurance plan during the annual open enrollment period.