PART 5 MEDICAL and DENTAL

5.1 Medical Insurance

5.1.1 Eligibility: The Town makes available a medical insurance plan and a prescription drug plan to each full-time employee and the employee's eligible family members. [Notwithstanding the above, the resolution passed by the Town Board on April 9, 2019 which makes certain part-time employees eligible for medical insurance is NOT superseded by this clause].

The Town makes available a medical insurance plan and a prescription drug plan to the Town Supervisor, ~~**Town Board Members**~~, Town Clerk, Superintendent of Highways, ~~**and Town Justices**~~ and such elected official's eligible family members.

5.1.2 Effective Date of Coverage: Coverage begins on the first day of employment or first day of entering elected office, as the case may be, provided all the requisite insurance forms have been completed.

5.1.3 Change in Insurance Plans: The Town Board may, at its sole discretion, change the medical insurance plan and/or prescription drug plan at any time, including, but not limited to: plan carrier; plan design; co-payments and deductibles; and, eligibility.

In no event shall the Town be required or obligated to pay or reimburse any portion of any doctor's bill, hospital bill, prescription bill, x-ray bill, laboratory bill, procedure bill, or any other medical bill or expense that is not covered or reimbursed by the insurance plan.

5.1.4 Premium Payment (hired before 7-1-2001): For a full-time employee hired before July 1, 2001, the Town pays one-hundred percent (100%) of the monthly premium for individual coverage or dependent coverage, as the case may be.

5.1.5 Premium Payment (hired after 7-1-2001): For an employee hired into a full-time position on or after July 1, 2001, the Town pays one-hundred percent (100%) of the monthly premium for individual coverage. In the event the employee enrolls in a two-person or a family plan, the Town pays fifty percent (50%) of the difference of the premium between individual coverage and dependent coverage.

The employee contribution to the medical insurance premium is deducted from the regular paycheck; the employee may designate that the deduction be made on a pre-tax basis.

5.1.6 Changes in Premium Contributions: The Town Board may, at its sole discretion, change the amount of the insurance premium and "high deductible" (if applicable), an employee or elected official is required to contribute.

5.2 Dental Plan

5.2.1 Eligibility: The Town makes available a dental plan to each full-time employee and the employee's eligible family members.

The Town makes available a dental plan to the Town Supervisor, Town Board Members, Town Clerk, Superintendent of Highways, and Town Justices and such elected official's eligible family members.

5.2.2 Effective Date of Coverage: Coverage begins on the first day of employment or first day of entering elected office, as the case may be, provided all the requisite insurance forms have been completed.

5.2.3 Premium Payment: The Town pays one-hundred percent (100%) of the monthly premium for individual coverage. In the event the employee enrolls in a two-person or a family plan, the Town pays fifty percent (50%) of the difference of the premium between individual coverage and dependent coverage.

5.4 Medical Insurance Buy-Out

5.4.1 Eligibility: A full-time employee who is eligible for medical insurance coverage made available through the Town may receive a cash buy-out in lieu of receiving medical insurance and prescription drug benefits. To be eligible for the medical insurance buy-out, the employee must provide documentation of comparable medical insurance coverage in a manner and form determined by the Town and sign an appropriate waiver of medical insurance coverage and waiver of liability to the Town. In the event an employee is married to another employee of the Town who is eligible for medical insurance, they must either enroll in two individual plans or one two-person or family plan, as the case may be, and are not eligible for this buy-out.

5.4.2 Amount of Buy-Out and Method of Payment: Each year, an eligible employee receives an amount equal to the annual premium co-payment for the alternate medical insurance plan (excluding dental and vision) multiplied by 1.25 plus one thousand dollars. In no event can the buy-out exceed $7000.

For example, if the annual premium co-pay for the alternate plan is $2800, the amount of the buy-out would be $2800 X 1.25 = $3500 + $1000 = $4500. The buy-out is subject to applicable taxes.

For another example, if there is no annual premium co-pay for the alternate plan, the amount of the buy-out would be $0 X 1.25 = $0 + $1000 = $1000. The buy-out is subject to applicable taxes.

5.4.3 Method of Payment: Partial payment of the buy-out is made in the employee's regular paycheck for each pay-period the employee is eligible for the buy-out.

5.4.4 Reinstatement: 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 begins 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 and meets all eligibility requirements of the insurance plan. An employee may also elect to resume coverage under the medical insurance plan during the annual open enrollment period.