

Town of Seneca
3675 Flint Rd
Stanley, NY 14561

January 1, 2018
Town of Seneca health and dental care policy

Policy:

Effective January 1, 2010 the Town changed the employee health care coverage from Blue EPO Balance Option 6 to Simply Blue High Deductible SB-HDHP-2 with associated employee HRA accounts. Effective 1 Jan 2016, the Town adopted the SimplyBlue Plus, Bronze 4 plan. The implementation of the Federal Affordable Care Act necessitates a nearly continuous review of healthcare policy changes. The Town aspires to maintain the traditional level of employee healthcare and will respond to market conditions, including changing plans, as necessary. The Town provides the Blue Shield Smile Saver-8 or equivalent for dental coverage.

Full time employees and elected officials earning a gross annual salary of at least \$32,000 from the Town will be eligible for health and dental care. Employees hired before January 1, 2007 are provided health care and dental coverage, chosen by the Town, with 100% of the premium paid by the Town regardless of family status. For employees hired after January 1, 2007 the Town will pay 100% of a single person health care premium and dental care premium as part of that employee's compensation. Employees choosing a two-person or a family plan are responsible for the cost difference between a single person plan and the chosen plan.

Other coverage plans offered by the Town are available to employees however the total additional cost of these policies will be paid by the employee.

Employees who are covered by a health and dental care plan other than one provided by the Town and elect no Town sponsored coverage are offered a time prorated payment in lieu of coverage payable in equal increments and included in their bi-weekly earnings as follows:

Employees hired before January 1, 2007:	
Employee eligible for family health and dental:	\$6,500 per year if health care is not selected. \$ 500 per year if dental care is not selected.
Employee eligible for two person health and dental:	\$4,500 per year if health care is not selected. \$ 400 per year if dental care is not selected.
Employees eligible for single person plan:	\$2,200 per year if health care is not selected. \$ 200 per year if dental care is not selected.
Employees hired on or after January 1, 2007:	\$2,200 per year if health care is not selected. \$ 200 per year if dental care is not selected.

This benefit is not designed to encourage the lack of health or dental care for employees. Employees electing this option must complete all forms required by the Town.

At no time can an employee be covered by more than one health care plan. For legally divorced or separated couples, only the employee and qualified dependents are eligible for health and dental care from the Town.

Town retirees will remain eligible to purchase health and dental care through the town at their own expense.

Full time employees and elected officials earning a gross annual salary of less than \$32,000 from the Town will be eligible to purchase health and dental care through the Town at their own expense.

Procedure:

Employees will receive VISA debit cards for their accounts to be used for medical and prescription expenses only. Employees and qualifying dependents may also utilize their debit cards for 1 pair of prescription glasses or one year supply of contact lenses per covered individual per year. These cards and accounts will be managed by a third party vendor. A manual reimbursement may be required in the event a service provider does not accept debit or credit cards.

The Town will place funds into an HRA account annually based on employee eligibility as follows:

Single person	\$4,450
Two person	\$9,800
Family	\$9,800

Balances remaining in each account at the end of the calendar year will be returned to the Town.

Qualified events for changes in family status will be adjusted accordingly during the calendar year.

Example: Single person gets married: Status changed to Two person or Family (as applicable) and a time prorated \$9,800 added to the HRA account.

Example: Married couple divorce: Status changed to single and HRA account changed from \$9,800 to \$4,450.

Full time personnel or elected officials who are currently receiving health care coverage through the Town and leave employment with the Town will be eligible for COBRA coverage as outlined in the COBRA Rights Policy. COBRA coverage will be completely at the expense of the individual.