

# APPENDIX H

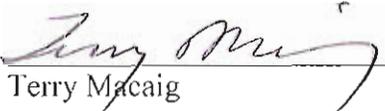
## Health Insurance Benefits for Retirees

Adopted by Selectboard  
October 25, 2004  
Amended  
May 5, 2014

1. PURPOSE.....	2
2. POLICY .....	2
3. ELIGIBILITY .....	2
4. PAYMENT .....	2
5. EMPLOYEE RESPONSIBILITIES .....	3

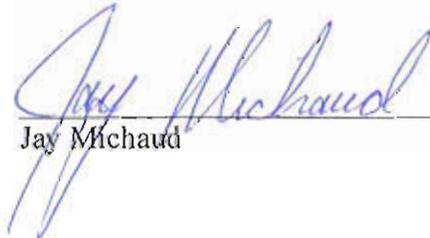
The statements contained in this policy are guidelines and summaries. Nothing in this policy alters any employee's status as an employee at will, nor does it alter or supersede any disciplinary or termination provisions in any relevant collective bargaining agreement. As with any Town personnel policy, this Policy is subject to revision or revocation in the sole discretion of the Town, with notice to employees.

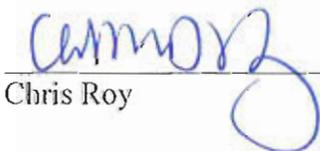
This policy is hereby adopted this 5<sup>th</sup> day of May and is effective as of June 1, 2014 until amended or repealed.

  
Terry Macaig

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Debbie Ingram

  
Jeff Fehrs

  
Jay Michaud

  
Chris Roy

## **Health Insurance Benefits for Retirees**

### **1. Purpose**

To offer the option of continued group health insurance to retiring non-union employees of the Town of Williston who retire before age 65.

### **2. Policy**

Employees who retire before age 65 may elect at the time of retirement to continue to be covered under the Town's health insurance plan subject to approval by the health insurance provider and provided they fully reimburse the Town for all premiums associated with this coverage.

### **3. Eligibility**

Any regular, full-time, non-union Town of Williston employee who retires from his/her position with the Town prior to age 65 and has five or more years of continuous service with Williston, is eligible to participate and will be given the option of joining. The employee's spouse is also eligible for this coverage, provided the employee fully reimburses the Town for all monthly premiums for the spouse's coverage. If an employee elects to not continue health insurance coverage upon retirement or if the coverage is discontinued at any time, coverage may not be obtained at a later date. Coverage will end when the retired employee becomes eligible for Medicare. Spousal coverage may continue until the spouse is eligible for Medicare. In the event of the death of a participating employee, the spouse's coverage would continue under the terms described above, and subject to applicable COBRA laws.

### **4. Payment**

If an employee chooses to join, the employee (and spouse, if applicable) will continue to be covered, provided they fully reimburse the Town for all monthly premiums associated with their coverage.

Payments for the insurance coverage will be due in advance by the 15<sup>th</sup> of each month, for coverage in the following month. Exceptions to this payment schedule will only be made in extreme circumstances as determined by and subject to approval of the Town Manager.

### **5. Employee Responsibilities**

It is the retired employee's (and spouse's, if applicable) responsibility to apply for and complete all materials necessary for enrollment in Medicare coverage when each becomes eligible for Medicare. The employee (and spouse) must contact Medicare directly to do this. The employee (and spouse) will be responsible for obtaining and maintaining the Medicare A and B coverages. Health insurance coverage through the Town will terminate when the retiree becomes eligible for

Medicare. Health insurance coverage through the Town for a participating spouse will terminate when the spouse becomes eligible for Medicare,

The employee and the employee's spouse will be removed from participation in the event the Town is not fully reimbursed for the monthly insurance premium per payment terms described above or in the event the employee notifies the Town in writing that he/she no longer wishes to be included in the program. If an employee and/or spouse elect to not join, or is removed from participation for any reason, they will not be allowed to rejoin at a later date.