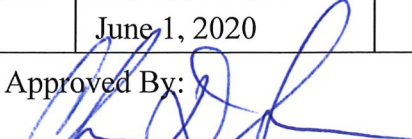
 Town of Swansboro	Personnel Policy		Employee Benefits Group Health and Hospitalization Insurance	
	Number: Article VI; Section 2	Revisions: 3	Effective Date: June 1, 2020	Page of 1 1
	Supersedes: Revision 2		Approved By: 	

ARTICLE VI. EMPLOYEE BENEFITS

Section 2. Group Health and Hospitalization Insurance

The Town will offer regular full-time employees a group health and hospitalization plan effective on the first day of employment. Employees may elect to include coverage/benefits for other family members. The employee will pay the full cost of family coverage.

Employees may be offered a “buy-up” plan in which the employee is required to pay the cost difference of the “buy-up” plan.

Medical coverage will begin on the first day of employment and will end on the last day of month following termination. Any penalties applied due to an employee not meeting any required annual wellness checks will be paid by the employee. If the Town incurs the penalties, such penalties will be deducted from the employees paycheck. Payment arrangements for such are subject to Town Manager approval. (6/1/20)

Information concerning cost and benefits shall be available to all employees.

COBRA: Under the Federal Consolidated Omnibus Budget and Reconciliation Act, or COBRA, employees are eligible to continue health insurance at group rates for up to 18 months after employment. The employee must pay 100% of the Town’s cost of both individual and dependent health insurance.

(Amended October 22, 2013, July 1, 2018, June 1, 2020)