



**TOWN OF ALAMEDA
General Government Policy**

POLICY No. 100-9

EMPLOYEE BENEFITS POLICY

The Town of Alameda will provide employees with benefits. This policy outlines benefits provided, cost sharing of benefits, and waiting periods requirements.

Guidelines

Purpose

This policy is intended to provide Town employees with benefits that support their health, well-being, and financial security.

Benefits Provided

The following benefits are provided to employees through SUMA Group Benefits & Insurance Services Program:

- Health Care
 - Extended Health Care
 - Dental Care
 - Vision Care
- Group Term Life Insurance
- Accidental Death, Disease & Dismemberment Insurance (AD, D&D)
- Disability Insurance
 - Short-Term Disability
 - Long-Term Disability

For further information regarding the above listed benefits, the requirement to enroll, and benefits for part-time & seasonal employees, please consult the *SUMA Group Benefits & Insurance services Summary of Benefits Guide*.

The following benefits are provided through the Municipal Employees' Pension Plan (MEPP):

- Retirement Savings—General Member

Waiting Period

- SUMA Group Benefits & Insurance Services Program shall have a ninety (90) day waiting period.
- Pension benefits provided by MEPP will be effective on the first day of employment for permanent employees. MEPP benefits for non-permanent employees will be determined based on the terms of the Plan.

Cessation of Benefits

Benefits will cease upon an employee’s final day of employment or:

- For SUMA Group Benefits & Insurance Services Program when an alternate end of coverage event takes place as per the *SUMA Group Benefits & Insurance services Summary of Benefits Guide*.
- For MEPP upon achieving the age of 71 years.

Payment for Coverage

- SUMA Group Benefits & Insurance Services Program
 - The Town will cost-share the premiums for Extended Health Care, Dental Care, Vision Care, Group Term Life Insurance*, and Accidental Death, Disease & Dismemberment Insurance; the employee will pay 25% and the Town will pay 75%. This includes family coverage for those employees with a spouse and/or dependent children.
 - *The portion of life insurance paid for by the Town is considered a taxable benefit, income tax and CPP will be deducted accordingly.
 - The employee will be responsible for payment of premiums for Long- Term Disability. This ensures that disability payments are non-taxable should an employee need to utilize their disability benefits.
- MEPP

The employee is required to contribute to the Plan at a rate determined by the Plan. This amount is a percentage that will be automatically deducted from the employee’s payroll and remitted to MEPP on their behalf. The Town matches all contributions made by its employees and remits them at the same time as the employees’ contributions. For further information on the Plan provided through MEPP please consult the *MEPP Member Booklet*.

Procedures

PHK.
SL

Document Revision History:

Document Title:	Revision Date:	Approved By:

PLK
SL

Upon Employee Hire

- **SUMA Group Benefits & Insurance Services Program** Administrative staff are responsible for:
 - providing employees with an Application for Group Coverage as supplied by SUMA Group Benefits & Insurance Services Program;
 - reviewing the Application for Group Coverage for completeness; and
 - forwarding to Application for Group Coverage to SUMA Group Benefits & Insurance Services Program office to complete the enrollment process.

Employees are responsible for:

- completing the Application for Group Coverage and returning it to administrative staff;
- understanding the benefits coverage they are provided with;
- submitting claims for themselves and family members; and
- notifying administrative staff of changes to their dependent(s) status as these must be reported within 31 days of the change.

- **MEPP**

Administrative staff are responsible for:

- enrolling employees in the Plan via the MEPP online portal;
- providing new employees with designation of beneficiary forms;
- mailing designation of beneficiary forms to MEPP, if requested to do so by employees

Employees are responsible for:

- providing administrative staff with their personal information required to complete the MEPP online enrollment;
- completing a designation of beneficiary form and mailing directly to MEPP or returning to Administrative staff to be mailed on their behalf; and
- notifying administrative staff of changes to their personal information or designation of beneficiary.

Upon Employee Departure

- **SUMA Group Benefits & Insurance Services Program**
Administrative staff will complete a Notice of Cancellation and forward to SUMA Group Benefits & Insurance Services Program office to complete the cancellation process.
- **MEPP**
Administrative staff will complete a termination file via the MEPP online portal.

PHK *SL*

Document Revision History:

Document Title:	Revision Date:	Approved By:

PLK

SR