



Pine-Strawberry Fire District

Compensation & Benefits

4.13

Subject: Medical, Dental, and Vision Insurance

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Board Chair Signature & Date:

I. POLICY:

The Pine-Strawberry Fire District policy is to provide a health, dental, and vision insurance package for career full-time members.

II. PURPOSE:

The purpose of this policy is to provide a medical, dental, and vision insurance package that is competitive and attractive to prospective employees, as well as promote retention of current employees, as the District's budget allows.

III. MEDICAL, DENTAL, AND VISION INSURANCE:

A. A group medical, dental, and vision insurance plan is provided for Career full-time members.

1. The District-provided medical plan is a High Deductible Health Plan (HDHP).
2. The District-provided HDHP makes the group eligible for a Health Savings Account (HSA), allowing for tax-deferred contributions by both employers and employees.
3. The District pays 100% of employee premium and Out of Pocket (OOP) cost and 70% of family premium and family OOP cost. District contributions to OOP cost will be deposited into the employees' HSA account.
 - a. The District will pay 100% of Medicare eligible employee premiums and 70% of Medicare eligible family members' premiums (not to exceed the District premium cost in lieu of other medical premiums).

4. The Internal Revenue Service (IRS) sets annual limitations on HSA contributions. It is the responsibility of the employee to ensure they do not exceed the allowable contributions.
 5. Details on coverage, HSA, and other benefits are available from the Office Manager and/or the Fire Chief.
 6. The terms, conditions, coverage, cost, and benefits of medical, dental, and vision insurance will be reviewed periodically by management and, in consultation with members, may be subject to change.
- B. Reserve/volunteer members are not eligible to medical, dental or vision insurance coverage.

IV. CONTINUATION OF GROUP HEALTH BENEFITS (COBRA):

- A. In compliance with the federal mandates of COBRA (Consolidated Omnibus Budget Reconciliation Act), the District offers continuation of group health benefits and offers qualifying employees and their dependents an extension of their health benefits.
- B. Should an employee and/or the employee's dependents lose coverage of group health insurance due to separation of employment or a reduction in hours to less than full-time, they may be eligible for continuation of coverage. Should the employee's spouse and/or dependents lose coverage due to the death of the employee, divorce/legal separation, the eligibility for Medicare, or loss of dependent status, the spouse and/or dependents may be eligible for continuation of coverage. The duration of the continuation period is dependent upon the qualifying event.
- C. Should the employee and/or the eligible dependents elect to continue coverage as members of the District's plan, they shall be charged 100% of the entire premium.
- D. Premiums are subject to change based upon rates being charged to the District.
- E. Continuation of COBRA coverage may end in the event of any of the following:
 1. Failure to make timely payments of all premiums.
 2. Assumption of coverage under another group plan or Medicare entitlement.

3. Termination of the District's group health insurance.
 4. COBRA extension expired.
- F. Employees facing a qualifying event under COBRA are encouraged to contact the Office Manager or the Fire Chief to obtain detailed information regarding one's rights to continuation of benefits.