


**THIS DOCUMENT IS NOT A CONTRACT OF EMPLOYMENT. PRIOR DOCUMENTS ON THIS SUBJECT ARE REVOKED. EMPLOYMENT WITH THE CITY OF FOREST ACRES IS AT-WILL.**

CITY OF FOREST ACRES

Group Health, Dental and Life Insurance Policy

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I. Policy

Approval:  Date: June 15, 2017  
City Administrator

## **Group Health, Dental and Life Insurance Policy**

### **I. Policy**

All regular full-time employees are eligible for group health, dental and life insurance coverage and the premiums for employee coverage are paid by the City. Additional optional coverage or any dependent's coverage is at the employee's expense through payroll deduction.

Members of City Council are eligible for the same benefits as any regular full time employee and any health plan provision requiring a full time employee working thirty (30) hours per week is hereby waived for these positions.

Regular employees hired or "duly elected" or Council appointed official ***prior to May 1, 2006***, retiring under the provisions of one of the South Carolina Retirement System's retirement programs with a minimum of fifteen (15) consecutive years of total service with the City of Forest Acres, are eligible for the continuation of City paid group health insurance coverage as provided regular employees. Eligible dependents shall also be continued provided the premium is paid by the retiree on a timely basis. ***At the age a retiree becomes eligible for Medicare, group health insurance coverage may convert to Medicare supplementary insurance coverage selected by the City of Forest Acres.***

Regular employees hired or "duly elected" or Council appointed official ***after May 1, 2006***, retiring under the provisions of one of the South Carolina Retirement System's retirement programs with a minimum of fifteen (15) consecutive years of total service with the City of Forest Acres, are eligible to participate in the City group health insurance coverage at their expense to cover themselves and eligible dependents provided the premium is paid on a timely basis. ***At the age a retiree becomes eligible for Medicare, group health insurance coverage may convert to Medicare supplementary insurance coverage selected by the City of Forest Acres.***

Employees retiring under the provisions of one of South Carolina Retirement System's Programs may be able to continue life insurance coverage under the City's group policy at his or her own expense.

In accordance with provisions of the state health plan (PEBA), survivors of a full-time employee who dies are eligible to continue coverage as long as the survivor was enrolled in at least one of the major coverage categories (health, dental, and vision) when the employee died. The continued coverage would be at the survivors' own expense unless the death was a line-of-duty death of an active public safety officer. At the time of death and at any appropriate point thereafter (i.e., at open enrollment or with a special eligibility situation), any such survivor may make changes to his or her elections for continuing coverage in accordance with provisions of the state health plan.

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If the associated death is a line-of-duty death of an active public safety officer, the city will pay 100% of the remaining portion of the premiums after the state health plan applies a partial subsidy in accordance with its own policy, for 36 months beginning the month after the employee death or until the survivor marries or is covered by another health plan (if the survivor is a spouse or child) or reaches the age of 26 (if the survivor is a child). After 36 months, the survivor of an employee who died in the line of duty may elect to continue any coverages at his or her own expense.