

RESOLUTION

BE IT HEREBY RESOLVED by the Town Council of the Town of Smithfield:

The Smithfield Personnel Rules are hereby amended as follows:

Chapter 5. CONDITIONS OF EMPLOYMENT

Section 2 - Benefits

- L. General Insurance Benefits** - The following represents the insurance benefits offered to full-time employees:

Medical Benefits - The Town shall provide each employee covered under this paragraph their choice of fully paid medical and hospitalization coverage consisting of Blue Cross Healthmate Coast to Coast or reasonably equivalent coverage. Employees hired after January 1, 1996 will contribute the following percentage of the premiums paid by the Town for their medical coverage:

Effective 7/1/05:	7%
Effective 7/1/06	11%
Effective 7/1/07	15%

Effective January 1, 2012, all full-time employees receiving medical benefits under these Rules shall be covered by the Blue Cross HSA \$1,500/\$3,000 deductible, 100/60 Plan with family coverage (when applicable) or individual coverage. The Town shall fund each employee's HSA account with \$3,000 for a family plan or \$1,500 for an individual account on January 1 of each year of full-time employment. Each employee hired after January 1, 1996 shall reimburse the Town in the amount of \$1,500 over the course of the calendar year through weekly payroll deductions.

An employee who leaves Town employment during the calendar year shall pay to the Town within 30 days of the date of separation any portion of the HSA deposit which has not been reimbursed to the Town. The Town may deduct said unreimbursed funds from any monies due to be paid to the employee by the Town upon separation from employment.

A full-time employee whose spouse attains age 65 shall be eligible for individual coverage only with the spouse being covered by Medicare or other federally subsidized health care program.

The Town shall offer and the employee shall choose either single or family coverage, except as set forth below. If an employee has alternative health care coverage, which is acceptable to the Town and elects not to accept medical insurance from the Town, the Town shall pay the employee the sum of two thousand dollars (\$2,000) annually on or before August 15th of each year. The employee shall have the option to return to the Town health coverage on the anniversary date of open enrollments for the specific health care provider.

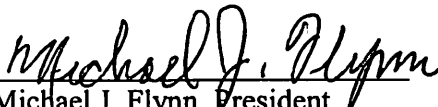
Dental Insurance - The Town shall provide each employee covered by this paragraph fully paid dental insurance through Delta Dental, State Level Four or coverage which is equivalent to or better than any Town bargaining unit.

Life Insurance - The Town shall provide each employee covered by this paragraph fully paid term group life insurance in the amount of fifty thousand dollars (\$50,000).


Worker's Compensation - An employee covered by this paragraph who receives compensation under Worker's Compensation, may receive only that portion of his/her salary, which will, together with such compensation, equal the employee's regular take-home pay. An amount equal to the difference paid by the Town between an employee's Worker's Compensation and regular take-home salary shall be deducted from the employee's accumulated sick leave on a pro-rata basis, if the employee desires the higher amount. When accrued sick leave is depleted, the Town will no longer pay the difference.

PASSED: October 18, 2011

APPROVED:


Michael J. Flynn, President
Smithfield Town Council

ATTEST:


Dianne L. Ady
Town Clerk
