

**Subject: PERSONNEL POLICY #15  
INSURED EMPLOYEE BENEFITS**

Due to the ever-changing laws and regulations regarding employee benefits, it is the Supervisors and Managers responsibility to know what benefits are currently available but avoid any elaborate discussions of coverage and benefit levels. Misinterpretation in this case is far worse than no communication at all. Answers to employee questions about insured benefits are usually available by direct communication with the Fiscal Manager, who is better informed or who can get the questions answered directly from the appropriate insurance provider.

Regular Full-Time employees (scheduled of 34 hours or more per week) are provided access to the benefits offered by the employer. These benefits presently include:

- Dental Insurance
- Medical Insurance
- Disability Insurance
- Tax Deferred Annuity Plan
- Life Insurance

Eligibility for coverage and benefit levels is determined by the insurance contracts in force. The employer maintains a Flexible Benefits Plan (Section 125). Enrollment details are reviewed annually. New employees who qualify for coverages under these plans are notified during their initial period of employment.

Worker's Compensation: The employer pays to a state fund 100% of a premium for coverage which protects all employees against job related accidental injury or illness. Like other insurance, the more expensive claims there are, the higher the cost to the employer.

Unemployment Compensation: The employer contributes to a state fund to provide pay benefits for employees who lose their positions by job elimination or layoff. Eligibility for these benefits is determined by the State Unemployment Bureau, not the employer.

Social Security /Medicare: Social Security and Medicare taxes are withheld from paychecks according to Federal Law. Both the employer and the employee share in paying this federal insurance tax. The employee's contributions are deducted from the paycheck. The rates for these contributions are set by Federal Law and deductions are made from the pay check accordingly.