

**SUFFOLK COUNTY WATER AUTHORITY**  
**POLICIES AND PROCEDURES**

**SUBJECT: EMPLOYEE BENEFITS**

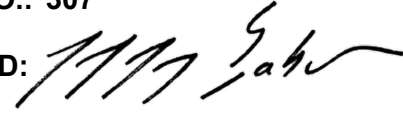
**FILE UNDER SECTION NO.: 3**

**EFFECTIVE DATE: February 23, 2023**

**POLICY NO.: 307**

**SUPERCEDES: September 29, 2022**

**APPROVED:**



**POLICY**

It is the intent of this policy to outline the health benefits offered to full time employees and those who qualify as full-time employees under the Patient Protection Affordable Care Act Law (PPACA) passed in 2010. As a participating agency of the state of New York, the Authority offers medical insurance coverage through the New York Health Insurance Program (NYSHIP)/The Empire Plan.

**PROCEDURE**

**OFFER OF MEDICAL, DENTAL AND VISION COVERAGE**

New employees scheduled to work full time will be eligible to enroll in medical, dental and vision insurance benefits along with their qualifying dependents. Elected coverage will take effect the first day of the month following the date of hire.

Coverage must be elected within thirty (30) days of the date of hire.

**ELIGIBLE DEPENDENTS**

The following dependents are eligible for coverage on an Authority employee's medical, dental and/or vision insurance plans:

- Legal spouse (including a separated spouse)
- Legal children (natural child, stepchild, legally adopted child)
- Under special circumstances, The Empire Plan allows other children to be enrolled on an employee's plan in situations of dependence and disability. These situations must be addressed directly with The Empire Plan.
- Domestic Partners (non-union employees only – effective January 1, 2023)

**PROOF OF ELIGIBILITY**

All enrollees in health benefits are required to submit proof of eligibility. The documentation listed below is required to be submitted along with the proper enrollment forms.

For all enrollees:

- Birth Certificate
- Social Security card

If married:

- Marriage Certificate
- Proof of joint financial obligation (if marriage took place more than one year prior to enrollment)

For domestic partners (non-union employees):

- Completed NYSHIP Domestic Partner Enrollment Application (PS-425) with appropriate proofs as required in the application

## **PREMIUMS**

- Employees hired prior to January 1, 2017 do not pay a premium to have medical insurance.
- Employees hired after January 1, 2017, pay 15% of the total monthly premium for medical insurance. This premium will be paid via a weekly pre-tax (post-tax option available) payroll deduction from the first four paychecks of every month.
- Dental and vision premiums are paid by the Authority. There is no cost to employees for enrollment in these plans.

## **WAIVER OF HEALTH BENEFITS**

Effective January 1, 2023, non-union employees who choose to waive health insurance will be enrolled in the Authority's Medical Buy Back Program. This program provides \$5,000 (minus applicable taxes) annually to the employee to assist with health care costs; two equal payments of \$2,500 (minus applicable taxes) will be made in July and December in employees' regular paycheck. All payments are made pro-rata based on the number of months health insurance is waived in a calendar year.

Union employees who choose to waive health insurance will be enrolled in the Authority's Medical Buy Back Program and will be provided \$2,000 (minus applicable taxes) annually to employee to assist with health care costs; two equal payments of \$1,000 (minus applicable taxes) will be made in July and December in employees' regular paycheck. All payments are made pro-rata based on the number of months health insurance is waived in a calendar year.

## **LIFE EVENTS/ENROLLMENT CHANGES**

Enrollment changes are only allowed during the annual Open Enrollment period or if the employee experiences a qualifying life event, as determined by the Internal Revenue Code. Listed below are examples of events which would qualify employees to make changes to their benefits. Enrollment changes due to a qualifying life event must be directly related to that event:

- Marriage
- Divorce
- Birth/legal adoption
- Loss of previous coverage

Documentation supporting a qualifying life event must be submitted to Human Resources along with the proper enrollment forms within 30 days of the date of the event. If documentation is not submitted within this time frame, enrollments will be delayed until the next Open Enrollment period.

Premium cost changes due to a qualifying life event (change in coverage level) will be effective the pay week in which the change occurs.

## **LIFE INSURANCE**

All full-time employees are provided a basic term life insurance policy effective 90 days from their hire date. The value of this policy is equal to 1.5 times their base salary with a minimum value of \$50,000 and a maximum of \$150,000. This insurance policy is administered and paid for by the Authority.

Employees hired prior to 1996 may have requested to remain enrolled in the frozen life insurance policy with a value of \$50,000.

Management and Lab Union employees are also provided an Accidental Death and Dismemberment (AD&D) life insurance policy with the same effective date and of the same value as their basic life insurance (doubles value of life insurance in the event of AD&D).

Beneficiaries must be designated for this policy(s). The beneficiary designated for the basic term life policy will also be the designated beneficiary for the AD&D life policy, if applicable. Designating a primary beneficiary is required and designating a contingent (secondary) beneficiary is optional.

## **SEPARATION**

When separating from the Authority, medical, dental and vision coverage will extend to the end of the month in which the separation occurs unless otherwise authorized by the CEO, Deputy CEO for Administration and approved by the Board Members. Authority-provided term life insurance will end the last working day.

For qualified retiring employees, medical, dental and vision insurance as well as those who remain in the frozen life insurance policy have the option to continue coverage into retirement. Refer to policies 801 and 802 for more information on terminations and retirements, respectively.