



#### **6-4 POLICY ON INSURANCE BENEFITS**

Sycamore Park District is dedicated to the health and well-being of both you and your family. A comprehensive, quality insurance program is available to you and your family. A full-time employee becomes eligible for coverage on your date of hire.

The following benefits are provided, as defined, and limited in the literature provided by our insurance company(ies):

- Health Care Coverage
- Vision Coverage
- Dental Care Coverage
- Short Term Disability Insurance
- Group Term Life Insurance / Accidental Death and Dismemberment Insurance

Upon enrolling, you will obtain summary plan descriptions describing your benefits in detail.

#### **Health/Dental Insurance**

Sycamore Park District currently offers all its full-time regular employees, and dependents for whom coverage is elected, Health and Dental Insurance coverage, the full premium for which is paid by the Park District (subject to the maximum threshold set forth below). Any employee who is serving as a regular full-time employee, as defined in Section 1-1 of this Manual, as of December 31, 2013, will be eligible, on and after January 1, 2014, to continue to receive Park District-paid (subject to the maximum threshold) individual Health and Dental Insurance coverage, and to elect to receive Park District-paid (subject to the maximum threshold) coverage for the employee's spouse (including a civil union partner) and/or children. Any employee hired or promoted after December 31, 2013, to a regular full-time employee position will be eligible for Park District-paid individual Health and Dental Insurance coverage only (subject to the maximum threshold), but may purchase, at full premium cost, coverage for the employee's spouse (including civil union partner) and/or children.

Beginning January 1, 2014, any IMRF Eligible position may purchase, at full cost, health/dental insurance for themselves and their family/spouse. The premium for this coverage will be deducted from the employee's paycheck.

According to the federal Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1985, in the event of your termination of employment with Sycamore Park District or

loss of eligibility to remain covered under our group health insurance program, you and your eligible dependents may have the right to continued coverage under our health insurance program for a limited period at your own expense. Consult the administration office for details.



### **Life and Accidental Death and Dismemberment Insurance**

If you are a regular full-time employee of Sycamore Park District, you are covered by our Group Life Insurance. This insurance is payable in the event of your death, in accordance with the policy, while you are insured. You may change your beneficiary whenever you wish by submitting the appropriate documents to the Administration Office. Refer to the literature provided by our insurance company for details on your life insurance coverage.

### **Employee cost for Insurance Coverage**

Beginning in the calendar year 2008, the Sycamore Park District set a maximum threshold of \$224,000 to be used for the cost of insuring District employees in all their insurance policies. The Board also approved to increase that amount, annually, based upon the CPI. That new figure is referred to as the "Adjusted Threshold Figure". Furthermore, should a new regular full-time position be added after December 31, 2013, the district will add to the Adjusted Threshold Figure an amount equivalent to the annual cost, in that position's hiring year, to cover that regular full-time employee for medical and dental insurance (and the other minor benefits allowed by this personnel policy).

The Sycamore Park District Board of Commissioners has established a generous allowance for covering most of the cost of the insurance benefits. Any cost more than this amount will be allocated in a fair manner amongst the regular, full-time employees that are covered in the plans. The employee's cost will be automatically deducted on a pre-tax basis in equal installments from the employee's paycheck.

The Sycamore Park District reserves the right to adjust this amount at any time there is an increase on our policy renewal dates. The administration office will provide a thirty (30) day notice of any such change.

### **Opt-out of health insurance coverage**

Full time employees may choose to waive health insurance coverage. In order to do so, it must be done during the open enrollment period and an Eligible Employee Opt-Out Form must be submitted. An opt-out bonus of approximately 50% of the single coverage premium will be paid out over 26 equal installments. The bonus will be subject to all payroll taxes and IMRF.

The employee will have an opportunity to enroll for group health insurance during the next annual benefit open enrollment period. If the employee experiences a qualifying change of status, they may enroll sooner.



### **AFLAC**

All full-time and IMRF eligible positions can obtain AFLAC supplementary coverage. Policy premiums can be paid through a payroll deduction. If interested in learning more about the types of policies available, notify the administration office and a meeting with an AFLAC representative will be arranged.

### **FSA's—Flexible Spending Accounts**

Flexible Spending Accounts (FSA's) is a flexible spending arrangement that is set up by the employer for employees. This account allows for the employee to contribute a portion of their regular earnings to be used to reimburse the employee for qualified expenses related to medical and dental services.

There is also a dependent-care flexible spending account used to pay for childcare expenses for children ages 12 and under or care of qualifying adults, including a spouse who cannot care for themselves.

### **DISABILITY INSURANCE**

If you are a full-time, regular employee, or in an IMRF Eligible (part-time) position you will be eligible to participate in Sycamore Park District's disability plan. Those in an IMRF Eligible (part-time) position would have to elect to participate and pay the full cost. The Park District pays the full cost for full-time employees. Disability insurance is designed to assist you with your income should you become partially or totally disabled and are unable to perform the essential functions of your job. Refer to your Summary Plan Description for further details regarding your disability insurance. You may obtain the PLAN from the insurance carrier.

Adopted on:

Revised on: July, 2017

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