

**TOWN OF MIDDLETOWN
HEALTH BENEFITS POLICY**
Attachment A

Any employee of the Town of Middletown is entitled to health insurance:

If the employee earns less than \$8,500, the employee must pay for the entire medical and/or dental insurance premium.

If the employee earns more than \$8,500 but less than \$20,000 the Town will pay for 50% of the employees medical and/or dental insurance premium and the Town will pay 25% of the remainder of the premiums beyond the single rate. The employee will be responsible for 75% of the remainder of the premiums beyond the single rate.

If the employee earns more than or equal to \$20,000 the Town will pay for 75% of the employees medical and/or dental premium.

The premiums may be automatically deducted from the employee's paycheck or may be paid directly to the Town each month. All direct pay premiums are due by the 10th of each month prior to the month of coverage payable to the "Supervisor, Town of Middletown". If an employee is 30 days delinquent, the Town reserves the right to terminate their coverage.

Any current employee who is on the health insurance prior to the effective date of this policy, their contribution percent is grandfathered and will not change with the adoption of this policy.

The Town reserves the right to alter or change the health insurance plans at its discretion.

Effective: October 9, 2012

Dated: October 10, 2012

Signed: Patricia F. Kelly
Patricia F. Kelly
Town Clerk
Town of Middletown