

ELIGIBILITY FOR RETIREE HEALTH INSURANCE

I. PURPOSE AND SCOPE

The purpose of this policy is to establish written guidelines for eligibility for health and dental insurance for employees who retire from the Town of Southborough and Southborough Schools. These guidelines memorialize in writing the current practice that the town follows regarding the eligibility of retirees for Town benefits of health and dental insurance.

II. POLICY

Any employee who separates from service and who is entitled to a pension benefit from the Massachusetts Retirement Board or the Worcester Regional Retirement Board will be allowed to continue health and dental benefits in force at the time of their last paycheck should they elect to do so upon retirement.

Any employee retiring who at the time of their retirement date does not have an active benefit they have signed up for (health insurance and dental) will not be able to enroll in that benefit at a later date.

In accordance with Section 125 health benefits policy, employees are only allowed to sign up for benefits during open enrollment and upon a qualifying event (birth, marriage, divorce, loss of spousal insurance). If there is no qualifying event an employee who is retiring would not be able to enroll immediately before they retire – they must do this at the last open enrollment before they retire. In summary, if an employee does not have health and dental insurance upon the date of their retirement, they will not be eligible for those benefits at a later date.

Hardship cases will be brought forward and reviewed by the Board of Selectmen

This policy was adopted by the Board of Selectmen on April 29, 2008 effective July 1, 2008