

# Section 7: Benefits

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## Policy #1: Group Benefit Plans

Effective Date: July 1, 2011

### I. Purpose

The Town of Mooresville cares about the health and well-being of its employees and as such provides a variety of group benefit plans.

### II. Scope

This policy shall apply to all persons holding a regular full-time or regular part-time paid position as an employee of the Town and members of the Town Board of Commissioners. This policy shall not apply to a member of any appointed or volunteer board or committee. For this purpose, and subject to the exceptions set out herein, Town employees shall be defined as those employees in departments and offices for which the Town Board serves as the final budgetary authority.

### III. Background

None

### IV. Definitions

Tier of Coverage – Employee Only, Employee/Child(ren), Employee/Spouse, Family

### V. Legislation

None

### VI. Policy

The Town of Mooresville offers a variety of group benefits to provide insurance to eligible employees and their families. All provisions of group insurance plan benefits are subject to change, including plans offered, services covered, payment arrangements and the Town of Mooresville's contribution to premiums.

### VII. Provisions

#### A. Eligibility

All regular full-time and regular part-time employees working at least 20 hours per week and their qualified dependents are eligible to participate in group medical, dental, vision and life insurance benefits. Such employees are eligible for these benefits the first day of the month after thirty days following such employee's hiring date.

B. Medical, Dental and Vision Plans

i. Benefits

The Town offers medical, dental and vision coverage to eligible employees. Benefit levels depend on the tier of coverage selected.

ii. Cost

Monthly employee costs depend on the tier of coverage. The Town pays an amount fixed annually by the Town Board of Commissioners for regular full time employees. The Town pays a proportionate amount for regular part-time employees based upon the average number of hours worked per week. All premiums are deducted pre-tax, as allowed by the Internal Revenue Service.

iii. Plan Documents

Plan documents are available from Human Resources.

C. Life Insurance

i. Benefits

The Town offers life insurance to all eligible employees. The Life insurance benefit is equal to the employee's annual salary, rounded up to the nearest \$1,000. Optional spouse/dependent child coverage is available.

ii. Cost

Premiums are paid 100% by the Town for the employee. Optional coverage for spouse and/or dependent child(ren) is funded 100% by employee.

iii. Plan document

Plan document is available from Human Resources.

**VIII. Authorization**

Approved by:

Erskine Smith  
Town Manager

July 1, 2011  
Date