

Health Insurance

MHA's health insurance plan provides Employees and their dependents access to medical, dental and vision insurance benefits. All regular, full-time Employees are eligible to participate in the healthcare plan following the completion of the 90 day probationary period.

Eligible Employees may participate in the health insurance plan subject to all terms and conditions of the agreement between MHA and the insurance carrier.

A change in employment classification that would result in loss of eligibility to participate in the health insurance plan may qualify an Employee for benefits continuation under the Consolidated Omnibus Budget Reconciliation Act (COBRA). Refer to the Benefits Continuation (COBRA) policy for more information.

Details of the health insurance plan are described in the Summary Plan Description (SPD). A SPD and information on cost of coverage will be provided in advance of enrollment to eligible Employees.

Upon an Employee's retirement from the Millville Housing Authority, for a period of 18 months or until the Eligible Employee or Covered Spouse (MHA coverage of employee's spouse will be paid if an employee's hire date is prior to 2001 and the spouse has been a participate in the plan upon retirement) becomes eligible for Medicare, whichever is shorter, the MHA will reimburse (or pay directly to the insurance carrier) the cost of COBRA coverage, Level 1 and Level 2 deductibles.

Subsequent to 18 months after a Separation from Service or the date on which the Eligible Employee becomes eligible for Medicare, whichever is shorter, the Employee may participate in the Retiree Medical Insurance Expense Reimbursement Plan (SECTION 105 PLAN). As a participant in the Section 105 plan, the MHA will reimburse the Eligible Employee (or pay directly to the insurance carrier) up to \$800.00 per month toward the cost of health insurance purchases made by the Employee through the marketplace. A reimbursement up to \$800.00 per month

will also be provided for a Covered Spouse, if the covered spouse was a participant in the MHA Health Insurance Plan on the date of an Eligible Employee's retirement. Proof of policy cost must be submitted to the MHA.

Both the COBRA Coverage and SECTION 105 PLAN reimbursement are subject to the terms below:

Years of Service upon Retirement	Maximum Length of Coverage
25 years	5 years
15 years	2 years

On the date an Eligible Employee becomes eligible for Medicare, the reimbursement to the Participant and Covered Spouse shall reduce to \$350.00 per month and will be provided only to reimburse the costs of health insurance coverage purchased through the marketplace that is secondary to Medicare Part A.

The Terms of continued COBRA healthcare or SECTION 105 reimbursement following retirement from MHA are:

- A. If a retired Employee obtains employment that offers comparable health care benefits, the healthcare insurance and/or reimbursement provided by the Millville Housing Authority will be permanently terminated.
- B. A Participant and Covered Spouse will cease to be a participant as of the earliest of the date on which the Plan terminates.
- C. A Participant and Covered Spouse will cease to be a Participant as of the earliest of the date on which the Eligible Employee ceases to pay premiums for health insurance.
- D. The date on which an Eligible Employee is rehired by the Employer and becomes eligible to participate in the Employer's Health Insurance Plan.