

SECTION XIII

MEDICAL, DENTAL, VISION AND DISABILITY INSURANCE

Full time employees are eligible for health, dental, and disability coverage beginning the first day of employment, at the employers cost, unless a separate agreement is developed between the employee and the Town Manager or the Selectboard if the employee is the Town Manager. Health Savings Accounts (HSA) are offered for high deductible health insurance plans and the Town will contribute to HSA's in the amount of the difference between the annual premium for a Platinum plan and the annual premium for the selected High Deductible plan. The HSA contributions shall be made monthly.

The Town also offers a voluntary vision plan to all full and part-time employees at the employees' expense. Applications to enroll in these plans must be made through the Town Manager's office or his/her designee. Nothing set forth herein shall prevent the Town from charging its employees for health, dental, and disability insurance coverage or eliminating such coverage as a benefit should appropriate circumstances arise.

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Approved Date: _____

Christine Werneke David Sander Bard Hill June Heston Jay Furr