

22.01 HEALTH INSURANCE

22.01(a) Employees will be eligible for the health insurance currently carried by the TOWN. The TOWN may substitute a comparable health insurance plan. Additionally, the parties acknowledge that the State of Vermont may effectuate a comprehensive change to health care programs available to Vermont employees on and after July 1, 2015. Implementation of the US Affordable Care Act as may be amended from time to time may also impact the availability or affordability of health insurance coverage now being made available. If such a situation should arise in the judgment of the Town, the parties shall promptly meet for the purpose of amending this Agreement in a manner that allows the provision of available and affordable health care coverage in compliance with such laws, and this entitlement shall supersede anything in this Article to the contrary.

22.01(b) The TOWN will pay 90% of the premium with the employee paying the balance up to a maximum of 2% of the employee's base salary for the HSABlueCare: Compatible High Deductible HMO with Preventive Care Rider, Prescription Drug Rider, and Domestic Partnership Rider with a \$2,000,000 lifetime maximum benefit. [Effective January 1, 2016, the Plan will switch to the Blue Cross Gold Non-standard Rewards Plan.](#)

22.01(c) The plan includes a \$4,000 deductible for two-person and family units and \$2,000 deductible for individuals. [Effective January 1, 2016, the Plan includes a \\$5,000 deductible for two-person and family units and \\$2,500 deductible for individuals.](#)

22.01(d) A health savings account (HSA) for each participating employee shall be established and the TOWN will contribute \$3,250 for two-person and family plans and \$1,625 for single plans into the employee's HSA each year. [Effective January 1, 2016, the Town will make medical expense money available to participating employees in the form of a Health Reimbursement Arrangement. These funds will be available up to \\$4,250 annually for two-person and family coverage and up to \\$2,125 for single coverage. The Health Reimbursement Arrangement funds can only be used for medical expenses.](#)

22.01(e) In situations which prevent employees from qualifying for a HSA, the TOWN will contribute up to the same amounts and in the same manner into a Health Reimbursement Account (HRA) as those employees qualifying for an HSA. [Effective January 1, 2016, this section is no longer applicable.](#)

22.01(f) Payments into the HSA or HRA will be made in two installments: ½ on January 2nd and the other half on July 1st. For new employees, contributions will be prorated. [Effective January 1, 2016, all HRA funds will be available on January 2. For new employees, contributions will be prorated.](#)

22.01(g) Any employee, who has not given notice of their intentions to resign from the Williston Police Department, who has exhausted the ½ installment before July 1st will be issued the

remaining ½ of the Town's contribution upon request and with the understanding that the employee will pay back this advance should employment with the TOWN be terminated before July 1st. [Effective January 2016 this section is no longer applicable.](#)