

## RETIREE & DEPENDENT SURVIVOR COVERAGE - PROPOSED

### 317 Retiree & Dependent Survivor Coverage

Effective Date: September 1, 2012

Revision Date:

MHLS's health insurance plan provides employees and their dependents access to benefits in retirement subject to all terms and conditions of the agreement between the insurance carrier and MHLS.

Costs for these benefits are shared by MHLS and the retired employee. MHLS contributions for these benefits are subject to change by the Board of Trustees, insurance carrier, or negotiated agreement, and may be based on employee date of hire, length of service, salary or age at time of retirement.

All Mid-Hudson Library System staff hired after September 1, 2012, must have fifteen years of continuous full-time service to be vested and eligible for the retiree health insurance benefit. Employees hired before September 1, 2012, are required to have ten years of continuous full-time service, except for those employees hired before September 1, 2003, who are required to have five years of continuous full-time service.

Dependent Survivor Coverage may be available to dependents of employees or retirees who have completed ten years of continuous full-time service and have family coverage at the time of their death. The cost of Dependent Survivor Coverage is paid entirely by the survivor following the death of an eligible employee or retiree after September 1, 2012. The enrolled spouse of a deceased enrollee continues eligibility for as long as he or she remains unmarried.