

**POLICIES AND PROCEDURES REGULATING ELECTION OF AND ELIGIBILITY FOR
INSURANCE COVERAGE ON RETIRED TOWN EMPLOYEES AND THEIR
SURVIVING SPOUSES**

Effective immediately the following provisions and conditions shall apply to any benefits provided under the applicable provisions of M.G.L. c. 32B Sections 9A and 9B (herein called "Coverage").

1. A Town employee retiring provisions of M.G.L. c. 32 (herein called "Retiree") shall be eligible for coverage under the Town's G.L. c. 32B health insurance plan (herein called the Plan or the Coverage), for which the Town will pay 50% of the premium upon retirement of the employee (herein called Retiree Coverage), if and only if all of the following conditions are satisfied on the date of retirement:
 - (a) s(he) was both employed by the Town and eligible for Coverage under the Plan for a period of ten full years (120 full months) in the aggregate; and
 - (b) s(he) was employed and eligible under the Plan for all of the consecutive full five (5) years prior to and up to the date of retirement – provided: Notwithstanding this condition (b), all Town employees (other than and excluding persons actually receiving Coverage pursuant to the Town Meeting Vote on Article 28 of the 3 May 2004 Annual Town Meeting¹) shall be entitled to Retiree Coverage if and only if all of the following conditions are satisfied: (i) s(he) has also been so covered under said plan for all of the twelve (12) full months prior to said date of retirement; and (ii) s(he) remains so covered without interruption up through his/her date of retirement.
2. A Retiree shall only be entitled to elect Retiree Coverage within sixty days of the effective date of retirement, in writing; failure to so elect said coverage shall constitute a permanent waiver of said coverage with no further eligibility.
3. The Retiree Coverage if elected shall be no more extensive than that plan and coverage which was in effect and provided to the retiree for the greatest part of the twelve month period most closely preceding the effective date of retirement as was available to Town employees from the schedule of benefits of the Town's insurance carrier, and from Medicare (herein called "Option").
4. In the event the Retiree is entitled to a family plan Option as provided above, and if the number of and identity of covered persons decreases due to death or emancipation or other reasons, the number of covered persons may not thereafter increase.
5. The Retiree's eligibility shall in any event be suspended during that time in which the retiree or the Retiree's existing or future spouse or partner become eligible for comparable insurance coverage through another employer at substantially the same cost.

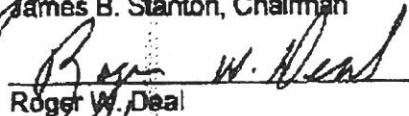
¹ Firefighters paying 100% of the premium under G.L. c. 32B:2.

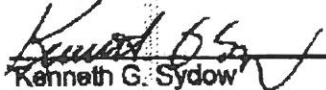
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6. A surviving spouse of a Retiree may elect Retiree Coverage: (a) so long as and on the condition that the retiree elected Retiree Coverage under paragraph 2 above and which was in effect at the time of said death, and (b) so long as and on the condition that the Plan be limited to coverage only on the spouse; and (c) provided that and on the condition the spouse pay 100% of the premium monthly in advance.
7. All Retirees and other covered persons are required, as a condition precedent to continued eligibility for coverage, to complete and file an annual statement under oath on a form acceptable to the Town concerning as their familial and marital status and eligibility for comparable coverage, and shall further be obliged to do so within thirty days following any material change in the facts set forth in each statement so filed.
8. These regulations are effective immediately, also with respect to any changes in circumstances which concern the above provisions, and also with respect to any person presently insured under the Town's G.L. c. 32B health insurance program.
9. These provisions are in addition to any other applicable provisions of the Town's said insurance plan as changed or modified and made available from time to time, and also in addition to any provision of G.L. c. 32B such as c. 32B §18.²
10. Copies of these regulations shall be provided to all current town employees, all town employees who are retired and covered by the Town's insurance, and all other retired town employees who are alive and whose last known address is available; failure of an employee to receive actual notice shall nevertheless not affect the validity or enforceability of these provisions.

Approved by the Board of Selectmen this date after a duly posted hearing, effective immediately.


James B. Stanton, Chairman


Roger W. Deal


Kenneth G. Sydor

September 24, 2007
Date

² G.L. c. 32B:18 was accepted by vote of the town; it requires covered persons to enroll in certain Medicare plans as a condition of continued eligibility under the town's plan.