

## ARTICLE 30

### 30.3 Health Insurance

The Town provides health insurance in conformance with Chapter 32B of the Massachusetts General Laws. Employees who work twenty (20) hours or more on a regular basis for ten (10) consecutive months per year are eligible. The insurance is not mandatory. Employees may elect to not take the insurance.

The employee may opt to join any of the policies offered at the time of employment within thirty (30) days of their effective date of employment. The employee pays 25% share of the cost; the Town pays 75% share of the cost. Any eligible employee not enrolling in any insurance offered through the Town shall sign a waiver of coverage. Employees may change status or plans during the open enrollment month occurring annually. Employees may not make changes other than in the open enrollment period unless they decide to drop the policy or they have a change in status. Examples of change of status are marital changes or the loss of insurance under another policy.

Employees upon retirement pay 100% of the cost on or before the fourth Monday of each month. Late payments may cause cancellation of insurance.

Put with H.I.R.D.  
& Ins. info.