

**BENCO  
Personnel Manual**

**HEALTH INSURANCE**

Health insurance will be offered to all employees who work at least 30 regularly scheduled hours per week. Health insurance includes medical, vision and dental benefits. Coverage under the plan commences on the first day of the month following 60 days from the date the employee began working 30 regularly scheduled hours per week. Employees may waive health insurance at the time it is offered. If an employee leaves Benco and is rehired within 6 months of the date they left employment and is working 30 or more regularly scheduled hours per week their health insurance benefits will begin on the 1<sup>st</sup> of the month following their rehire date. A summary benefit plan outlining the specific coverage of the health insurance is available at the Benco Administrative Office.

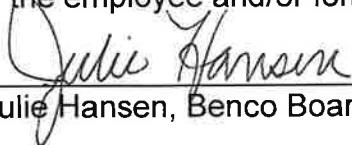
Employees that had insurance through Benco and lost coverage due to dropping below 30 regularly scheduled hours per week and have now increased their hours to at least 30 regularly scheduled hours per week will be reinstated effective the 1<sup>st</sup> of the following month from the date their hours were increased. Employee's that are working under 30 regularly scheduled hours per week but have worked a minimum of 1560 hours between December 1<sup>st</sup> of the previous year to November 30<sup>th</sup> of the current year will have the option to enroll into Benco's health insurance as of February 1<sup>st</sup> the of the following year for a one-year period. This will be re-evaluated each year in December.

Subject to availability of funding, Benco will subsidize the cost of the health insurance premium for the employee only. Benco does not subsidize any portion of dependent premiums. The amount that Benco pays towards a single employee's health insurance premium will be reviewed on an annual basis. The employee's portion of the payment will be deducted from their paycheck each pay period. Dependents are not eligible for the vision insurance. If an employee adds a dependent to their insurance, the additional cost of dependent coverage will be deducted from the employee's paycheck each pay period.

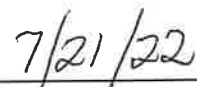
**CANCELATION OF HEALTH CARE BENEFITS**

If an employee drops below 30 regularly scheduled hours per week or leaves the company, the employee/former employee will retain insurance until the end of the month from the employee's separation date or date the employee dropped under 30 regularly scheduled hours per week. The employee would be eligible for COBRA benefits (Consolidated Omnibus Budget Reconciliation Act). Employees/former employees have the option to continue their insurance coverage through COBRA for up to 18 months, paying the full premium to Benco each month. A copy of COBRA regulations is available at the Benco Administrative office. Prompt payment is the responsibility of the employee and/or former employee.

Approved By:

  
Julie Hansen, Benco Board President

Date:

  
7/21/22