



WADSWORTH PUBLIC LIBRARY EMPLOYEE MANUAL

Chapter: Separation from Employment
Section Number: 9.3
Section Name: Termination Benefits
Last Revised:

A. HEALTH CARE BENEFITS CONTINUATION (COBRA)

In certain instances, employees and their families have the right to temporarily extend their health care benefits at group rates.

1. An employee covered by the Library's health care plan has a right to choose this continuation coverage if he/she would lose group coverage because of:
 - a. A reduction in hours of work below the minimum required for eligibility under the plan, or
 - b. Termination of employment for any reasons other than gross misconduct.
2. An employee's spouse and dependent children covered by the Library's health care plan have the right to continuation coverage if group health care coverage under the Library's plan would be lost due to a "qualifying event" such as:
 - a. Death of the employee,
 - b. Termination of the employee's employment for any reason other than gross misconduct,
 - c. Reduction in the employee's hours of work below the minimum required for eligibility under the plan,
 - d. Divorce or legal separation,
 - e. Employee becoming entitled to Medicare, or
 - f. Dependent child ceasing to be a "dependent child" under the terms of the Library's health care plan.
3. Any person who is covered under the employee's plan on the day before a qualifying event, and who will lose coverage, will be considered a "qualified beneficiary."
4. If the qualified beneficiary does not choose continuation coverage, group health care coverage will end.
5. Qualified beneficiaries need not show they are insurable in order to qualify for continuation coverage.

6. Qualified beneficiaries must pay the Library the full premium at applicable rates plus a service fee of up to two percent (2%). Late payments may result in loss of coverage.
7. Questions about this policy may be directed to the Business Manager
8. Employees are responsible for notifying the Business Manager of any change in status including, for example, marital status, dependent status or residence.
9. The following procedure will be used for notifying employees of COBRA rights:
 - a. Each employee will be notified of his/her COBRA rights at the time he/she begins coverage under the Library's health care plan.
 - b. Spouses of all covered employees will be notified of this policy and its provisions at the time family or spouse coverage begins under the Library's health care plan.
 - c. Notification of an employee's spouse will be deemed to serve notice on all dependent children.
 - d. Within thirty (30) days, the Business Manager will notify the Plan Administrator of any of the following "qualifying events":
 - Employee's death,
 - Employee's termination,
 - Employee's reduction in hours, making him/her ineligible for benefits,
 - Employee's eligibility for Medicare.
 - e. Within sixty (60) days, the employee is responsible for notifying the Plan Administrator of any of the following "qualifying events":
 - Divorce,
 - Legal separation,
 - Loss of dependent eligibility under the plan requirements (age or student status).
 - f. The employee/dependent must notify the Plan Administrator of his/her decision to extend benefits within sixty (60) days of the qualifying event or the date of eligibility notice, whichever is longer.

B. OHIO PUBLIC EMPLOYEES RETIREMENT SYSTEM - DISABILITY AND SURVIVOR BENEFITS

1. If an employee, at the time of death, has at least eighteen (18) months of credit in OPERS, his/her spouse, children or parents may be entitled to survivor benefits.
2. If an employee has five (5) years of credit, and is permanently and totally disabled, he/she may receive disability benefits.

C. ACCRUED LEAVE

At the time of a “good will” separation, an employee will be paid at his/her current hourly rate of pay for all earned vacation and compensatory time credit. If separation is due to disciplinary action, the employee will be paid for all compensatory time credit.