

COOPERATIVE INSURANCE PLANS

20.1 GROUP HEALTH, VISION AND DENTAL PLANS

The following employee classifications are established for the purpose of determining those eligible for participation in the Cooperative Group Health, Vision and Dental Plans.

A. Full Time Employees:

After ninety (90) days of full-time employment, the Cooperative provides group health and group dental coverage. This benefit is also available for eligible spouse and/or dependent(s). The Cooperative may pay all or a portion of the premiums depending on which of the several Cooperative Plans the eligible employee selects to participate in. Employee pays all Vision Plan premiums.

B. Details:

1. Details as to eligibility, plan selection, premium, administration and claims are available on the Cooperative Self-Serve computer program. In addition, upon request, an eligible employee will be provided a booklet summarizing these details. Requests for a booklet are to be made with HR.
2. Eligible employees will be advised of premium rates for coverage and provided the necessary paperwork to authorize payment for premiums not covered by WREC via payroll deduction, or when on leave as directed by the Cooperative.
3. HR is the contact for questions involving Group Plans.

C. Continued Participation:

In the event an employee is no longer eligible for participation in a Cooperative Group Plan because of a qualifying event as defined by COBRA, they will be eligible to continue to participate at their own expense. If for any reason an employee is no longer eligible to participate in the WREC Group Medical Plan, they should contact HR for assistance.

D. Retirees:

An employee who retires under the WREC Defined Benefit Pension Plan may at his expense continue to participate in the same Cooperative Group Health, Vision and Dental Plans, for himself, his spouse and dependents; provided, he makes arrangements satisfactory to the Cooperative to pay the premiums provided:

1. The employee is on and remains on Long Term Disability and at least ten (10) years of continuous service; or
 2. The employee has been continuously employed for thirty-five (35) years and is age sixty (60) or older; or
 3. The employee is age sixty-two (62) or older and has been continuously employed for not less than ten (10) years.
- E. The employee's spouse and dependents may be covered at the employee's option and cost under subparagraphs 2 and 3 above.
- F. Eligibility to participate in any Cooperative Health and/or Dental Plan shall cease upon becoming eligible for Medicare.