



General Information:

Benefits include health/dental package, voluntary vision coverage, life insurance and long-term disability insurance.

Health/dental coverage is provided by CEBT/UnitedHealthcare.

Vision coverage is provided by Vision Service Plan.

Open enrollment is held April/May – changes become effective July 1, with plan renewal.

Insurance deductibles for PPO plans are on a calendar year basis, January 1, through December 31.

Insurance/benefit premiums are withheld one month in advance, e.g., January's paycheck pays February's benefits.

All monthly insurance premiums are withheld from the employee's paycheck on a pre-tax basis unless the employee elects to "opt out" by completing the Premium Deduction Form to have insurance premiums withheld on an after-tax basis, e.g., employees nearing retirement or those individuals who, for a variety of reasons, want to report the highest possible earnings.

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