

disability benefits will be integrated so the employee does not receive more than 100 percent of their regular pay.

## **8.2 DISCRETIONARY BENEFITS**

NOTE: This is a general outline of the benefits provided. For more specific information, please refer to the summary plan descriptions, which may be obtained from the District Manager. These benefits apply only to eligible employees, as the plan defines the term.

All insurance benefits will be made available to regular full-time employees only. Part-time and/or temporary employees are not eligible for coverage. Benefits will become effective on the first day of the month following the date of hire. A portion of the cost of employee, and if elected dependents of the employee, insurance coverage is paid by ORLAND CEMETERY DISTRICT. If an employee elect's coverage that exceeds the District contribution, the employee, through payroll deduction, will pay the difference in premium.

Dependents who are not enrolled when initially eligible, or when the employee was enrolled, may ONLY be enrolled during ORLAND CEMETERY DISTRICT's annual group enrollment period, unless ORLAND dependents become eligible through a legally qualifying event (consult insurance policies for qualifying events), in which case dependents must be added within 30 days of the qualifying event.

### **1. Medical, Dental, Life, and Other Insurance:**

~~ORLAND CEMETERY DISTRICT provides comprehensive group insurance plan(s) to qualifying employees. We strongly recommend that members obtain and carefully read the Summary Plan Descriptions for details.~~

**The ORLAND CEMETERY DISTRICT provides comprehensive group insurance plan(s) to eligible employees. Employees are encouraged to obtain and review the applicable Summary Plan Descriptions for detailed information regarding coverage, benefits, and limitations. Eligible employee spouses may be enrolled in the District's group insurance plan at the employee's expense. Any additional premium costs for spousal coverage will be paid by the employee through a payroll deduction.**

### **2. Retirement Plan**

The ORLAND CEMETERY DISTRICT provides a retirement plan through CalPERS if an employee meets eligibility requirements. Please refer to the Summary Plan Description for further details.

## **8.3 BENEFITS CONTINUATION (COBRA)**

The Federal Consolidated Omnibus Budget Reconciliation Act (COBRA) gives employees and their qualified beneficiaries the opportunity to continue health and dental insurance coverage under ORLAND CEMETERY DISTRICT's health plan when a "qualifying event" would normally result in the loss of eligibility. Some common qualifying events are resignation, termination of employment, or death of an employee, a reduction in an employee's hours, leave of absence, an employee's divorce or legal separation, or a dependent child no longer meeting eligibility requirements.

Under COBRA, the employee or beneficiary pays the full cost of coverage at ORLAND CEMETERY DISTRICT's rates plus an administrative fee of two percent. ORLAND CEMETERY DISTRICT provides each eligible