

CONNECTICUT VALLEY HOSPITAL OPERATIONAL PROCEDURE MANUAL

SECTION II:	ORGANIZATION FOCUSED FUNCTIONS
CHAPTER 8:	Management of Human Resources
PROCEDURE 8.1:	Benefits
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PURPOSE: To enumerate the numerous benefits for which Connecticut Valley Hospital (CVH) employees are eligible and for which CORE-CT Unit – New Employee Orientation Program takes responsibility for orienting new employees and providing answers to questions regarding benefit coverage.

SCOPE: All CVH staff

PROCEDURE:

1. Medical and Dental Insurance Options

The State of Connecticut State Comptrollers website provides a list of medical and dental insurance options that all new employees may choose from during the New Employee Orientation Program. New employees are provided with a summary of the insurance options, the cost, and the benefits of each plan. The website address is: <http://www.osc.ct.gov/benefits.htm>.

2. Health Enhancement Program

This program is designed to enhance the ability of employees with their doctors to make the most informed decisions about staying healthy, and, if you have one of the five listed conditions in the 2011 SEBAC Agreement (which are: Diabetes, Chronic Obtrusive Pulmonary Disorder or Asthma, Hypertension, Hyperlipidemia (high cholesterol), or Coronary Artery Disease (heart disease/heart failure)), to treat their illness. As is currently the case under the State Health Plan, any medical decisions will continue to be made by the employee and his or her physician.

If election to participate in the Health Enhancement Program is made and you or any covered dependents do not remain compliant with the terms of the program, your participation may be revoked. Revocation will make you responsible for higher premium co-shares of \$100 per month, a \$350 deductible per participant per year, and would make you ineligible for reductions in the co-pays for certain prescriptions and office visits.

If an employee wishes to change providers or add dependents to his/her coverage, there is a one month open enrollment period, annually, for this purpose (usually during the Month of May for July 1 effective coverage date). This is the only time an employee may change his/her coverage or add dependents. The exceptions to this rule are the following:

Marriage/Divorce/Legal Separation
Birth/Adoption of a child
Spouse's loss or gain of employment*
**subject to insurance provider's approval*

The insurance provider will only accept these types of changes if reported within a timely manner (within one month of date of event).

Failure of an employee to timely notify their Human Resource Department and the DMHAS Payroll Department, Benefits Unit, could lead to progressive discipline up to and including dismissal from state service being taken against them.

Coverage for health and dental insurance is effective the first of the month following the date of hire.

1. Group Life Insurance

Section 5-257(a) of the Connecticut General Statutes provides that Group Life Insurance is to be available to permanent employees, full time or part time, classified or unclassified, who have completed six months continuous state service. Coverage shall begin on the day following the date on which six (6) months of continuous service is completed. No physical examination is required if the employee opts for the coverage at the time of initial employment. New employees are provided a copy of the Group Life Insurance booklet and application and waiver cards. Each employee has the option of waiving the coverage at the time of their initial employment. An employee does have the option of applying for group life insurance coverage at a later date, will be subject to a meeting evidence of insurability guidelines.

2. Disability Insurance

The State of Connecticut has a contracted vendor to provide disability insurance to State employees. The CORE-CT Unit - New Employee Orientation Program Team will distribute information regarding the disability insurance to all new employees. Employees will contact the insurance company individually for more information. Payroll deductions will be made for premiums for the disability insurance.

3. Direct Deposit

Employees may elect to have their paycheck directly deposited to their personal savings or checking accounts. The CORE-CT Unit New Employee Orientation Program Team is responsible for providing new employees with information regarding direct deposit. In order to initiate this process, an employee must complete a Form CO-1040, Direct Deposit Authorization and Input Form. The employees must contact their financial institution to get the routing transit number. The CORE-CT Unit New Employee Orientation Program Team will scan the form for completeness and forward it to the Payroll Office for processing.

4. Credit Union

All employees are eligible to become members of the Connecticut State Employees Credit Union. The CORE-CT Unit New Employee Orientation Program Team provides information to all new employees regarding the Connecticut State Employees Credit Union. Employees may elect to have some or all of their paycheck deposited into various accounts at the Credit Union. Applications to apply for membership are available at the CT State Employees Credit Union. It is the responsibility of the employee to forward the application directly to the Credit Union.

5. Deferred Compensation Program

Section 5-264a(c) of the Connecticut General Statutes provides for the administration of the State's Deferred Compensation Plan by the Office of the State Comptroller. The CORE-CT Unit New Employee Orientation Program Team provides information regarding the Deferred Compensation Program. Contributions are withheld from employees' paychecks before taxes are assessed.

6. Retirement

All State of Connecticut employees are enrolled into one of several retirement plans. The conditions and benefits vary; but, in almost all plans, a requirement of ten (10) years of service for vestment exists.

A. Retirement Plans

The CVH employees are enrolled in one of the following retirement plans.

1. Tier I

This is a contributory retirement plan where the employee elects to contribute either 2% (Plan B) or 5% (Plan C). Those in a designated hazardous duty position must contribute 4%. Employees hired before January 1, 1984, had the option of choosing the Tier I retirement plan. All new hires after this date were automatically placed in the Tier II retirement plan. However, pursuant to the provisions of the SEBAC 2017 Agreement, retirement contribution rates for SERS members of Tier I were increased by 1.5% (to either 3.5% Plan B or 6.5% - Plan C; to 5.5% hazardous duty) of salary effective July 1, 2017 and by a further 0.5% (to either 4% - Plan B or 7% Plan C; 6% hazardous duty) effective July 1, 2019.

2. Tier II

This ~~is~~ was a non-contributory retirement plan. There were no deductions taken from employees' pay toward this plan unless the employees are in a designated hazardous duty position. For employees in a designated hazardous duty position, 4% shall be paid. However, pursuant to the provisions of the SEBAC 2017 Agreement, retirement contribution rates for SERS members of Tier II were set at 1.5% (to 5.5% hazardous duty) of salary effective July 1, 2017 and by a further 0.5% (to 6% hazardous duty) effective July 1, 2019.

3. Tier IIA

This is a contributory retirement plan. Employees hired on July 1, 1997 or through June 30, 2011, shall be placed in Tier IIA. For hazardous duty members, the employee contribution shall be 5% of the employee's salary and for non-hazardous duty members, the contribution shall be 2% of salary. However, pursuant to the provisions of the SEBAC 2017 Agreement, retirement contribution rates for SERS members of Tier IIA were increased by 1.5% (to 3.5% or 6.5% hazardous duty) of salary effective July 1, 2017 and by a further 0.5% (to 4% or 7% hazardous duty) effective July 1, 2019.

4. Tier III

This is a contributory retirement plan. Employees hired on or after July 1, 2011, shall be placed in Tier III. For hazardous duty members, the employee contribution shall be 5% of the employee's salary and for non-hazardous duty members, the contribution shall be 2% of salary. However, pursuant to the provisions of the SEBAC 2017 Agreement, retirement contribution rates for SERS members of Tier III were increased by 1.5% (to 3.5% or 6.5% hazardous duty) of salary effective July 1, 2017 and by a further 0.5% (to 4% or 7% hazardous duty) effective July 1, 2019.

5. Tier IV

This new retirement tier was established as a result of the SEBAC 2017 Agreement and is a contributory retirement plan. Employees hired on or after July 1, 2017 shall be placed in Tier IV. SERS (State Employee Retirement System) types (normal, Hazardous Duty, and Hybrid) shall pay 3% more than Tier III employees in their respective programs.

6. Alternate Retirement Program (ARP): A Defined Contribution Plan

This plan is only available to unclassified employees in the higher education system and to the central office staff of the higher education department. The ARP is a defined contribution or money purchase plan.

It is the responsibility of The CORE-CT Unit New Employee Orientation Program Team to provide new employees with information regarding the appropriate retirement plan. Additional information related to all retirement plans is available on the State of Connecticut State Comptroller's website at www.osc.ct.gov.

B. Retirement Credit Purchase

Employees returning to State service after a separation may elect to purchase retirement credit for prior service for which the member received a refund of their contributions. A restoration of credit can be made if the employee's prior state service is longer than the period of separation or he/she was out of State service for less than five years.

1. The rehired employee must complete the appropriate form: Form CO-896 (Retirement Credit Purchase Request - Tier I); CO-989 Reemployed Tier II Hazardous Duty Members Only; Form CO-1089 Retirement Credit Restoration Request - Reemployed Tier IIA Members Only; CO-992 Retirement Credit Restoration Request - Reemployed Tier III Members Only.
2. DMHAS Retirement Unit reviews the form for accuracy and forwards the form to the DMHAS Payroll Department for additional information.
3. DMHAS Payroll Department forwards the form to the Office of the State Comptroller's Retirement Services Division.

C. Retirement Application

When an employee reaches the time he/she wishes to retire, it is the Human Resource Department's responsibility to initiate and prepare the Retirement Scheduling Form. The Retirement Scheduling Form must be submitted to the DMHAS Retirement Unit before the date of retirement. Employees are encouraged to make an appointment with the Retirement Counseling Unit at the Retirement Services Division located in Hartford, CT to receive information detailing their personal retirement. Employees are also expected to notify their Facility Human Resource Office at least two months prior to their expected retirement date.

1. The following forms will be completed and processed for each retirement by the DMHAS Retirement Unit:
 - a. CO-898 - Application for Retirement Benefits (to be completed in conjunction with the Payroll Office)
 - b. CO-744 - Choice of Health Services after Retirement
 - c. CO-1047 - Spouse Waiver of Monthly Survival Benefits
 - d. CT-W4P - State of Connecticut Tax Form (if desired)
 - e. W-4P - Federal Tax Form
 - f. CO-1068 - Retirement Direct Deposit Authorization and Input Form

One of the following income payment options form:

- g. CO-902 - Option D - Retiree Lifetime Only
- h. CO-899 - Option A – 50% Spouse
- i. CO-900 - Option B – 50% or 100% Contingent Annuitant
- j. CO-901 - Option C – 10 or 20 Year Period Certain

Employees who are disabled from performing the duties of his/her position can opt to apply for service or non-service connected disability retirement. If the employee is applying for a disability retirement, Form CO-649 - Disability Retirement Application Medical Report must be completed by his/her physician and processed. Additionally, all pertinent medical documentation must be forwarded to the Retirement Services Division located in Hartford, CT.

For all retirements, the employee must provide a copy of his/her birth certificate, and, if applicable, their marriage certificate. If the employee chooses an option which provides for someone after his/her death, a copy of that person's birth certificate is required. If the employee and spouse (if added to health insurance coverage) are eligible for Medicare, copies of the Medicare cards for both the employee and his/her spouse are required.

7. Time Away From Work

A. Sick Leave

Sick Leave begins to be credited to employees at the end of the first calendar month of employee. It accrues at the rate of 1.25 days per month for full time employees. There is no maximum accrual. For part-time employees, the accrual rate shall be prorated based on the number of hours worked.

B. Vacation Leave

Vacation Leave, with pay, shall be granted to each full time employee in a permanent position in State service following six months of continuous employment. Part-time employees accrue vacation time on a prorated basis equivalent to the number of hours worked. The accruals begin at the end of the first calendar month of employment but shall not be granted until six months of continuous service. The rate of accruals vary. Each full time permanent employee may accumulate vacation days with pay up to a maximum of sixty (60) vacation days or the equivalent of for part time employees or as directed by any applicable collective bargaining contract.

C. Personal Leave

Each full time, permanent employee is entitled to three days of Personal Leave with pay each calendar year. Some permanent, part time employees receive pro rata personal leave days based on the amount of time worked. Personal Leave days not taken in a calendar year shall not be accumulated or paid out.

D. Holiday

State employees who work full time are granted time off with pay for twelve (12) legal holidays: New Year's Day, Martin Luther King Day, Lincoln's Birthday, Washington's Birthday, Good Friday, Memorial Day, Independence Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving Day, and Christmas Day.

It is the responsibility of Facility Human Resource Office to inform new employees of the eligibility of time off.

8. Longevity Payments

No employee first hired on or after July 1, 2011 shall be entitled to a longevity payment; provided, however, any employee hired on or after July 1, 2011 who shall have military service which would count toward longevity under rules in place prior to SEBAC 2011 shall be entitled to longevity if they obtain the requisite service in the future. Employees

who have completed the equivalent of ten (10) years of State service receive semiannual lump sum longevity payments based on service completed as of April 1 and October 1 of each year. (For most bargaining unit employees hired after July 1, 1977, this service must be continuous state service.) Lump sum payments are based on the employee's current salary grade and number of years of State service. It is the responsibility of Facility Human Resource Department to inform employees of longevity payments.

9. Automobile and Home Owner's Insurance

Employees may purchase automobile and home owner's insurance by payroll deductions. The employee pays the full cost.

10. Dependent Care Assistance Program

The State of Connecticut has implemented a Dependent Care Assistance Program for all full time or permanent part time employees. The program allows employees to pay for dependent care expenses with wages that will not be subject to Federal or State income taxes or FICA taxes. The employee can be reimbursed from his/her contributions to this account for actual dependent care expenses. Employees can opt to participate in this program during the open enrollment period once a year.

11. State of Connecticut Employee Long Term Disability Program

Long term disability insurance is offered by contracted vendors to State Employees. The premiums are payroll deducted. Employees can elect this coverage during the open enrollment period once a year. The CORE-CT Unit New Employee Orientation Program Team provides information regarding this program to new State employees.

12. State of Connecticut Long Term Care Insurance Program

Employees of the State of Connecticut, working twenty (20) hours per week or more, and who have been an employee of the State for at least six (6) months, may enroll in the Long Term Care Insurance Program. The Long Term Care Insurance Program is offered to State employees, retirees, and their families via a contracted vendor. Employees can pay the premiums, and those of family members, through payroll deductions.