

County of Cumberland Board of Chosen Freeholders	Policy Number: 2.15	Pages: 1 of 2
Chapter: Employee Benefits		Effective Date: November 22, 2006 Supersedes Policy 2.15 dated 9/10/1998
Subject: County Life Insurance		

I. POLICY:

Cumberland County shall provide a life insurance policy for it's qualified employees.

II. DEFINITIONS:

For purposes of this policy only:

A. Qualified employees:

Are full -time County employees, except those appointed as either temporary or interim.

B. Full-time employee:

Person who works at least 30 hours per week.

III. PROCEDURE:

A. The Insurance and Benefits Office shall ensure that all qualified employees receive a life insurance policy as follows:

1. The first day of the month of hire will be used to calculate the waiting period of three (3) months for those employees hired from the 1st through the 15th of that month.
2. The first day of the following month shall be used to calculate the waiting period of three (3) months for those employees hired after the 15th day of the month.
3. Elected officials, department heads and division directors shall be eligible as of the 1st day of the month following the date of hire.

B. The insurance policy shall be provided at no cost to the employee.

C. The following policy benefit shall be provided:

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1. Department Heads shall be covered at \$15,000.00, all other non-union employees at \$7500.00.
 2. Employees who are members of a union shall refer to the appropriate collective bargaining agreement for benefit details.
 3. A reduction schedule of 65% at age 65, 50% at age 70 and 35% at age 75.
- D. The policy shall be provided without a physical examination.
- E. The effective termination date of coverage shall be the end of month following (30) thirty days from the employees' termination date.