

Policy number: III-11	Subject: DISCLOSURE OF BENEFITS
Approved: Agency Board: Policy Council:	Revision: none August 8, 1995 August 23, 1995

OBJECTIVES:

To provide employees additional information related to legal safeguards and eligibility for insurance/retirement plans.

PROCEDURES:

- A. All benefits provided by this policy are described in official documents which are kept on file in the Financial Department and are available for examination by any plan participant or beneficiary. These documents are the only official and binding documents concerning the agency's insurance and deferred compensation plan; and all summaries and communications, both written and verbal, must refer to them as binding in cases of questions or disputes. The agency reserves the right to modify, amend, or terminate its insurance benefits.

- B. The Financial Director shall serve as Administrator of the agency's insurance and pension benefits. The Administrator is responsible for all communications and disclosures concerning agency benefits and for compliance with applicable laws and regulations. In addition, the Administrator shall be available to answer employee questions concerning benefits and shall counsel new employees, employees as they achieve eligibility, retiring employees, and non-employee beneficiaries as to specific benefit coverage and required forms and designations. The Administrator is specifically authorized to use outside professional assistance as needed.

- C. Under certain insurance and retirement plans, each employee must designate a beneficiary in the event of the employee's death. Employees may change a beneficiary designation by giving the Administrator written notice and completing the necessary paperwork. Under certain plans if the agency, it may be necessary for a married employee to obtain his spouse's consent to a change in his beneficiary designation. It is the employee's responsibility to maintain the proper beneficiary designations.

- D. The Administrator will furnish the following information to each participant or beneficiary in an insurance or pension plan or will provide access to the web page of the provider:
 - 1. A summary description of the plan within ninety days after the individual becomes a participant or first receives benefits;
 - 2. An updated summary description of the plan at such times as may be needed;
 - 3. A summary description of any material modification of the plan within six months after the end of the plan year in which the modification is adopted; and

4. A summary of the latest annual report of the plan within six months after the close of the plan year.
- E. Plan participants or beneficiaries may obtain the following information concerning the Agency's benefit plans by submitting written request to the Administrator:
1. A statement indicating the total benefits accrued under the agency's pension or deferred compensation plans and the nonforfeitable pension benefits, if any, have accrued, or the earliest date on which benefits will become nonforfeitable. In order to control administrative expenses, the agency will supply no more than one such report per person during any one twelve month period.
- F. Any participant or beneficiary whose claim for benefits under any employee benefit plan has been wholly or partially denied shall be furnished within a reasonable period of time written notice containing the reason for the denial, specific reference to plan provisions on which the denial is based, and appropriate information as to the steps to be taken if the participant or beneficiary wishes to submit his claim for review. If a review of the denial is requested, the Administrator shall review the denial of the claim and shall promptly furnish his design to the claimant.
- G. Employee, spouses, and dependents covered by the company's health benefits plan will be notified, when appropriate, that they have the opportunity to acquire continuing health protection in certain specified situations, including layoff of the employee and separation or divorce, as outlined in COBRA Law effective July 1, 1986.