

Health Insurance “Opt-Out” Program

1. Employees who have been enrolled in a Town offered health insurance plan for at least two consecutive years immediately prior to July 1, 2019, and who remain eligible (during the entire time they seek an opt-out payment) and who opt-out of the Town plan (so that the employee is no longer receiving health insurance from the Town of Walpole for the relevant benefit year) shall receive \$1,500 (if the employee was enrolled in an individual plan) or \$3,500 (if the employee was enrolled in a family plan) per fiscal year. The opt-out program shall be for a three year trial period commencing July 1, 2019 and concluding June 30, 2022 and shall “sunset” on that date unless extended by mutual agreement of the parties.
2. Employees who opt-out for a full year will receive one half of the opt-out payment in the first December pay period and one half of the opt-out payment in the first June pay period. (For example, if an employee opts-out of a family plan effective July 1, 2019, the employee will receive the \$1,750 payment in the beginning of December 2019 and the second half of the payment in the beginning of June of 2020).
3. Employees who are enrolled in a Town plan as of July 1st, but otherwise meet the eligibility criteria in (1) above, and who then enroll in a spouse’s plan during the benefit year shall be entitled to a pro rata share of the opt-out payment amount.
4. Employees who are properly enrolled in the opt-out program and retire, resign or otherwise end their employment with the Town prior to receipt of the opt-out payment will be entitled to a pro-rata share of the opt-out payment amount.
5. In no event will an employee be eligible to receive an opt-out payment if the employee is enrolled in a Town of Walpole offered plan as either a subscriber or dependent.
6. Employees seeking participation in the opt-out program must present the Town with evidence of insurance in another plan.