



TACOMA HOUSING AUTHORITY

Policy No.	HR-20.01
Policy	Employment Benefits
Date	October 30, 2009

1. Purpose

To establish employment benefits for eligible employees at THA.

2. Scope of Policy

This policy applies to all THA staff.

3. Who is Responsible for Implementing Policy

Who	Responsibility
<i>Human Resources Department</i>	<ul style="list-style-type: none"> ▶ to inform all new employees of the benefits they receive as THA employee; ▶ to enroll all new employees in the applicable group benefits plans; ▶ to assist employees in using or understanding their benefits; ▶ to administer all benefits programs.
<i>Finance Director</i>	<ul style="list-style-type: none"> ▶ to make all necessary adjustments in payroll and other activities and records resulting from employee use of benefits.
<i>Supervisors</i>	<ul style="list-style-type: none"> ▶ to remain familiar with the availability of benefits.
<i>All Staff</i>	<ul style="list-style-type: none"> ▶ to use benefits appropriately and honestly and for their intended purpose; ▶ to provide the appropriate notices and forms required by the policy governing the use of benefits.

4. Definitions

Participant	An enrolled employee, spouse, domestic partner, and/or dependent
-------------	--

5. Forms Associated with this Policy

[No Forms.]	
-------------	--

6. Sources for Policy

- ▶ THA's inherent authority to state the benefits of employment
- ▶ Collective bargaining agreements

7. Policy

7.1 THA provides a program of benefits for employees and their immediate dependents. THA intends to provide a benefits program with a broad foundation upon which employees can build for the security and well-being of their families. THA attempts to provide plans that offer the best benefits it can afford at a reasonable cost to employees.

Each plan's certificate of coverage or current plan document governs that benefit plan. These documents prevail over any additional information that may appear in this policy or brochures. Coverages and benefits may change from time to time.

7.1.1 Regular Benefit Eligibility

Regular employees include exempt and non-exempt staff that hold regular positions. The following descriptions are for benefits eligibility only and do not represent employment categories, descriptions, or status.

- Full benefits — employees who are regularly scheduled to work 40 hours per week
- Prorated benefits — employees who are regularly scheduled to work at least 24 hours per week
- Not eligible for benefits— employees who are regularly scheduled to work fewer than 24 hours per week

7.1.2 Temporary Employees

Temporary employees receive only legally mandated benefits, which are social security, Workers' Compensation, and unemployment benefits. No THA benefits shall be provided to any temporary employees, except that (1) some non-THA benefits may be provided under an applicable collective bargaining agreement and (2) when a temporary employee is hired as a regular employee with no break in service, the vacation, sick leave and seniority for the employee shall be calculated using the date of hire as a temporary employee. As used in this section, “break in service” means an absence from employment with THA of thirty (30) calendar days or more.

7.1.3 Domestic Partners

Domestic Partners (of the same or different sex as the employee) are eligible for certain benefits at THA. In order to receive such benefits, *THA Form HR-20.10(1) Application for Domestic Partner Benefits* must be completed, attesting to living in a committed relationship, that each is, and intends to remain, the other's sole Domestic Partner, neither of the two are married to someone else, both are eighteen (18) years of age, are competent to contract at the time the domestic partnership statement is completed, share a permanent residence, are living together as a couple for at least six (6) months prior to the application, are not be related by blood closer than would bar marriage in the State of Washington and share joint responsibility for one another's common welfare and basic needs.

Under federal tax law, domestic partner insurance coverage is not available on a pre-tax basis and COBRA benefits also do not apply to domestic partners. As allowed by law, THA shall provide employee benefits to domestic partners and their dependents to the same extent as it

does for employees who are married. Provided that for health, other insurance and leave benefits, THA will do so only to the extent such coverage is available and affordable from THA's health and insurance carriers and available under applicable law.

7.1.4 Leaves of Absence

Benefits may be affected when an employee takes a leave of absence. Benefited employees who take a leave of absence without pay or are placed on a non-pay status for more than one (1) month may elect to continue their benefit coverage by enrolling in the COBRA program. The COBRA program requires employees to self-pay 102% of the monthly premium. Benefit coverage is not terminated for employees who are on a formal Family and Medical Leave or Workers Compensation Leave. Please contact HR for details and timelines prior to taking an unpaid leave of absence.

7.1.5 Benefit Enrollment

Eligible employees may enroll or withdraw in most THA benefit plans only during the following periods:

- (a) Initial enrollment period at the time of hire, or
- (b) Annual enrollment period (Open Enrollment), or a
- (c) Qualifying Life Event, which includes:
 - Marriage, divorce or death of spouse
 - Birth, adoption, or death of a dependent or loss of dependant status
 - Loss of the employee's or spouse's employment
 - Reduction in work hours
 - Qualifying medical support or court order
 - Moving outside of the "benefit area"

7.1.6 Employee Contributions

Participants may be responsible to pay a portion of the premiums for medical, dental or other benefits through payroll deduction. Following federal law (see *7.1.3 Domestic Partners*), premiums will be a pre-tax payroll deduction, unless express written request for post-tax payroll deduction is made by the participant. In the instances where THA chooses to pay the full premium, the participants will not be required to contribute to the monthly premium. Employee contribution towards benefits may change from time to time.

- 7.2** When the participant's benefits commence is determined by the appropriate plan documents and/or collective bargaining agreement. By enrolling, the participant agrees to the terms and conditions of the appropriate plan documents.

- 7.3** Group plans are selected by THA. Participants are subject to the terms and conditions stated in the group policies and plan documents. It is in the participant's best interest to review the summary plan documents and to consult the applicable plan document should the need arise.
- 7.4** THA reserves the absolute right to seek quotations or competitive bids, to modify or change, and to abolish or consolidate any of these programs and plans, or any portion thereof, as deemed appropriate, as allowed by applicable collective bargaining agreements, and in the best interests of THA. Any financial commitment made by THA to the benefits programs must be in accordance with availability of supporting resources and may change from time to time.