

## **Benefits Changes Full-time to Part-time Position**

The following outlines the effect on benefits when an employee changes from a full-time to a part-time benefits-eligible position. The information below assumes that the employee is in a regular benefits-eligible part-time position working at least 20 hours per week.

### **Medical, Dental and Vision Insurance**

No change.

### **Retiree Medical Benefit**

Eligibility for this benefit ceases when working part-time, even if the applicable years-of-service requirement has been met.

If an employee is “grandfathered” for our Retiree Medical Benefits and is at least 62 years old with 15 years of applicable full-time service when the status changes to part-time he/she will retain eligibility for the retiree benefit.

If an employee is enrolled in the Retiree Medical Savings Account (RMSA) plan and is at least age 62 with 12 years of applicable full-time service when the status changes to part-time, the account will become “vested” and available to the employee for qualified medical expenses when the employee terminates and becomes at least age 65. If the employee is under age 62 when the status changes to part-time, the RMSA plan will be suspended, and if the employee returns to full-time status within two years from the change date, the account will be eligible for additional contributions. If after 24 months, the employee doesn’t return to full-time status then the employee’s RMSA funds will be forfeited.

### **Retirement Plan**

No change (same contribution percentage, but based on lower salary).

### **Basic Life Insurance (non-contributory)**

Coverage amount decreases due to lower salary.

### **Supplemental Life Insurance (contributory)**

Coverage amount **might** have to be reduced due to lower salary (check with Benefits Office).

### **Flexible Spending Accounts**

No change.

### **Farmers Automobile and Homeowner's Insurance**

No change.

### **MetLife Legal Plan**

No change.

**Vacation**

Vacation time will accrue at the same rate, but the amount available will be pro-rated and should be calculated in hours (see Vacation and Sick Leave Accrual for Part-time Employees for details).

Since an employee cannot carry over more than one year's accrual from one anniversary year to the next, when an employee changes from full-time to part-