

**Town of Freedom**  
71 Pleasant Street  
Freedom, Maine 04941

### **Employee Health Insurance Policy**

It is the policy of the Selectmen of the Town of Freedom to share the cost of a health insurance benefit from the Maine Municipal Health Insurance Trust for the following employees:

Benefits will vary based upon the number of hours that the employee works for the town.

If the employee works an average of 40 hours per week and is expected to work for 52 weeks or one year, as determined by the Select Board, the town will pay 80% of the cost. If the employee works an average of 30 hours per week and is expected to work for 52 weeks or one year, as determined by the Select Board, the town will pay 60% of the cost. Anyone working for less than 30 hours per week will not qualify.

For any fulltime (40 hours per week) employee who has worked for the Town for Five consecutive years or more, the Town will pay 90% of the cost of health insurance.

The percentage not paid by the Town is the responsibility of the employee and will be deducted from his pay. The Town's contribution is not subject to taxes.

The Select Board will consult with the underwriter from the Health Insurance Trust, and with the Freedom Budget Committee each year to determine which plan will be made available to employees.

Family coverage is provided by the Health Insurance Trust, but the Town will not pay for it.

Employee health insurance benefits will begin immediately upon being hired.