***PENNDEL MENTAL HEALTH CENTER***

# ***PERSONNEL POLICIES MANUAL***

## **MISSION STATEMENT**

**Penndel Mental Health Center is dedicated to promoting community well-being through the provision of comprehensive behavioral health treatment options, education and support to individuals and families of Lower Bucks County and the surrounding areas.**

**OBJECTIVES**

* **Maintain PMHC consumers in their homes and communities, in the least restrictive treatment/service environment with services that are community-based and consumer-centered.**
* **Maintain our consumer-oriented philosophy, which has established PMHC as not just a provider of services, but also as an advocate for the mentally ill and intellectually disabled.**
* **We will work in collaboration with consumers, families, and with other community agencies and organizations.**
* **We strive to empower consumers toward recovery.**
* **We are committed to continuous quality improvement for our agency and for the field of Human Services.**
* **We will recruit quality professionals and promote professional development and personal growth for all PMHC employees.**

## **Section I: POLICY STATEMENTS**

The personnel policies contained in this manual have been developed in consultation with the Personnel Committee *and* the Board of Directors. The Personnel Committee consists of Board and Center staff with the Chairperson appointed by the Executive Director. The Personnel Committee is responsible for updating these practices accordingly. It is the responsibility of the Personnel Committee to make recommendations to the Board of Directors related to personnel policy and practices.

1. **Equal Employment Opportunity**

PMHC is committed to providing equal employment opportunity for all qualified persons regardless of age, race, religion, national origin, sex, ancestry, disability, mental illness diagnosis or other non-job-related factors. Opportunity is provided to all candidates based on qualifications and the requirements of the job. PMHC will take appropriate affirmative action to promote employment and job progress for those individuals who have historically been denied equal access to employment opportunities. The Executive Director will serve as the Equal Opportunity Officer for the agency and will be responsible and accountable for the implementation of the EEO/AA policy and plan. In accordance with the plan, PMHC will post in a conspicuous place an announcement that the agency follows a policy of equal opportunity in both employment practices and delivery of services, inform all employees of the rights under the Civil Rights Act of 1964, specify that the agency is an equal opportunity employer on all recruitment advertisements and notices, and seek to recruit from all sources which might serve to further its affirmative action efforts.

1. **Work Authorization**

All employees must present appropriate documentation, within the time period required by law, of both the individual’s identity and authorization to work in the United States. Any individual that is unable to present the necessary documents within three (3) business days of hire cannot be scheduled to work until the documents have been received. Original documents must be presented to the Human Resource Coordinator and will then be copied for company records.

1. **Confidentiality/HIPAA**

All clients of PMHC are entitled to confidentiality, which all Center employees are expected to respect. All employees, to some degree, work with confidential information. No information concerning identification, status, diagnosis or treatment of any PMHC client may be discussed or released outside of PMHC without appropriate authorization from the client, except as specified in Department of Human Services (DHS) regulations. Violations of confidentiality or release of information should be directed to the employee’s supervisor, Corporate Compliance Officer or the Executive Director. All employees will be asked to sign the PMHC “Statement of Confidentiality” form explaining DHS regulations. A signed copy of this statement will be requested and placed in each employee's personnel file. In addition to client confidentiality, employees who have access to sensitive materials regarding other employees (salaries, performance standards, etc.) are expected to treat that information in a private and confidential manner.

1. **Harassment Policy**

PMHC has zero tolerance for any form of harassment, which includes sexual harassment. PMHC strives to create an environment where an employee can feel free to come forward with charges and/or accusations of sexual harassment, knowing that he/she will receive full cooperation from the administration. In addition, the employee will not experience any form of retaliation after reporting an incident of harassment. Harassment on the basis of sex is a violation of both Section 703 of Title VII of the U.S. Civil Rights Act of 1964 and Section 5(a) of the Pennsylvania Human Relations Act. Unwelcome sexual advances, requests for sexual favors and other verbal or physical conduct of a sexual nature constitutes sexual harassments when:

* 1. Such conduct has the purpose or effect of interfering with an individual's work performance or creating an intimidating, hostile or offensive working environment.
  2. Submission to such conduct is made explicitly or implicitly a term or condition of an individual's employment.
  3. Submission or rejection of such conduct by an individual is used as the basis for employment decisions affecting such individual.

The Executive Director and/or the Human Resource Coordinator will immediately and thoroughly investigate all reports of sexual harassment. A written report will be filed with the Executive Director and follow up given to all of the involved parties. Employees who feel that they have been subjected to sexual harassment should follow the steps outlined in the Grievance Procedure, as outlined in this manual. All reports will be held in strictest confidence. Any action taken as a result of the investigation will depend upon the facts of each case. Sanctions may range from a warning to termination.

1. **Complaints of Discrimination**

It is the policy of PMHC to uphold personnel practices, which are equitable and non-discriminatory. An employee having a problem or complaint related to discrimination on the basis of race, sex, color, national origin, ancestry, religious creed, disability, age or any other protected status may follow the grievance procedures as specified above.

1. **Drug and Alcohol Policy**

PMHC has a commitment to the health, safety, and welfare of its employees and its clients. It is also the goal of PMHC to provide a safe workplace for all employees by eliminating the hazards to health and job safety created by alcohol and other drug abuse. Therefore, PMHC will not tolerate or condone the use of alcohol, intoxicants, or illegal drugs at work. An employee found in the possession of illegal drugs, using illegal drugs or alcohol at work, or under the influence of alcohol or illegal drugs at work will be subject to disciplinary action up to and including termination.

* 1. PMHC has established a testing program for illegal drugs and-controlled substances for all employees. Each offer of employment shall be conditioned upon the successful completion of a test for illegal drugs and controlled substances within a 24-hour period. Any applicant who tests positive in the pre-employment drug test shall be rejected and shall be ineligible for hire for 12 months. Whenever a Director of PMHC has a reasonable suspicion that an employee has used illegal drugs or is under the influence of alcohol during working hours, PMHC may require the employee be tested for such use. Any employee involved in a work related accident /incident, or any time a vehicle is involved, shall be required to submit to a drug/alcohol test within 24 hours of the accident whenever medical attention is required. If an employee refuses to submit to a drug/alcohol test when requested, such a refusal may result in disciplinary action up to and including termination.

1. **Internet/Email Policy**

To ensure all employees understand their responsibilities, the following guidelines are established for using agency e-mail and Internet access. Any improper use of the Internet or e-mail jeopardizes the agency’s legal standing and will not be tolerated.

1. **Acceptable uses of agency e-mail and Internet access.** The agency provides Internet and e-mail access for business usage. Every staff member has the responsibility to maintain and enhance the agency’s public image and to use agency e-mail and access to the Internet in a manner that reflects well on the agency. The agency recognizes there will be occasional personal use on lunch breaks and during nonworking hours (with the approval of management), but this shall not be excessive or unreasonable. Personal use should not interfere with PMHC operations, nor should it cause any harm or embarassment to PMHC.
2. **Unacceptable uses of agency e-mail and Internet access.** The agency e-mail and Internet access may NOT be used for the following: chat rooms, pornographic material, messages with derogatory or inflammatory remarks about an individual’s race, age, disability, religion, national origin, physical attributes, or sexual preference. No abusive, profane, or offensive language is to be transmitted or retransmitted. Solicitation of nonagency business, or any use of the agency e-mail or Internet for personal gain, is prohibited.
3. **Violations.** Any employee who abuses the privilege of agency-facilitated access to e-mail or the Internet can be subject to corrective action up to and including termination. If necessary, the agency reserves the right to advise appropriate legal officials of any illegal violations. Failure to comply with laws and this agency policy will result in discipline up to and including termination.

All employees will be asked to sign the separate PMHC “Internet/Email Policy” form that will further outline the inclusions of this policy. The signed copy of this statement will be requested and placed in each employee’s personnel file.

1. **Dress Code**

It is the policy of PMHC that each employee’s dress, grooming, and personal hygiene should be appropriate to the work situation. Acceptable personal appearance is an ongoing requirement of employment. Office workers and any employees who have regular contact with clients must comply with the following personal appearance standards:

* 1. Employees are expected to dress in a manner that is normally acceptable in a similar business setting, for example. Employees should not wear suggestive attire, ripped or disheveled clothing, athletic clothing, t-shirts with-inappropriate material printed on them, tank tops, cropped shirts, flip flops, and similar items of casual attire that do not present a business like appearance. Denim jeans should only be worn with approval from the immediate Supervisor.

Departures from conventional dress or personal grooming and hygiene standards are not permitted. Any employee who does not meet the standards of this policy will be required to take corrective action, which may include leaving the premises.

Each staff member is given a personal identification badge upon hire. This badge must be visible at all times while working.

1. **Safety**

PMHC recognizes the importance of employee safety as an essential ingredient of our- daily work activities for humanitarian, economic, and legal reasons. The safety of staff and clients in our care is a major concern and we are dedicated to providing the leadership and economic support to maintain a safe environment. To achieve our goal of maintaining a safe work place, all staff members are expected to cooperate in following safety rules and policies, and to report any hazards that might cause injury to themselves, co-workers, or our clients. A Safety Committee, comprised of representatives from all sites of PMHC, has been developed to ensure a safe and healthy environment. This committee meets monthly to review any accidents and/or incidents, performs safety inspections and makes recommendations on areas for improvement.

Fire drills are conducted twice a year at multiple locations. Each employee is expected to be aware of the exits in PMHC locations. In the case of a fire DO NOT PANIC and safely make your way to an exit. Each employee is responsible for exiting the building and assisting any clients that are seen along the way.

## **Section II: EMPLOYMENT AND WORK INFORMATION**

1. **Notification of Job Openings**

PMHC will try to promote from within when internal candidates are qualified. Job openings will be posted within PMHC, as well as, electronically mailed to all employees. Any interested employees, that have completed the 90 day orientation period, meeting the experience and credential requirements of the posted position will be considered and interviewed. Promotion or transfer shall be based on performance, ability, qualifications and supervisory recommendation. Employees should submit an updated resume as application for a posted job opening.

1. **Orientation**

All new employees, on the first day of employment, will participate in the following orientation process:

1. Meeting with Human Resource staff members where all appropriate employment forms will be explained and completed.
2. Meeting with immediate supervisor where an introduction to PMHC programs and services will be presented. The supervisor will also review the new employee's job description, give a tour of the work area, make necessary departmental introductions, as well as, explain any details related to the employee’s daily needs and responsibilities.
3. Complete mandatory drug test
4. **Background Verification**

Upon hire, all employees will be required to complete Child Abuse, Criminal and FBI clearances regardless of position. All of the above clearances must be updated every 5 years. The Mandatory Reporter of Child Abuse training is required for all individuals that have the opportunity to be around children while at work. The training must be completed within two (2) weeks of original hire date. Individual must also present diploma and/or transcript. Motor vehicle checks will be completed for all individuals that are required to drive during employment.

1. **Orientation Period**

In order to provide a new employee and PMHC the opportunity to evaluate ability and interest in the job, regular employment status will be based on an orientation period of 90 days. Each new employee will be formally evaluated by his or her supervisor at the end of the 90 day orientation period. The employee's supervisor will decide if work performance, and results of Child Abuse, Criminal History and FBI clearances, satisfy standards for regular employment. The new employee will be granted regular status, recommended for an expanded orientation period, or terminated on the basis of this evaluation. A new full-time employee may not take accumulated vacation, sick, or personal time during the 90 day orientation period. A new full-time employee will not be covered by insurance benefits until the orientation period is satisfactorily completed and he/she is a regular employee within the organization. An employee terminated for unsatisfactory performance during the orientation period is not entitled to utilize the Center's grievance procedure.

1. **Work Week**

The full-time workweek is 37.5 hours, excluding 1/2 hour for lunch. Hours of work include all the time an employee is scheduled to work for PMHC. The Board of Directors acknowledges the need for flexibility because of the unique nature of our work in the mental health field. In accordance with this understanding, individual supervisors will be able to grant some limited excused time off to those exempt employees who have worked in excess of their 37.5 hours. Fee-for-service employees are considered temporary employees because of the fluctuating nature of the job and are not eligible for PMHC paid benefits.

1. **Overtime**

Overtime pay at a rate of time and one half will be paid to non-exempt full-time employees for hours worked over 40 hours per week. Only hours actually worked count in the overtime calculation. Paid holidays will be considered time worked when determining eligibility for overtime pay. Sick, vacation, and personal time are not counted in overtime calculation. Non-exempt part-time employees will receive overtime pay at the rate of time and one half for hours worked over 40 hours per week.

## **Section IV: EMPLOYEE BENEFITS**

1. Health Insurance: PMHC will contribute toward employee and dependent health benefits for full-time employees who have completed their initial 90­ day orientation period. PMHC established a Flexible Benefits plan in accordance with the IRC Act 125 whereby employees may contribute to their health insurance plan with pre-tax dollars through a payroll deduction. In addition full-time employees who are covered by another health insurance plan may opt out of the PMHC coverage and receive an annual cash amount (paid quarterly) in lieu of the health insurance. The individual must provide proof of insurance in order to participate in the buyout. PMHC reserves the right to make changes to the health insurance offerings based on market conditions.
2. **Life Insurance**

Only full-time employees are eligible for life insurance coverage provided by PMHC, after completing the initial 90-day orientation period.

1. **Disability Insurance**

Disability Insurance is made available to all full ­time employees. This insurance provides a partial salary replacement when an employee is unable to work for an extended period of time due to an illness or disability. The length of the waiting period and amount of the salary replacement are dependent upon the terms of the policy. Disability leave runs concurrently and follows all requirements of the Family and Medical Leave policy on page 10.

1. **Worker's Compensation**

All employees are covered by Worker's Compensation effective on the date of employment. On the job injuries must be reported when they occur, for an employee to qualify for Worker's Compensation. Incident reports are to be completed and given to the appropriate supervisor, who is responsible for submitting theincident report in writing to the Human Resource Coordinator within the next working day. All employees who sustain a work-related injury and seek treatment must do so with one of our designated health-care providers. A listing of this panel of providers is included in this booklet as an addendum along with a copy of an incident reporting form. This list of approved providers is also posted at each PMHC facility. Any questions should be directed to the Human Resource Coordinator.

1. **Professional Liability Insurance**

PMHC is covered by professional liability insurance. Professional and para-professional employees may or may not be covered depending on their employment status.

1. **Automobile Use**

Only PMHC owned vans and cars should be used for transporting clients. Anyone operating a PMHC vehicle must possess a valid driver's license with a current clean driving record. Motor vehicle checks will be done on all people who drive a PMHC owned vehicle or will be driving their own vehicles on behalf of PMHC. All employees are expected to practice safe driving techniques whenever driving PMHC­ owned vehicles or while driving their own vehicle on behalf of PMHC. Vehicles owned by PMHC may not be used for personal use by employees. Driver Awareness Training will beprovided to all employees who drive PMHC vehicles.

1. **Cell Phone Use**

PMHC may provide various types of communication equipment to certain employees to assist in the delivery of services for their job. Employees must understand that this equipment is the property of PMHC and its use will be monitored and/or restricted. Employees in possession of company equipment are expected to protect the equipment from loss, damage, or theft

* Cellular telephones are to be used for business purposes only
* Cellular telephones should not be used when a less costly alternative is available. (Ex: using the office telephone while working in the office)
* Personal long distance calls are prohibited

Excessive personal use can interfere with employee productivity, disrupt the flow of business, and create unnecessary costs. If excessive costs are incurred, PMHC can require reimbursement from the employee for personal calls. Upon resignation, termination of employment, or at any time upon request, the employee may be asked to produce the phone for return or inspection. Employees unable to present the phone in good working condition within the time period requested may be expected to bear the cost of a replacement. Continued improper use of PMHC equipment will result in disciplinary action up to and including termination.

**Employees are banned from using their phone while driving to include texting. Cellular telephones must never be used while driving. If a call must be taken, the employee should safely pull off to the side of the road prior to answering the call. If the employee is unable to locate a safe place to pull over, then the employee must disregard the call and return the call as soon as they arrive at their destination.**

## **Section V: ABSENCES. VACATIONS. HOLIDAYS AND TIME-OFF**

1. **Absence due to Illness**

Full-time employees are eligible for a total of eight (8) paid sick days per year, prorated according to the regular number of hours worked weekly, which shall be accumulated bi-weekly, up to a maximum of sixty (60) days. Sick time cannot be used until the completion of the 90 day orientation period. Sick time is used when it is an unexpected absence from work. An employee is able to use available sick time to care for an ill immediate family member if necessary. No employee will be compensated for unused sick days either upon termination or while employedat the Center. A doctor's note is required when absences exceed three (3) consecutive workdays. Any exceptions would be at the discretion of the supervisor. If a pattern of absences presents itself this will be handled with appropriate disciplinary action.

1. **Vacation Benefits**

Full-time employees are eligible for a maximum of ten (10) days each year of employment, prorated according to the number of hours worked each week. These will accumulate bi-weekly up to a maximum of 200 hours with exceptions made by the Executive Director. No more than thirty (30) vacation days may be taken in any one year of employment unless authorized by the Executive Director. An employee may not use paid vacation until employed by the PMHC for a period of at least 90 days. An employee who terminates employment after 90 days, or whose employment is terminated by PMHC, is entitled to compensation for accumulated vacation days. An employee must gain authorization from his/her supervisor prior to taking vacation time.

1. **Vacation "Buy Out"**

All full-time employees can opt to "cash in" some of their accrued vacation time at two-thirds of its full value up to twice a year. The following conditions must apply: vacation time may be “cashed in” only in weekly increments. For more information, contact the Human Resource Department.

1. **Holidays**

Full-time employees are entitled to eight (8) paid holidays each year, prorated, as determined by the average number of daily hours the employee works per week. Paid holidays are as follows:

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| --- | --- |
| 1. New Year's Day | 5. Labor Day |
| 2. President's Day | 6. Thanksgiving |
| 3. Memorial Day | 7. Day after Thanksgiving |
| 4. Independence Day | 8. Christmas |

1. **Personal Days**

Full-time employees are eligible for three (3) paid personal days each calendar year of employment, prorated based on hire date. Personal days will be lost if not taken within the calendar year. The following will be used to determine personal days available to new employees:

January-February-March 3 days

April-May-June 2 days

July-August-September 1 day

Anyone hired after September 15th is working on a trial basis until the end of the calendar year and is, therefore, not entitled to personal time.

1. Part-time employees who have been employed by Penndel Mental Health Center for 3 continuous years, and who work at least 20 hours a week, will receive the equivalent of one day (7.5 hours) of paid personal time. Employees who have been employed by Penndel Mental Health Center for five continuous years and work at least 20 hours a week will receive the equivalent of two days (15 hours) of paid personal time. This personal time may be taken at any time within the calendar year, and as with all personal time, it cannot be "carried" from one calendar year to another.
2. **Family and Medical Leave**

In accordance with the Family and Medical Leave Act of 1993, an employee who has been employed for at least 12 months and has worked at least 1,250 hours during the preceding year is eligible for an unpaid leave of absence for up to 12 weeks each year. The leave may be granted for the following reasons:

1. The birth of a child or placement of a child for adoption or foster care
2. To care for a spouse, son, daughter or parent with a serious health condition
3. For the employee's own serious health condition

During this leave of absence all health insurance premiums will be maintained as if actively employed by PMHC. PMHC will require that the employee use accrued paid leave while on FMLA leave. The employee is entitled to return to his or her position or an equivalent position at the completion of the leave. Employees requesting FMLA leave must provide:

1. 30-day advance notice when the need for the leave is foreseeable.
2. Medical certification supporting the need for FMLA leave due to a serious health condition affecting the employee or an immediate family member.
3. Periodic reports during FMLA leave regarding the employee’s status and intent to return to work. Additional information about this policy can be obtained from the Human Resource Office.

The coordination of Short Term Disability and FMLA is orchestrated through the Human Resources Department.

1. **Personal Leave of Absence**

A special leave of absence for personal reasons may be granted to full-time employees. The Executive Director authorizes such leave, without pay. Employee benefits will not remain in effect if the employee chooses to take a special leave of absence, however, an employee has the option to carry their insurance benefits by assuming the cost of the premiums for the length of the leave of absence. Benefits will be *in* effect upon the employee’s return.

1. **Bereavement Leave**

Full-time employees will be granted up to three (3) days of paid leave in the event of a death in the employee's immediate family (mother, father, spouse, child, and sibling). Exceptions will be left to the discretion of the supervisor.

1. **Jury Duty**

Full-time employees must notify their supervisor when summoned for jury duty. Full-time employees will be paid for up to 5 days of jury duty. Verification should be submitted with time sheet. The Executive Director may make exceptions.

1. **Snow Closings**

Closing of the Center due to inclement weather conditions will be the decision of the Executive Director. The first 5 days of the calendar year that the main center is closed for inclement weather, full-time employees will be paid for up to five (5) days loss of wages. Beyond the fifth day, employees must use personal or vacation time to compensate for lost wages. Full-time employees of the adult supportive living programs will be covered by this policy. Part-time employees will not be paid for loss of wages due to Center closings. An employee that works in a program open 24 hours per day and 5 days per week is expected to report to work. This also does not apply to residential programs whose employees are expected to work. Employees, who wish to leave work prior to the end of their normal working day, must consult with their supervisor and make arrangements to make up the time used. Early morning decisions to close the Center will be broadcast over radio station WBCB 1490 AM, as well as, a message left on the answering machine at the Administrative Office and the Main Center. An employee who is not scheduled to work, or who scheduled a vacation or personal day on a day the Center is closed due to snow, is not entitled to an additional day. If the Center is open, and an employee is unable to get to work, he/she should inform their supervisor. On these occasions, that day may be taken as a personal day, vacation day, or a day without pay.

## **Section VI: REIMBURSED EXPENSES**

1. **Mileage**

Use of a personal automobile on Center business by full-time and managerial employees will be reimbursed at a rate based on the established rate of the I.R.S. Reimbursement for mileage requires submission of a travel report, at least monthly. These forms are available in the Fiscal Department.

1. **Education Reimbursement**

Full-time employees requesting education reimbursement may be reimbursed for an amount equaling one (1) percent of their annual salary per year. Continuing education consists of courses, conferences, seminars, books, or training programs related to job functions or career growth within the Center. Reimbursement is subject to the employee providing the Center with an official transcript and receipt indicating that the course has been successfully completed. Education expenses are subject to available funds and require authorization of the employee's supervisor and the Executive Director.

## **Section VII: EMPLOYEE GRIEVANCE PROCEDURE**

1. **Policy**

It is the policy of PMHC to provide opportunity for employees to present problems and complaints and to resolve such problems and complaints promptly and equitably. An employee having a problem or complaint related to work should present such a problem according to specified grievance procedures as follows.

1. **Grievance Steps**

Step 1: Discuss complaint with immediate supervisor. If this results in an unsatisfactory resolution, or it is inappropriate to go to the supervisor, follow Step-2.

Step 2: The employee may request to present complaint to the Human Resource Department. This may be done alone or with the immediate supervisor. If the problem remains unresolved, the employee may use Step 3.

Step 3: The employee may request to present the complaint to the Executive Director. If still unresolved the employee may use Step 4.

Step 4: As a final step, the employee may appeal in writing to the Center Personnel Committee. Notice of final disposition will be returned to the employee in writing in a timely manner. The decision of the Personnel Committee concerning the employee’s complaint is final.

## **Section VIII: ENDING EMPLOYMENT**

1. **Performance Probation**

A regular employee whose performance is below standard can be placed on probationary status and may not take vacation/personal time during that time. Any employee placed on performance probation may only take accumulated sick time. If at the end of or during that probation period the employee is still below standard, the employee will be terminated.

1. **Resignation**

The Center requests a one-month notice of resignation but requires not less than two (2) weeks notice. Notice of resignation should be submitted in writing to the employee's immediate supervisor who confirms by signing and forwarding notice to the Human Resource Department for the personnel records.

1. **Termination**

An employee's immediate supervisor may recommend termination of employment. The decision to terminate an employee shall be a joint decision of the supervisor and the Executive Director. In addition to performance related issues, an employee can be immediately terminated for reasons such as, but not limited to: violating client confidentiality, theft, insubordination, unethical and/or unprofessional conduct, violation of the drug/alcohol policy and violation of the corporate compliance policy.

1. **Reduction in Work Force**

Where budgetary conditions or other circumstances necessitate a reduction in work force, regular full-time employees will receive severance pay of 10 days plus any accrued vacation days. The Executive Director shall be responsible for the manner and order in which a reduction in work force would take place.

1. Exit Interview: Resigning employees are requested to participate in an exit interview to be conducted by the Human Resource Department and/or the supervisor. The purpose of this interview is to provide the employee an opportunity to express any opinions, suggestions, or observations related to employment with PMHC, and to return keys, pagers, cell phones, lap top computers, etc. This interview also provides the Human Resource Department and/or the supervisor the opportunity, on behalf of the Center, to thank an employee for contributions made to the PMHC. All employees must be informed at their exit interview of their rights to receive health benefits at their own expense in accordance with COBRA Act of 1986.