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Medical Insurance

Revised October 1, 2015

Each full-time employee is offered Medical Insurance upon hiring. The medical insurance will become effective after the employee has completed a 90-day waiting period.

Because of the changing nature and availability of medical insurance plans, detailed information and other questions about these plans may be obtained from the County Treasurer's Office.

Each employee will receive a copy of the Medical Insurance Benefits list upon enrollment. Since this policy contains important benefit information, it is imperative that the employee read and understand the policy and its coverage in its entirety.

The employee may choose coverage for the employee only, employee plus spouse, employee plus children, or the employee and their entire family, regardless of size.

The County will pay 100% of the employee's coverage premiums as well as an established percentage of dependent premiums based on a specified benefit year. The employee will pay the remaining percentage of dependent premiums. Contact the Treasurer's Office to inquire about current rate information.

Newly hired employees have up to 30 days from their hire date to opt to take the medical insurance plan. Coverage is guaranteed to the employee and their dependents if this option is made before the expiration of this 30-day period. If a new employee decides after the 30-day period following their hire date they **must** wait until the Open Enrollment period.

The Open Enrollment period for changes to health insurance is held annually from October 1st to the 31st. Employees may make changes to their coverage during this period. Although the employee has the entire month of October to elect insurance changes, the coverage will always be effective as of October 1st. Therefore, the employee is financially responsible for the entire month's worth of premiums.

Only changes that are considered a "Life Changing Event" are allowed at any time other than the Open Enrollment period. Life Changing Events include marriage, divorce, birth, adoption, foster care, death, loss of coverage, and/or gaining other coverage. Any change made because of a Life Changing Event **must be made within 30 days of the event.** Proper documentation to support the event may also be required.

Medical Insurance – Continued

The employee who accepts coverage, drops it and later decides to re-enroll must wait until the Open Enrollment period.

The premiums will be paid through payroll deductions from the employee's checks.

While the employee has the entire month of October to make additions to their insurance coverage, it is important to note that no matter what day they sign their paperwork, the effective date of the coverage changes will be October 1st of that year. Therefore, if there have already been Payroll checks paid out during the month of October, the employee will have their portion of any missed premiums deducted from their next pay check.

There will be no exception under any circumstances.

Last Adopted March 21, 2011