

3.1(1): Health Insurance

This policy applies to employees in regular and project-designated positions budgeted for thirty (30) or more hours per week.

POLICIES AND PROCEDURES

Adams County offers eligible employees' one or more medical, dental and vision plans, and contributes towards the cost of employee and dependent coverage.

Employees should refer to individual plan documents for specific policy provisions. Master plan documents and summary plan descriptions are available for inspection in the People Services Department and are available on the County's Intranet. Provisions of master plan documents and applicable laws shall prevail in all issues of coverage.

Effective Date

Coverage becomes effective on the first day of the month that coincides with, or following, forty-five (45) calendar days of employment.

Enrollment

Employees who elect to enroll in a medical plan must also enroll in the dental and vision plans. Employees may elect to cover their dependents at an additional cost to the employee. If employees elect to cover dependents on the medical plan, it is mandatory that the same dependents be covered on the dental plan. Dependent coverage on the vision plan is optional.

Employees who waive their enrollment in the offered health care plans must sign a waiver. They may then only enroll during an authorized open enrollment period or within thirty-one (31) calendar days of a valid change in status as defined by federal regulations. The waiver can be found on the intranet (<https://myadams/HumanResources/Benefits/Pages/default.aspx>)

Dependents must be enrolled during the employee's initial enrollment period or within thirty-one (31) calendar days from the date dependents are established as members of the family (e.g. birth, adoption, and marriage), within 31 days of the loss of other employer health care coverage, within 60 days from the loss of Medicaid/CHIP coverage and/or eligibility for state premium assistance, or during an authorized open enrollment period.

3.1(1): Health Insurance (continued)

Loss of Coverage

Medical, dental, and vision plan coverage ceases on the last day of the month in which employees separate from County employment or are no longer eligible due to employment status change, (such as from full time to RP2). Dependent coverage ceases on the last day of the calendar month in which they no longer meet the definition of dependent as stated in the summary plan descriptions. Employees must notify and provide the dependent's forwarding address to the People Services Department within the following timeframes:

- Within 31 calendar days of the date of a dependent status change for death, divorce or non-eligibility
- Within 60 days if the dependent has a loss of Medicaid or CHP coverage or if they become eligible for a premium subsidy through the state

Continuation of Coverage: COBRA

Employees and/or dependents may be eligible for continued health care coverage as specified by federal law. Employees must notify People Services within sixty (60) days from the date a dependent no longer qualifies for the continuation coverage to apply.

Continuation of Coverage: Retirement

Adams County offers retirement health care to eligible retirees and their enrolled dependents and contributes toward the cost of the retiree's health care coverage.

If an employee chooses not to enroll in the retirement health care plan within sixty (60) days from their termination date, People Services will require them to sign a waiver and they will not be allowed to enroll at a later date.

Coverage will be canceled for retirees establishing permanent residency outside the plans' service areas for more than six (6) months. Retirees re-establishing permanent residency within the plan service area within two years of the coverage termination date may re-enroll. Retirees outside the service area must provide proof of other coverage to receive reimbursement of the county monthly subsidy.

Retirees and/or dependents enrolled in Medicare due to age are not eligible to continue coverage under an early retiree health plan option. Medicare Supplemental health plans are available for retirees and their eligible dependents enrolled in Medicare.

3.1(1): Health Insurance (continued)

Continuation of Coverage: Disability

Employees covered under Adams County health plans who incur a loss of coverage due to continued disability and who are approved for disability benefits through Adams County's Long Term Disability (LTD) program are eligible to continue health care coverage under COBRA for up to eighteen months. The county will continue the employer contribution towards the cost of COBRA coverage for eligible employees and their enrolled dependents for up to twelve months from the loss of coverage date.

Continuation of Coverage: Deceased Employees

Eligible dependents enrolled in medical, dental, and vision plan(s) at the time of an employee's death are eligible to continue their health insurance for up to thirty-six (36) Months under COBRA. The County shall continue to pay the employer contribution towards the dependents' coverage for the first six (6) months of COBRA continuation coverage.

Continuation of Coverage: Loss of Life in the Line of Duty

If employees die in the line of duty from other than natural causes or are unconscious due to actions taken in the line of duty, the dependents previously covered by the terms of the plan may elect to continue such coverage for an unlimited period of time with the understanding that the County shall provide an amount to be determined each fiscal year toward the premium cost.

Eligibility for continuation of coverage shall cease in the event the spouse becomes eligible for Medicare, the spouse remarries, or a dependent child no longer qualifies.