

3.1(2): Life and Disability Insurance

This policy applies to all benefit eligible employees with the exception of employees in project-designated positions.

POLICIES AND PROCEDURES

Adams County offers life and disability insurance to eligible employees, and contributes towards the cost of employee coverage.

Effective Date

Employee coverage shall become effective on the first day of the month that coincides with, or following, forty-five (45) calendar days of employment, except as noted in the plan document (e.g. following certain leaves).

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 on the County's Intranet. Provisions of master plan documents and applicable laws shall prevail in all issues of coverage.

Loss of Coverage/Separation of Employment

Life and disability insurance benefits cease on the last day of the month during which the employee separates employment.

Life Insurance

Adams County provides a term life insurance policy, which includes accidental death and dismemberment, to eligible employees. Voluntary life insurance is available to employees and their eligible dependents at the employees' expense.

Short Term Disability

Short-term disability (STD) insurance provides continued income in the event that employees are disabled for a period longer than fourteen (14) calendar days and pays a portion of the employee's pre-disability salary.

Employees injured under the provisions of the Workers' Comp policy are not eligible for STD benefits.

3.1(2): Life and Disability Insurance (continued)

Duration of Benefits

If an employee is deemed eligible by the carrier, STD insurance benefits begin on the latter of the first day after fourteen (14) consecutive calendar days of disability or the exhaustion of all sick leave accruals.

Short-term disability (STD) plan benefits end automatically on the earliest of the date the recipient is no longer disabled, the date the maximum benefit period ends, or the date of death.

Long Term Disability

Long-term disability (LTD) insurance provides continued income in the event that employees are disabled for a period longer than ninety (90) calendar days and pays a portion of the employee's pre-disability salary.

Duration of Benefits

If an employee is deemed eligible by the carrier, LTD insurance benefits begin on the latter of the first day after ninety (90) consecutive calendar days of disability or the exhaustion of all sick leave accruals.

Long-term disability (LTD) plan benefits end automatically on the earliest of the date the recipient is no longer disabled, the date the maximum benefit period ends, the date of death or the date that benefits become payable under any other group long-term disability insurance policy under which the employee becomes insured during a period of temporary recovery.

Related Policies

Disability benefits occur in conjunction with other County policies, including but not limited to the following:

Family Medical Leave

Employees applying for short term disability are subject to the provisions of the Family Medical Leave Act (FMLA) as stipulated in the Adams County Family Medical Leave Policy 3.5(1). Employees may supplement the STD benefit with available annual leave accruals to meet 100% of their pre-disability salary while receiving STD benefits. Employees are responsible for notifying the People Services Department and Payroll of their intent to use accrued annual leave in this manner. Per the FMLA Policy, when an employee is absent for illness related reasons, sick leave accruals must be exhausted before any other leave types are used.

3.1(2): Life and Disability Insurance (continued)

Leave Without Pay

Employees applying for disability are subject to the leave without pay provisions as stipulated in the Adams County Leave-Without-Pay Policy 3.6(3). If an Employee is in unpaid status for more than fifty (50) percent of the pay period, they shall not accrue annual or sick leave. Employees shall receive accruals for the pay period, provided they have worked or were in an approved paid leave status for at least fifty (50) percent of the pay period. Receipt of benefits from a third party administrator does not qualify as an approved paid leave status for the purpose of receipt of annual and sick leave accruals.