

## **POLICY 601 BENEFITS - HEALTH INSURANCE, DENTAL INSURANCE & COBRA**

1. **Purpose.** To provide health and dental insurance to those employees who qualify for coverage.
2. Coverage.
  - 2.1 The design and selection of health/dental care plans is reviewed by the Committee on an annual basis consistent with applicable state, federal and insurance regulations. Employees will receive notification of the health/dental plan(s) as adopted as part of the county budget.
3. Eligibility/Health Insurance Plan.
  - 3.1 Full-time employees (as defined in Eau Claire County Policy 001 Definitions) who qualify for coverage may participate in the Health Insurance Plan(s). Eligible employees will contribute, and the County will contribute, to the costs for the Health Insurance Plan.
  - 3.2 The County will make an offer of Health Insurance to any regular status employee working 30+hours/week who becomes eligible under the Affordable Care Act. The measurement period will be defined as November through October.
4. Effective Date.
  - 4.1 Health insurance coverage will be effective the 1<sup>st</sup> day of the month following the month of hire, provided the employee has completed an application. Employees not applying during probation may subsequently attain coverage only at open enrollment or by experiencing a qualifying event.
5. Incentive Payment.
  - 5.1 Eligible employees electing to waive the county health insurance plan, who prove that they, their spouse, and dependents have health insurance coverage from another source, will be compensated by the county in the amount of \$50 or \$100 per month depending upon single or family coverage. Eligible employees electing to take a single health insurance plan and who prove that their spouse and dependents have health insurance coverage from another source will be compensated by the county in the amount of \$50 per month. Eligible employees opting to delete or reduce coverage must inform the county in writing within 30 days of the effective date of this change.

### **POLICY 601 BENEFITS – HEALTH INSURANCE, DENTAL INSURANCE & COBRA**

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*Eau Claire County*  
Employee Policy Manual

6. Payment of Employee Share of Premium.
  - 6.1 Any employee required to pay all or any portion of the health insurance premium will make such payment by payroll deduction, except as provided in 8.
7. Spouse also Employee.
  - 7.1 The county will provide coverage under only 1 family plan or 2 single plans when spouses are county employees.
8. Coverage upon separation.
  - 8.1 Employees discharged will have insurance coverage only through the month in which the discharge is effective.
  - 8.2 Employees on unpaid leave or layoff, and retired employees or their surviving spouses may continue insurance under the county plans by remitting monthly premiums by check or money order to the insurance company. Insurance will be canceled if the employee or retiree fails to remit payment upon notice of delinquency. Employees on FMLA will continue to pay their contribution, but will be allowed a 30-day grace period to pay and the county will give a 15 day notice of intent to cancel.
    - 8.2.1 No cost of any part of the health insurance plan, including but not limited to, deductibles, co-pays, co-insurance, etc. will be reimbursed or paid for by the County.
    - 8.2.2 Continuing insurance means whatever plan election is chosen at the time of retirement. No changes to increase the number of dependents will be permitted after the initial election.

Employees receiving worker's compensation payments will continue to be responsible for the employee portion of their benefit elections.

- 8.3 Waiver of Coverage.
- 8.4 Any employee who is eligible to be covered by group health insurance who fail to apply for coverage will be considered to have waived coverage. Affected employees will be notified of said constructive waiver and may, within 10 days of such notice, cancel the constructive waiver by submitting an application for health insurance coverage to the human resources department.

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Employee Policy Manual

- 8.5 During open enrollment or when an employee experiences a change in status the employee may elect to decline or cancel health insurance coverage by signing and returning a waiver form provided by the human resources department.
- 8.6 A waiver will be effective upon receipt by the human resources department or, in the case of cancellation, on the day of the month following receipt by the human resources department. Any waiver may be withdrawn prior to its effective date.
- 9. Group Dental Plan. The County will make available a group dental plan.
  - 9.1 The following applies to employees in regular full-time positions, except those mentioned in 9.2.
    - 9.1.1 Employees who participate in the dental plan will pay the entire premium.
    - 9.1.2 Open Enrollment. Employees covered by the dental plans may elect to change from one to another annually during the period of December 1-15, effective on the following January 1.
    - 9.1.3 Coverage. Coverage will only be provided under one family plan or two single plans when both spouses are County employees.
  - 9.2 The following applies to Jail Employees, Civilian Jail Sergeants, Detective Sergeants, Sergeants, Airport Maintenance & Airport Custodial employees.
    - 9.2.1 The employee will pay 10 percent of the dental premium.
    - 9.2.2 Open Enrollment. Employees covered by authorized plans may elect to change from one to another annually during the period of December 1-15, effective on the following January 1.
    - 9.2.3 Coverage will only be provided under one (1) family plan or two (2) single plans when spouses are both County employees.
    - 9.2.4 Employees hired on or after January 1, 2012, will not receive the employer contribution to the provided dental plan.
- 10. Insurance Continuation (“COBRA”).

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*Eau Claire County*  
Employee Policy Manual

- 10.1 Under state law and the Federal Consolidated Omnibus Budget Reconciliation Act of 1985 ("COBRA") and subsequent amendments to the Act, employees covered under an employer's group health care plan are eligible for continuation of health care coverage under the group plan upon the employee's termination (except for gross misconduct) or reduction in hours. COBRA regulations also allow the employee's spouse and covered dependents to elect continuation coverage upon the employee's death, divorce or legal separation, an employee's entitlement to Medicare, a dependent's loss of dependent status under family coverage, or the employer's filing of a bankruptcy proceeding.
- 10.2 All employees, as well as their qualified dependents, will receive notice of mandated insurance continuation benefits at the time of hire or whenever the plan coverage for the employee begins. If a qualifying event occurs which entitles the employee and/or qualified dependents to continuation coverage, the plan administrator will notify the qualified beneficiaries of their right to elect continuation coverage. Unless otherwise agreed, continued participation is solely at the participant's expense.
- 10.3 For additional details regarding coverage and premium contributions, contact a member of the payroll team.

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