

INSURANCE #150

1.0 All benefit-eligible County employees scheduled to work at least twenty-four (24) hours of service per week with the County are eligible to participate in County health, dental, long-term care, and life insurance programs. County employees measured as eligible by ACA regulations are also eligible to participate in County health insurance program(s), but not in other County benefit programs.

ACA Employer Shared Responsibility Plan. Davis County is a large employer under the Employer Shared Responsibility (ESR) provisions of the ACA. Davis County offers health insurance to all full-time County employees (averaging 30 hours of service per week with the County or 130 hours of service per month with the County) that is minimal essential coverage, is affordable and meets minimum value, using applicable ACA safe harbor transition relief. The County has adopted a look-back measurement period to determine those employees who qualify for health insurance benefits under ACA guidelines. Employees will be measured in a standard measurement period for twenty-six (26) pay periods beginning in May and, if deemed eligible, offered coverage coinciding with the insurance plan year, which begins July 1, 2015.

As required by ACA, newly hired employees, who are reasonably expected to work full time with the County, will be measured using the monthly measurement method and will be offered coverage effective no later than 90 days after date of hire. An employee who has had a gap of more than thirteen (13) weeks with no work with the County will be treated as a newly hired County employee.

Newly hired employees considered full-time and/or benefit-eligible at hire shall be offered health insurance effective at the beginning of the bi-weekly coverage period for the pay period in which their first day is worked or they become benefit-eligible.

An eligible employee who changes status from full-time to part-time will be measured on the monthly measurement method and will be removed from health insurance the 1st day of the 4th month if; the County employee was offered coverage from initial hire, and the County employee measures less than thirty (30) hours of service per week with the County for the three (3) months following the change in status from full-time to part-time. If not, the County employee will continue to be afforded the opportunity to have health insurance through the end of his/her stability period.

1.1 HEALTH AND DENTAL INSURANCE PREMIUMS. The County pays 90% of the premium cost of County associated health and dental insurance premiums for eligible full-time employees. These employees shall pay 10% of the premium cost of County associated health and dental insurance premiums. Premium reductions of County associated health and dental insurance premiums may be authorized by the Commission.

1.2 PREMIUMS FOR PART-TIME EMPLOYEES. Health and dental insurance premiums, regarding County health and dental insurance plans are pro-rated based upon the number of hours eligible employees are authorized to work for or with the County. Eligible employees authorized to work twenty-four (24) to twenty-nine (29) hours of service per week

pay shall pay 40% of the total premium cost regarding the applicable employee's County health and dental insurance plan. Eligible employees authorized to work thirty (30) to thirty-nine (39) hours of service per week shall pay premiums based on nine and one-half percent (9.5%) of the federal poverty level for single coverage and shall pay twenty-five percent (25%) of the total premium cost regarding the applicable employee's County health and dental insurance plan for 2-party and family coverage. County employees eligible under ACA regulations shall pay premiums based on nine and one-half percent (9.5%) of the federal poverty level for single coverage and shall pay twenty-five percent (25%) of the total premium cost regarding the applicable employee's County health insurance plan for 2-party and family coverage.

1.3 STATUS CHANGE NOTIFICATION. Employees with County insurance coverage are responsible for notifying the Personnel Office in a timely manner of changes in their family that may affect insurance eligibility. These changes or "qualifying events" include: birth or adoption of a child; death of child or spouse; employee marriage or divorce; marriage of a child/dependent; child/dependent's reaching age twenty-six (26); or child/dependent's obtaining or losing other insurance coverage. When these changes occur, employees must provide notification and submit required documentation to the Personnel Office as soon as possible, but no later than sixty (60) calendar days following the qualifying event. In addition, employees must logon to the County insurance enrollment website and complete a "Life Event" change indicating the date and nature of the qualifying event and the required corresponding benefit change/s. When failure to comply with this requirement results in insurance premium overpayments, the full cost of the overpayments shall be deducted from the employee's compensation.

1.4 LIFE INSURANCE. Employees who sign up for life insurance receive a term policy. The County pays 50% of the premium cost for employees. Employees pay 50% of the premium cost. Supplemental group term life insurance for employees and dependents as well as universal whole life insurance is also available at competitive group rates. Supplemental insurance premiums are paid by the employee.

1.5 LONG-TERM CARE INSURANCE. Employees pay the premium for long-term care insurance.

2.0 LINE OF DUTY LIFE INSURANCE. All merit peace and correctional officers enrolled in the Utah Retirement System are eligible for an insurance benefit which pays \$50,000 if the officer is killed while in the line of duty. The County pays 100% of the premium cost.

3.0 Brochures and plan documents describing insurance benefits, limitations, employee rights, and premium costs are available in the Office of Personnel Management and at the online insurance enrollment website.