

COUNTY OF SHASTA		Number
ADMINISTRATIVE MANUAL		3-301
SECTION:	Risk Management	Administrative Policy and Procedures for Medical, Dental, Life, Vision, and Disability Income Plans
INITIAL ISSUE DATE:	February 13, 1990	
LATEST REVISION DATE:	July 13, 2012	
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PURPOSE

To establish procedures in the administration of the County Life, Long-Term Disability, Dental, Medical, and Vision benefit programs.

PROCEDURE

A. Eligibility

1. Employees and Dependents

a. Life Insurance

Life insurance is provided by the County to all employees in a regular full-time or part-time position (20 hours of work per week or more) under the terms of the life insurance policy in effect. Optional additional life and dependent life is available separately to management and confidential employees or to other employees as provided for in bargaining unit Memoranda of Understanding (MOU) on the same eligibility basis as the above County plan at the employee's cost and under enrollment terms of the policy in effect. The employee must participate in the Optional Additional Life to be eligible to participate in the Dependent Life.

b. Vision Coverage

Vision coverage is provided by the County to employees in a regular full-time or part-time position (20 hours of work per week or more). Employees' dependents be included at the expense of the employee under the terms of the vision policy currently in effect.

c. Disability Income Coverage

Disability income coverage is provided by the County to all management employees only under the terms of the policy currently in effect. Optional buy-up on the coverage limit in the basic plan when made available will be at the employee's cost.

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d. Dental Coverage

County-sponsored dental coverage is provided to employees in a regular full-time or part time position (20 hours of work per week or more) subject to the terms and conditions of the bargaining unit MOU or resolution adopted by the Board of Supervisors. Dependents may be included with a shared cost by the employee subject to the terms and conditions of the bargaining unit MOU or resolution adopted by the Board of Supervisors. Participation for employees and dependents is under the terms of the dental policy and laws currently in effect.

e. Medical Coverage

County-sponsored medical coverage is provided to employees in a regular full-time or part-time position (20 hours of work per week or more) subject to the terms and conditions of the bargaining unit MOU or resolution adopted by the Board of Supervisors. Dependents may be included with a shared cost subject to the terms and conditions of the bargaining unit MOU or resolution adopted by the Board of Supervisors. For medical plans provided under contract with CalPERS, participation terms are established by PERS and the medical plan of participation by the employee and employees' dependents. For other medical plans, participation for employees and dependents is under the terms of the group health policy and laws currently in effect.

2. Retirees and Their Dependents

a. Life Insurance

The life coverage discontinues at termination or retirement. Application may be made to the insurer for individual conversion coverage at termination under the terms of the life policy in effect. Optional additional and dependent life coverage is not available to retirees or their dependents.

b. Vision Coverage

Retirees and their dependents may participate in the vision coverage provided by the County under the terms of the vision policy currently in effect. The full cost of coverage is at the expense of the retiree. To qualify for retiree coverage, an employee and their dependents must be enrolled in coverage at the time of

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retirement. There cannot be a lapse in coverage between employment status and retiree status.

Retirees or their dependents who voluntarily terminate Vision Plan coverage will not be allowed to re-enter the plan at a later date.

c. Disability Income Coverage

Disability Income Coverage discontinues at termination or retirement, and conversion to an individual continuation policy is not available.

d. Dental Coverage

Retirees and their dependents may participate in County-sponsored dental coverage with share of costs determined by the employee's class at the time of retirement. Participation is under the terms of the dental policy and laws currently in effect. To qualify for retiree coverage, an employee and their dependents must be enrolled in coverage at the time of retirement. There cannot be a lapse in coverage between employment status and retiree status.

Retirees or their dependents who voluntarily terminate Dental Plan coverage will not be allowed to re-enter the plan at a later date.

e. Medical Coverage

Retirees and their dependents may participate in the County-sponsored medical coverage with share of costs determined by the employee's class at the time of retirement. For medical plans provided under contract with CalPERS, participation terms are established by PERS and the medical plan of participation by retiree and retiree's dependents. For other medical plans, participation by retiree and retiree's dependents is under the terms of the group health policy and laws currently in effect.

The retiree must apply for coverage at the time of separation from County employment by way of retirement. Coverage will remain in effect only so long as the retiree makes continuous and timely individual premium payments. Retiree dependents are ineligible without the enrollment of the retiree.

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B. Enrollment

1. Life Insurance

Life insurance is provided to all eligible County employees at no cost to the employee. An enrollment card must be completed upon employment to establish the proper beneficiary or beneficiaries. Management and confidential employees wishing to participate in the Optional Additional Life and Dependent Life must complete a separate enrollment form.

2. Vision Coverage

The vision benefit is provided by the County to the employee. An employee may enroll dependents at their own expense. Enrollment must take place within 31 days of employment.

3. Disability Income

Long-term disability income insurance is available to management employees only. Enrollment is automatic with employment as a manager or promotion to a managerial position. No formal enrollment is required. Those management employees wishing to increase their base coverage when it becomes available must complete a supplemental enrollment form.

4. Dental Coverage

Enrollment in the Dental plan must take place within the first 31 days of employment. Late enrollments and open enrollment periods will be coordinated with the open enrollment for the PERS medical plan.

Those dependents who have lost their dental benefits from another employer may enroll in the County Dental Plan within 30 days of the termination from the other plan. The employee dependent must show proof of loss of the other employer plan to gain enrollment in the County plan. Under the current Delta Dental policy, dependents who have been dropped from coverage cannot reenroll in the plan.

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5. Medical Coverage (PERS)

Enrollment in the Medical plan must take place within the first 31 days of employment. Late enrollments, if allowed, must meet criteria set by PERS. Open enrollment periods are declared by PERS, and appropriate announcements will be provided.

C. Premium Payments

The employee's share of premium for a current County employee and his or her dependents is deducted from the employee's paycheck. The following persons must make premium payments to maintain coverage as they do not receive paychecks from the County.

1. Retirees

a. Dental Benefits

A retiree's individual premium payment for dental benefits is due and payable on the tenth (10th) working day of each month at 5:00 p.m.

b. Vision Benefits

A retiree's premiums payments will be paid quarterly and must be paid fifteen (15) days prior to the beginning of the quarter. Quarters begin July 1, October 1, January 1, and April 1.

A retiree's first premium payment must be made on or before the date of separation from County employment. All later payments must be made on time or coverage will be canceled.

Failure to make the premium payments on the required dates will result in termination of coverage. Reinstatement will not be allowed.

A retiree wishing to make more than one premium payment in advance must make arrangements with the Payroll Division.

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2. Persons on Leave of Absence, Suspension, or COBRA Status

Suspended employees and those on leave of absence must make individual premium payments which are due and payable by the first working day of each month. A former employee with COBRA status must make payment by the first working day of the month.

Coverage terminates if the premium is not paid and current. Unless payment is continuous from the date that non-pay status begins, coverage will be canceled.

RESPONSIBLE DEPARTMENTS

Support Services -- Risk Management
Auditor-Controller

REFERENCES

Administrative Update--07/13/2012
 BOS Policy Resolution No. 2003-3--11/25/03 (Amended)
 BOS Policy Resolution No. 2001-10--8/14/01 (Amended)
 BOS Policy Resolution No. 96-6--8/6/96 (Amended)
 BOS Policy Resolution No. 96-3--2/6/96
 BOS Policy Resolution No. 95-5--5/23/95 (Amended)
 Amended by BOS--12/18/90 (Amended)
 Board Policy Resolution No. 90-5--7/29/90 (Amended)
 Risk Management Policy No. 8-8--5/17/88 (VALID) Replaced No. 8-8--1/13/87