

Title: Insurance/Retirement Programs  
Policy Number: 403  
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Authorized by: Board of Supervisors

Policy

It is the policy of Pottawattamie County to provide its employees with various insurance and retirement benefits. Information and summaries explaining these benefit plans are furnished to employees participating in the plans (plan participants) and beneficiaries as necessary. The County reserves the right at any time to modify, amend, or terminate its employee benefit plans as they apply to all current, former, and retired employees.

Comments:

- (1) The County offers certain benefits to eligible employees, including health, dental, life, and disability insurance and pension/retirement plans. An employee becomes eligible for insurance benefits the first of the month following 30 continuous days of employment.
- (2) All insurance benefits provided by the County are described in official documents that are kept on file in the Auditor's Office/Payroll Division. These documents are available electronically on the county's intranet. Please contact payroll if you would like an individual copy of these documents. These documents are the only official and binding materials concerning the County's insurance benefits. Refer to these documents if you have questions or disputes.
- (3) The County Auditor serves as the Administrator of the County's group insurance and retirement plans. The Auditor's office, in conjunction with the Human Resources department, is responsible for all communications and disclosures concerning County benefits and for compliance with all applicable laws and regulations.
- (4) Each employee must designate a beneficiary under the county's group insurance and retirement plans. The designation must be made in writing and on a form provided by the insurance provider. It is the employee's responsibility to maintain accurate contact information and beneficiary designations. Contact the Auditor's Office/Payroll Division in order to complete the necessary paperwork should changes occur that would affect eligibility status or beneficiary designation.
- (5) Employee contributions to benefit plans will normally be deducted from the employee's paycheck. Employee contributions to, health and dental insurance are automatically deducted from the employee's paycheck before income tax (pre-tax) through the County's flexible spending account.

(6) **Consolidated Omnibus Budget Reconciliation Act (COBRA)**

The Consolidated Omnibus Budget Reconciliation Act, as amended, (COBRA) provides eligible employees, retirees, spouses, former spouses, and dependent children the right to temporarily continue their health and dental coverage at group rates. This coverage, however, is only available when coverage is lost due to certain specific qualifying life events (life event). COBRA participants pay the entire health premium including contributions previously paid by the County.

Employees, spouses, and dependents covered by the County's health and dental benefit plans will be notified of their COBRA rights, in certain specified situations including voluntary or involuntary termination of employment (other than for gross misconduct), reduction in hours of employment or death of the employee.

In the event of a legal separation, divorce or a dependent child's losing eligibility for coverage; the employee must provide written notification to the Auditor's Office/Payroll Division within sixty (60) days after the life event occurs in order to be eligible for COBRA.

When necessary, employees will be provided with a certificate of prior health coverage when they lose coverage under the county's health insurance plan.

- (7) Employees of Pottawattamie County are required to participate in the Iowa Public Employee's Retirement System (IPERS). Contributions to IPERS are mandated by Iowa law. In addition to the mandatory IPERS retirement plan, Pottawattamie County employees may participate in a voluntary IRC§457 Deferred Compensation Plan.

## **POTTAWATTAMIE COUNTY INSURANCE & RETIREMENT PROGRAM**

**(Effective July 1, 2018)**

### **HEALTH INSURANCE**

#### **Iowa Governmental Health Care Plan (I.G.H.C.P.)**

Pottawattamie County is a member of the Iowa Governmental Health Care Plan (IGHCP) trust. IGHCP utilizes Wellmark (Blue Cross Blue Shield) as the insurance carrier. Health insurance for new employees will become effective on the first of the month, following 30 days of continuous employment.

Full-time employees (those working 40 or more hours per week) electing to participate in the County's health insurance program shall contribute ten percent (10%) of the monthly premium for single and family coverage. Premium rates for the July 1, 2018 fiscal year are as follows:

- **Single Coverage**  
County Contribution:       \$643.32 per month  
Employee Contribution:   \$71.47 per month
  
- **Family Coverage**  
County Contribution:       \$1510.74 per month  
Employee Contribution:   \$167.86 per month

Part-time and variable hour employees who work an average of thirty (30) hours or more per week may be eligible to participate in the County's health insurance program. The County will contribute an amount as required by law toward the cost of a single premium for those employees working less than 40-hours per week.

#### **Open Enrollment or Life Events**

Employees may make changes to their health insurance coverage during the annual Open Enrollment period (for a July 1<sup>st</sup> effective date). Employees may also make changes to their health insurance coverage if the employee experiences a life event such as marriage, birth/adoption of child, spouse losing coverage and other similar qualifying events. If a life event occurs, the employee must notify payroll within 30 days of the qualifying event. If the employee fails to make timely notification, the affected person may not enroll until the next annual Open Enrollment period.

### **Death of an Employee**

When an employee dies while on duty and the death is an event for which benefits are payable under Iowa Worker's Compensation laws, the covered surviving spouse or covered surviving dependent children may still be eligible for coverage. If eligible, the county will contribute an amount equal to the active full-time employee rate for a period not to exceed three (3) years following the date of death. If the covered surviving spouse or covered surviving dependent children remain eligible for coverage under the county's group health plan following this three (3) year period, they may continue on the health plan by paying the premium cost as determined by the county. The Board of Supervisors will review eligibility for a covered surviving spouse or covered surviving dependent children on a case by case basis and any exceptions made must be authorized by the Board of Supervisors.

### **Health Insurance for Retirees:**

Upon retirement, employees may, if eligible, continue to receive health insurance coverage provided under an existing plan. In order to receive this coverage, the employee must:

- Meet the normal retirement formula as prescribed by IPERS and;
- Must have fifteen (15) years of continuous service with Pottawattamie County and;
- Must be at least fifty-five (55) years of age and not yet sixty-five (65) years of age and;
- Must be covered by the County's primary health insurance program prior to the time of retirement and;
- Must pay the entire premium cost as determined by the County.

Health insurance coverage for retiree's shall cease upon the retiree reaching the age of sixty-five (65) or becoming eligible for Medicare benefits.

### **WELLNESS PROGRAM**

Pottawattamie County offers a Wellness Program for their employees through Lockton. The Wellness Program is a **voluntary** program and those eligible to participate include:

1. Full-time employees (working 40 or more hours per week).
2. Retirees who participate in the retiree health insurance.
3. Part-time employees who are eligible to participate in the county's health insurance program.
4. Spouses are eligible if they are enrolled in the county's health insurance plan.

Employees who enroll in the Wellness Program and who successfully complete the program requirements will be eligible for a \$30 per month discount on their health insurance premium after any designated waiting period. For more information on the Wellness program, please contact Human Resources.

### **DENTAL INSURANCE**

Full-time employees are eligible to participate in the County's dental plan. Pottawattamie County provides, at no cost to the employee, a single dental insurance policy. Employees electing family dental coverage shall contribute the following toward the monthly premium. -MetLife is the insurance provider for the County's dental plan.

- **Single Coverage**  
County Contribution:       \$21.91 per month  
Employee Contribution:   \$0.00 per month
  
- **Family Coverage**  
County Contribution:       \$57.83 per month  
Employee Contribution:   \$14.17 per month

There is no annual Open Enrollment for the dental plan. Late entrants will be subject to a waiting period (as determined by the insurance provider) unless the employee experiences a qualifying life event, such as marriage, birth/adoption of child, spouse losing coverage and other similar events. If a life event occurs, the employee must notify the payroll department within 30 days of the life event or the affected person(s) will be subject to a waiting period during which time benefits may be excluded.

### **LIFE INSURANCE**

Pottawattamie County provides a Group Term Life Insurance Plan in the amount of twenty-five thousand (\$25,000) dollars, with twenty-five thousand (\$25,000) dollars of additional accidental death and dismemberment insurance to full-time employees, those working 40 or more hours per week. There is no cost to the employee for this coverage. Employees are eligible to purchase additional voluntary life insurance at their expense through Pottawattamie County. National Insurance Services is the insurance carrier for the County's life insurance program.

### **LONG TERM DISABILITY**

Pottawattamie County provides a Long Term Disability Insurance Plan, with a one-hundred and eighty (180) calendar day waiting period to full-time employees, those working 40 or more hours per week. There is no cost to the employee for this coverage. National Insurance Services is the insurance carrier for this plan.

**Termination of Insurance Coverage:** Insurance coverage provided by Pottawattamie County will end on the last day of the month in which the employee separates from employment. Insurance premiums are paid one month in advance and are deducted from an employee's paycheck accordingly. Employees will be reimbursed for any premium amount which was deducted from their paycheck and not utilized.

### **IOWA PUBLIC EMPLOYEES RETIREMENT SYSTEM (IPERS)**

Full-time Pottawattamie County employees are required to participate in the Iowa Public Employee's Retirement System (IPERS). Contributions to IPERS are mandated by the Code of Iowa. Effective July 1, 2018, the contribution requirements are as follows:

Regular County Employees:	County:	9.44%
	Employee:	6.29%
Sheriff's & Deputy Sheriffs:	County:	9.76%
	Employee:	9.76%
Protective Occupation (Conservation)	County:	10.21%
	Employee:	6.81%

Please visit the IPERS website for more information: [www.ipers.org](http://www.ipers.org)

### **VOLUNTARY VISION PLAN**

Full-time employees (those working 40 or more hours per week) are eligible to participate in the county's voluntary vision plan. The employee is responsible for 100% of the premium for single and/or family coverage. This vision plan is in addition to the one eye exam provided every two years through the county's health insurance plan. Reliance Standard is the insurance carrier for this plan.

- **Single Coverage**  
County Contribution: \$0.00 per month  
Employee Contribution: \$8.12 per month
- **Family Coverage**  
County Contribution: \$0.00 per month  
Employee Contribution: \$20.28 per month

### **MISCELLANEOUS BENEFITS**

Full-time employees are eligible to participate in the County's flexible medical spending account, voluntary Cancer insurance policy, savings bond, credit union, AFLAC and 457 Deferred Compensation plans. For more information on these plans and any of the plans listed above, please contact the Auditor's Office/Payroll Division.