

Iowa County, Iowa
Policy Manual

Title: Insurance Benefits	Reference #: HR017
Subject: Human Resources	Date Effective/Revised: 4/26/24
Department (s): All	Approved By: Board of Supervisors

The insurance benefits for all plans that are referred to in this section are subject to the terms and conditions of the policies the County has with the insurance carrier. The County reserves the right to alter, modify, or terminate the insurance plans at any time, with or without notice, subject only to its obligation, if any, to bargain with an employee organization.

Health Insurance

All eligible employees will be provided opportunity for single person health insurance coverage on the core plan. The employee may select a non-core plan and is responsible for paying the difference in premium from the core plan. The employee shall pay any deductible cost or co-insurance cost as set out in the policy.

An employee may elect dependent insurance coverage and the County shall pay the full premium for the core plan. An employee may select a non-core plan and the employee shall pay the difference in premium from the core plan.

The employee electing non-core plan insurance coverage shall pay the balance of the premium by payroll deduction. For purposes of this section, a “core plan” is a plan designated by the Board of Supervisors in which the County will pay premiums in full.

For purposes of this section, the term “difference in premium from the core plan” means the amount of premium required to be paid over and above the core plan in order to insure the employee and/or their dependents. The employee shall pay any deductible cost or co-insurance cost as set out in the policy.

Dental and Vision Insurance

All eligible employees will be provided single person dental and vision insurance coverage. An employee may elect family coverage at the employee’s expense, and the premium for such coverage shall be paid by payroll deduction.

Life Insurance and Short Term Disability

All eligible employees will be provided with \$15,000 life insurance coverage, and the cost of this insurance shall be paid by the County. Eligible employees will also be provided with short-term disability insurance which shall cover 60% of the employee’s wage for a maximum of 13 weeks. There will be a waiting period of 14 days after the disability occurs before disability insurance coverage is available. Employees are encouraged to apply for short term disability coverage as soon as practicable. The employee shall also be covered under said disability insurance in the amount of \$15,000 for accidental death and dismemberment. The cost of the disability insurance shall also be paid by the County.

Long Term Disability

All eligible employees will be provided with long term disability insurance coverage, and the cost of the insurance shall be paid by the County. Coverage and eligibility is determined by the plan.

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Continuation Coverage Under COBRA

If an employee resigns or employment is otherwise terminated, or if employee's work hours are reduced and consequently you're an employee or his or her dependents are no longer eligible to participate in the group health insurance plans offered by the County, the employee and his or her eligible dependents may have the right to continue to participate for up to eighteen (18) months at the employee (or employee's dependents') expense. The eighteen (18) month continuation coverage period provided in the event of the employee's termination or reduction in working hours may be extended to thirty-six months for a spouse and dependent children, if, within that eighteen-month period, the employee dies or becomes divorced or legally separated, or if a child ceases to have dependent status. In addition, if the employee enrolls for Medicare during the eighteen (18) month period, the spouse and dependent children may be entitled to extend their continuation period to thirty-six (36) months, starting on the date that the employee becomes eligible for Medicare.

If an employee is determined to be disabled under the Social Security Act at the time of the employee's termination or reduction in hours, the employee may be entitled to continuation coverage for up to twenty-nine months.

Eligible dependents may extend coverage, at their expense, for up to thirty-six months in our group health insurance plans in the event of an employee's death, divorce, legal separation or enrollment for Medicare benefits, or when a child ceases to be eligible for coverage as a dependent under the terms of the plan.

If an employee or an employee's eligible dependents elect to continue in the group health insurance plan, the employee or his or her dependents will be charged the applicable premium. The County has the option of charging an additional two percent (2%). Failure to make timely payments may result in termination of coverage.

The County Auditor will contact an employee concerning these options at the time termination occurs or work hours are reduced. The County Auditor will contact qualified beneficiaries in the event of an employee's death or enrollment for Medicare benefits. However, in the event that an employee becomes divorced or legally separated, or one of the employee's dependents ceases to be eligible for coverage under our group health insurance plan, you and/or your dependent are responsible for contacting the County Auditor to discuss continuation/conversion rights. The employee and qualified beneficiaries are also responsible for notifying the County Auditor within sixty (60) days of qualifying for social security disability benefits.

Continuation Coverage under Iowa Code Chapter 509A

Employees who retire from County employment before age sixty-five (65) are eligible to continue in the County's group health insurance plan up to Medicare eligibility. A retired employee is one who has applied for and is receiving a retirement allowance from the Iowa Public Employment

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Retirement System. Coverage must be continuous, in that the employee must elect the same coverage at retirement, and the retired employee must pay the full cost of the premium. For purposes of this section, a retired employee is one who has applied for and is receiving a retirement allowance.

Other Insurance Coverage

Other insurance premiums may be set up through payroll. The employee is responsible for paying the entire premium for such other insurance. Participation is voluntary.