

BUFFALO COUNTY



Drafted By:

Sonya J. Hansen

Presented Month/Year:

November 2021

Involved Committees:

County Department:

Administration

Fiscal Impact: YES / NO

AC Approved: YES / NO

RESOLUTION # 21-12-08

A RESOLUTION TO AMEND POLICY NO. 301 – HEALTH INSURANCE AND COBRA

WHEREAS, the current Buffalo County Handbook requires the Buffalo County Board of Supervisors to authorize by resolution any addition and/or amendments to the Employee Handbook; and,


WHEREAS, the Human Resource Committee has recommended to amend Policy 301 of the employee handbook to clarify policy as to eligibility, effective date, health insurance incentives and health reimbursement arrangements.

NOW, THEREFORE BE IT RESOLVED, that the Buffalo County Board of Supervisors hereby amends POLICY 301- HEALTH INSURANCE AND COBRA to the Buffalo County Handbook effective on January 1, 2022, a copy of the amended policy is attached as Exhibit A and to be incorporated herein and to become a part of this resolution.

Adopted at a duly called and noticed meeting of the Buffalo County Board of Supervisors on the 20th day of December, 2021.


County Clerk

ATTEST:

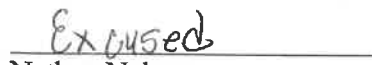

County Board Chairperson

Human Resources Committee


Larry Grisen


Mary Anne McMillan Urell


Donald A. Hillert


Nathan Nelson


Michael L. Taylor

ANTICIPATED FINANCIAL IMPACT STATEMENT

2022 Budget

None

POLICY 301. HEALTH INSURANCE AND COBRA

1. **Purpose:** To provide health to those employees who qualify for coverage.
2. **Coverage:**
 - 2.1 The design and selection of health care plans is determined by the Buffalo County Board of Supervisors as recommended by the Buffalo County Human Resource Committee consistent with applicable state, federal and insurance regulations. Employees will receive notification of the health plans as adopted.
 - 2.1.1 The plan document is available for review in the Administration Department.
 - 2.2 Any employee required to pay all or any portion of the health insurance premium will make such payment by payroll deduction, except when an employee is receiving worker's compensation payments.
 - 2.3 Insurance will be canceled if the employee fails to remit payment upon notice of delinquency.
 - 2.4 Employees on FMLA will continue to pay their contribution.
3. **Eligibility:**
 - 3.1 All full-time employees and elected officials who qualify for coverage may participate in the Health Insurance Plan. Eligible employees will contribute, and the County will contribute, to the costs for the Health Insurance Plan.
 - 3.2 The group health insurance policy is available to all full-time and part-time non-temporary employees.
 - 3.2.1 Part-time, non-temporary employees must be scheduled a minimum of 30 hours per week (75% FTE or greater) ~~half-time status, forty (40) hours per two-week payroll period.~~ Premium will be a pro-rated county share with standard employee contribution rates.
 - 3.3 Employee/employer contribution rate levels for full-time, **part-time**, non-temporary employees and elected officials will be established periodically by the Buffalo County Human Resources Committee and may be adjusted at any time.

Policy 301. HEALTH INSURANCE AND COBRA

Effective Date: May 31, 2015

Revised Date: January 1, **2022** ~~2019~~

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- 6.2.2 Proof of alternate health insurance coverage is required annually. A letter from an insurance company or spouse/partner's employer with listing of dependents covered and effective date must be provided **between by December 15th or no later than January 15th** for the **upcoming following** year.
- 6.2.3 Incentive will be pro-rated for eligible part-time employees, who **are scheduled a minimum of 30 hours per week (75% FTE or greater)**. ~~meet the minimum of half-time status.~~
- 6.2.4 Incentive will be pro-rated for plan participants enrolled during the plan year; provided proof of alternative health insurance coverage is presented within 30 days of health plan eligibility.

6.3 Payment:

- 6.3.1 Insurance Incentive will be added to the employee's regular employment compensation each pay period which will be subject to all appropriate taxes and withholdings.
- 6.3.2 Payment will commence after the first month of non-coverage under a Buffalo County sponsored plan.

7. Coverage Upon Separation:

- 7.1 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.
- 7.2 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.
- 7.3 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.

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