

**ORIGINAL**

**ORDINANCE No. 2009-007A  
ADMENDING ORDINANCE 2006-029  
ORDINANCE CONCERNING INSURANCE FOR DELAWARE COUNTY EMPLOYEES  
AND RETIRING DELAWARE COUNTY EMPLOYEES**

**DELAWARE COUNTY COMMISSIONERS**

**EFFECTIVE DATE:** 3/16/09

**WHEREAS**, Delaware County's health insurance for full time and retiring county employees was last amended in 2006, and

**WHEREAS**, the terms and conditions of the prior ordinance require clarification,

**IT IS THEREFORE ORDAINED BY THE DELAWARE COUNTY BOARD OF COMMISSIONERS that:**

Delaware County Employees, who are considered eligible for insurance coverage, shall contribute 13.5% of the cost of health insurance coverage package.

The health insurance plan for full time and retiring county employees shall be adopted as agreed to by contract with the county health insurance provider.

All premium calculations for full time or retiree's will be based on the "full cost" of the insurance to the county for each tier, As determined by the health insurance provider.

**RETIREE ELIGIBILITY:**

Eligibility for a retiree's coverage shall be determined as follows: the employee's age plus years of service shall equal at least seventy (70) years, with a minimum of ten (10) of those years being continuous years of service with Delaware County immediately preceding the date of retirement. Application for coverage as a retiree shall be made prior to termination of employment, and;

- A retiree who was eligible for retirement coverage under the previous ordinance will be allowed to maintain retirement benefits, but under the rules and contribution schedule written in this ordinance.

An individual who is eligible as determined by age and years of service, but who, at the time of retirement is also covered as a retiree from previous employment, shall be ineligible for coverage as a retiree of Delaware County, and;

- If an eligible retiree seeks full time employment elsewhere, and participates in that employer's health insurance, that coverage shall be primary and Delaware County coverage is secondary. If a retiree cancels his/her coverage with Delaware County, he/she cannot re-sign at a later date, and;
- If an eligible employee declines to continue coverage when their retirement commences, they cannot choose to participate at a later date.

If a retired employee dies while covered under this provision, said deceased's dependents health insurance coverage shall continue at the same rate. The surviving dependent (s) must make payment to Delaware County for the coverage. The coverage will continue only while the group plan of insurance is in force and will stop on the earlier of the following:

- a. The date the surviving spouse remarries;
- b. The date a surviving dependent becomes covered for health insurance through employment; or
- c. The date a surviving dependent child becomes ineligible under the then current eligibility guidelines as outlined in the booklet coverage.

Said group health insurance coverage shall continue to benefit an eligible retired employee until the retired employee becomes eligible for Medicare. At that time an employee must enroll to receive Medicare Benefits. The County's health plan may be continued as secondary health care coverage. These Medicare eligible retirees shall remain on the group plan of insurance as long as the coverage remains part of the county's group plan of insurance.

RETIREE RATES:

Under 65:

The cost of health insurance premiums for eligible retired employees shall be 30% of the total county monthly premium for the single employee or 38% of the total monthly premium for any other tier. This would include employee/spouse, employee/children or employee/family.

65 and Over:

The monthly rate charged to a retiree will be 65% of the full current cost to the County, and then their tier rate applied, once an individual becomes covered by Medicare and the County's plan becomes secondary.

The monthly rate for a retiree on the employee/spouse tier will be 65% of the full current county cost, and then their tier rate applied, if both individuals are over 65 and on Medicare.

A median of a retiree and spouse tier, and the retiree/spouse both on Medicare rate, shall be used if one of the partners is on Medicare and the other is not.

Insurance payments for retiree's are due the 1<sup>st</sup> of each month. If payment is not received in full by the 15<sup>th</sup> of the Month, Insurance benefits may be cancelled.

Note: If any section, paragraph or provision of the Ordinance shall be invalid or unenforceable for any reason, the invalidity or unenforceability of such section, paragraph or provision shall not affect any of the remaining provisions of this Ordinance.

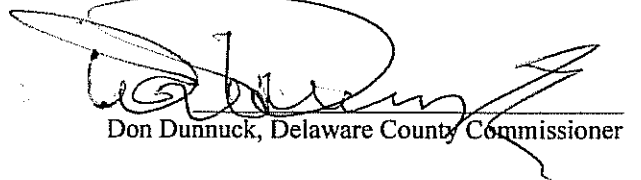
Dated this 16 day of March, 2009



Todd Donati, Delaware County Commissioner

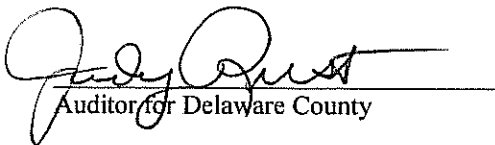


Larry Bledsoe, Delaware County Commissioner



Don Dunnuck, Delaware County Commissioner

ATTEST:



Judy Quest  
Auditor for Delaware County