

ORDINANCE No. 2010-009
ORDINANCE CONCERNING INSURANCE FOR
DELAWARE COUNTY EMPLOYEES
AND RETIRING DELAWARE COUNTY EMPLOYEES

ORIGINAL

Whereas, Delaware County's Health Insurance for Full-Time and Retiring County Employees was last amended in 2009, and

Whereas, it has been determined by the Delaware County Commissioners that the following ordinance(s) of record, 2009-007A, 2008-015, 2006-029, 2000-022, 1998-034, are hereby superseded and replaced by this Ordinance.

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

The Health Insurance Plan (the Plan) shall be adopted as agreed to by the Delaware County Board of Commissioners and the contract with the Health Insurance Provider.

All premium calculations for Active Employees or Retirees shall be based on the "full cost" of the insurance to Delaware County for each tier as determined by the Delaware County Board of Commissioners and the Health Insurance Provider.

Active Employees

Eligibility

Active Employees may enroll in coverage for themselves and eligible Dependents provided the Employee meets the following requirements:

- The Employee shall be classified as a full-time employee, working a minimum average of 35 hours per week, 50 weeks per year, and be paid out of a full-time funded line item as defined in the Salary Ordinance by Delaware County Council.
- Coverage for elected officials, political appointees and chief deputies begins the first day of employment with Delaware County. Coverage for eligible new employees shall be effective after sixty (60) days of full-time employment from the hire date.

Premium Contributions

Active Employees who are considered eligible for health insurance coverage shall contribute a premium of 13.5% of the full cost of the health insurance plan based on the enrollment tier. Such contributions shall be altered in accordance with defined calculations when the total cost of insurance to Delaware County changes based on policy renewal or applicable changes to the Plan.

Retiree Insurance

Type of Coverage

Eligible Retired Employees not yet Medicare eligible shall be covered under the Self-funded Health Insurance Plan sponsored by Delaware County and the separate Vision Benefit Plan purchased by the County. Medicare eligible retirees shall be covered under the Medicare Carve Out policy purchased by Delaware County, however will continue to receive Dental Benefits from the Self-funded Health Insurance Plan sponsored by Delaware County and Vision Benefits under the Vision Benefit Plan purchased by the County.

Eligibility

Retired Employees may continue coverage for themselves, Spouses, and/or eligible Dependents provided the Retiree meets the following requirements:

- 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.
- The years of service shall be calendar years measured based on the anniversary date of full time (i.e. benefit eligible) employment.
- Eligibility for coverage shall be extended to include Delaware County Circuit Court Judges who qualify under years of service as noted in this ordinance.
- A Retiree who was eligible for retirement coverage under the previous ordinance(s) will continue retirement benefits, but under the rules and contribution schedule(s) written in this ordinance or future ordinances.
- An Employee who is eligible as determined by age and years of service, but who at the time of retirement also is covered as a retiree from previous employment (for any employer), shall be *ineligible* for coverage as a retiree of Delaware County.

Participation Requirements

- The Retiree shall make a written request for the continuation of coverage to the Delaware County Human Resources office within 90 days after his/her retirement date.
- The Employee and any covered dependants must be covered on the health insurance plan at the time of retirement. Dependents cannot be added to the plan after the retirement date.
- If a Retiree cancels coverage for himself/herself or any covered dependant at any time, they cannot re-enroll at a later date. If an eligible Employee declines to continue coverage as a Retiree, they cannot choose to participate after 90 days of their last date of employment.
- If an eligible Retiree seeks full-time employment elsewhere and participates in that employer's health insurance plan, the new employer's health insurance shall be primary and Delaware County coverage shall be secondary.

- Retirees and participating Spouses eligible for Medicare shall be required to enroll in Medicare Part A and Medicare Part B, which shall be primary and Delaware County coverage shall be secondary.

Death of a Retiree

In the event of the death of the Retiree, the Spouse may continue coverage under the Plan paying the single retiree rate based on the individual’s age.

The Retiree Spouse’s coverage shall terminate upon the earliest of the following:

- a) The end of the month of the surviving spouse’s remarriage; or
- 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 Plan Document; or
- d) The date Delaware County ceases to maintain the Plan.

Premium Contributions

Retiree coverage shall be contributory. A Retiree shall contribute a portion of the monthly premiums in accordance with the following percentage schedule. Such contributions shall be altered in accordance with defined calculations when the total cost of insurance to Delaware County changes based on policy renewal or applicable changes to the Plan.

Payments shall be made by check or money order only payable to the Delaware County Treasurer. Payments shall be due the 1st of each month and delivered to the Delaware County Human Resources department. If payment is not received in full by the 15th of the month, insurance benefits may be cancelled.

Premium Schedule

Non-Medicare Eligible Retirees

Rates are based on the full current cost to Delaware County for the Health Plan.

Retiree Only	30% of the full current County Plan cost
Retiree/Spouse (both non-Medicare covered; or Retiree non-Medicare and Spouse on Medicare)	38% of the full current County Plan
Retiree/Child(ren)	38% of the full current County Plan cost
Family	38% of the full current County Plan cost

Medicare Eligible

Rates are based on the full current cost to Delaware County for the Medicare Carve Out Health Plan.

Retiree Only	30% of the full current County Over Age 65 Plan cost
Retiree on Medicare / Spouse non-Medicare	Median of Non-Medicare Retiree/Spouse tier and Medicare Retiree/Spouse tier
Retiree/Spouse – Both on Medicare	38% of the full current County Over Age 65 Plan cost

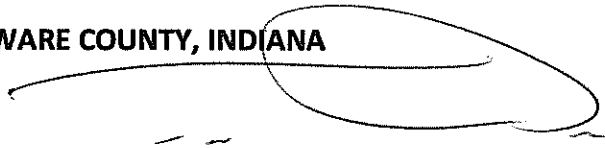
*Child(ren) Option – Child dependent(s) who are eligible for the plan and covered at the time of retirement are an additional \$444.00 per month.

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.

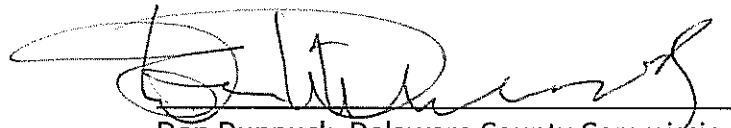
All ordinances, resolutions, and/or orders, or parts thereof, in conflict with the provisions of this Ordinance are, to the extent of such conflict, hereby superseded, and this Ordinance shall be in full force and effect from and upon compliance with all procedures required by law.

Dated this 20 day of September, 2010.

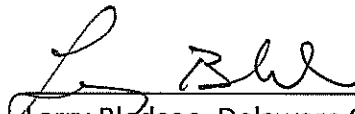
BOARD OF COMMISSIONERS OF DELAWARE COUNTY, INDIANA



Todd Donati, Delaware County Commissioner



Don Dunnuck, Delaware County Commissioner



Larry Bledsoe, Delaware County Commissioner

ATTEST:


Judy Rust, Delaware County Auditor