

## ORDINANCE DEFINING INSURANCE FOR DELAWARE COUNTY RETIREES

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

The Retiree 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. Any rights retirees may have under those benefits controlled by Plan Documents are created solely by the written document, which the Plan Sponsor has adopted and which retirees may examine upon request. In the event there are any conflicts between the summary and the respective Plan Document, the Plan Document shall control.

Application for coverage as a retiree shall be made prior to termination of employment. Employees wish to participate in the Retiree Insurance program should contact Human Resources to determine eligibility for the employee as well as any spouse or dependent.

**Retiree Insurance****Type of Coverage**

Eligible Retired Employees not yet Medicare eligible shall be covered under the Self-funded Health Insurance Plans sponsored by Delaware County. Medicare eligible retirees shall be covered under the Medicare Carve Out policy purchased by Delaware County. Eligible employees will receive Dental and Vision Benefits from the Self-funded Health Insurance Plans sponsored by Delaware 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 the age and years of service requirement as noted in this ordinance.
- Retirees who were eligible for retirement coverage under the previous ordinance(s) will continue retirement benefits, however retirement coverage will fall under the rules and contribution schedules(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 retiree from previous employment (for any employer), shall be *ineligible* for coverage as a retiree of Delaware County.

**Participation Requirements**

- 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. The Retiree cannot re-enroll at a later date.
- 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.
- A Retiree's participating Spouses who is 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**

If a retired employee dies while covered under this provision, said health insurance coverage for the spouse and/or dependents of the deceased retiree shall continue. The surviving spouse and/or dependents 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 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 dependant child becomes ineligible under the then current eligibility guidelines as outlined in the Plan Document.

### **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.

Payment shall be due the 1<sup>st</sup> of each month and delivered to the Delaware County Human Resource Department. Coverage shall be terminated at the end of the month for which payment was due if payment has not been received. Payments shall be made by check or money order only payable to the Delaware County Treasurer.

### **Premium Schedule PPO Plan**

#### Non-Medicare Eligible Retirees

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

Retiree Only	31.5% of the full current County Plan cost
Retiree/Spouse (both non-Medicare Covered; or Retiree non-Medicare And Spouse on Medicare)	39.5% of the full current County Plan cost

Retiree/Child(ren)	39.5% of the full current County Plan cost
Family	39.5% of the full current County Plan cost

Medicare Eligible Retirees (Humana)

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

Retiree Only	31.5% of the full current County Over 64 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	39.5% of the full current County Over 64 Plan cost

**High Deductible Health Plan Premiums**

Retirees switching to or already on the High Deductible Health Plan will pay the premium rates that are calculated by taking the same County contribution as the County contributes in its portion of the Non-Medicare Eligible Retirees PPO Plan by tier and percentages addressed above. Then subtracting the County costs from the total premium of the High Deductible Plan. The remaining premium balance is divided by 12 and becomes the premium rate for the High Deductible Health Plan. This formula is to keep the County's Contribution to both plans the same. This allows a reduced premium by the savings of the HDHP costs to be utilized by the retiree for the High Deductible Health Plan.

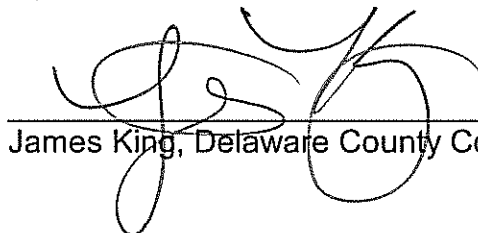
If any section, paragraph or provision of the Ordinance shall be invalid or unenforceable for any reason, the invalidity or unenforceability of such section, paragraph or provision shall not affect any of the remaining provisions of this Ordinance.

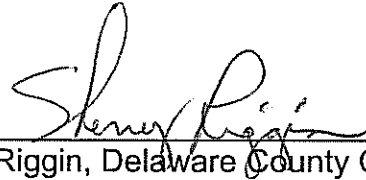
All ordinances, resolutions, and/or county policy, or parts thereof, in conflict with the provisions of this Ordinance are, to the extent of such conflict, hereby superseded, and this Ordinance shall be in full force and effect from and upon compliance with all procedures required by law.

Dated this 2 day of December, 2013.

**BOARD OF COMMISSIONERS OF DELAWARE COUNTY, INDIANA.**

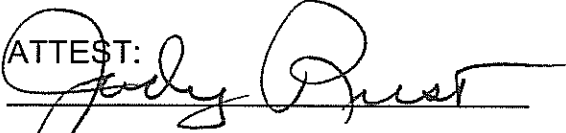
  
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Larry Bledsoe, Delaware County Commissioner

  
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James King, Delaware County Commissioner



Sherry Riggins, Delaware County Commissioner

ATTEST:



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Judy Rust, Delaware County Auditor