

RESOLUTION 2009-05

**A RESOLUTION AMENDING PERSONNEL POLICIES AND PROCEDURES SUBSECTIONS 13.A AND 13.F REGARDING EMPLOYEE BENEFITS**

**WHEREAS**, the Tooele County Commission finds it necessary to revise Personnel Polices and Procedures Subsection 13.A, Insurance, and Subsection 13.F, 401(k) and 457 Plans, in the Employee Benefits section to modify retiree benefits.

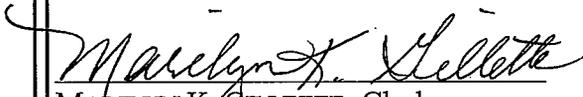
**NOW, THEREFORE, BE IT RESOLVED BY THE TOOELE COUNTY COMMISSION** that Personnel Policies and Procedures Subsection 13.A, Insurance, and Subsection 13.F, 401(k) and 457 Plans, in the Employee Benefits section are hereby amended to read as attached hereto, which attachment is, by this reference, made a part hereof.

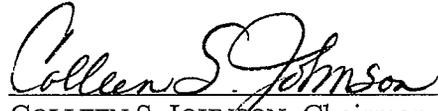
**EFFECTIVE DATE:** This resolution shall take effect immediately upon passage.

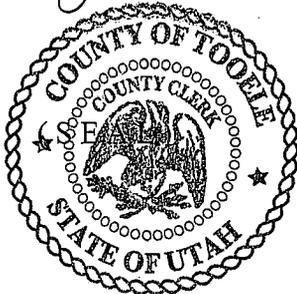
**DATED** this 24<sup>th</sup> day of February 2009.

**ATTEST:**

**TOOELE COUNTY COMMISSION:**

  
Marilyn K. Gillette, Clerk

  
Colleen S. Johnson, Chairman



Commissioner Johnson voted aye  
Commissioner Clegg voted aye  
Commissioner Hurst voted absent

**APPROVED AS TO FORM:**

  
Doug Hogan  
Tooele County Attorney

**SECTION 13**  
**EMPLOYEE BENEFITS**

**A. INSURANCE:**

1. The county pays a portion of the premium for medical, dental, and life insurance provided to employees and their dependents. The portion paid by the county may vary according to the group plan offered and the costs incurred to provide the specified benefits. The County Commission shall establish the county's contribution for employee insurance.
2. Employees who work 30 hours or more per week are entitled to enroll in the county's insurance program. Eligible employees may participate in the medical, dental, and life portions of the plan and may choose single, two-party, or family coverage.
3. Payroll deductions for insurance premiums shall be prorated equally and withheld bi-monthly from each paycheck.
4. If a married couple works for the county and each spouse is eligible to receive full insurance benefits, they may acquire family coverage by paying ten percent of the full family insurance premium. The couple shall designate the employee from whose pay this insurance expense will be deducted.
5. Employees taking an approved leave of absence without pay shall have continuous insurance coverage if the leave does not extend beyond one full pay period. When an employee takes such leave that extends beyond one full pay period, all insurance coverage terminates at the end of the two-week period following the last insurance payroll deduction. Coverage may continue under the Consolidated Omnibus Budget Reconciliation Act (COBRA) guidelines during such approved leave if an employee pays the entire insurance premium including the county's regular contribution during the leave, plus a two percent administration fee.
6. Eligible new hires may immediately enroll in the insurance program. Employees who are eligible for the benefits and have properly enrolled in the insurance program shall be covered during the first payroll period following 14 days after enrollment. Insurance premiums shall be prepaid and withheld during a full payroll period prior to coverage. All insurance coverage terminates at the end of the pay period following the last insurance payroll deduction.
7. Eligible employees who do not enroll in the insurance program at the time of hire must wait for an open enrollment period or may enroll under a special enrollment requirement and shall provide to the county a certificate of cancellation from their prior insurance carrier for them or their dependents who wish to enroll. Applications for special enrollment must be reviewed and approved by the insurance carrier. Employees should contact the Department of Human Resource Management for details when a special enrollment may be required. Changes to the employee's coverage election can be made during open enrollment or when a life status change occurs.

8. It is the employee's responsibility to notify the Department of Human Resource Management when a dependent is no longer eligible for coverage. The county will not refund premium payments made for ineligible dependents.
9. Retirees from county employment who have at least ten years of service with the county and who qualify for service retirement under the Utah State Retirement System or other county-sponsored plan, including public safety retirees, may, until the retiree is of Medicare eligible age, continue their enrollment in the county insurance program subject to the following:
  - a. The county will allow retirees a premium credit to continue enrollment in the insurance program, at one year for every five years of full-time employment with the county under the same provisions as regular employees or until the retirees reach Medicare eligible age. Employees who retire prior to January 1, 2010 will receive a premium credit to continue enrollment in the insurance program, at one year for every five years of full-time employment with the county for the retirees and their dependents. Employees retiring after January 1, 2010 will receive paid up service premium credit for the retiree only.
  - b. Retirees, who have exhausted their years of service premium credit, and their dependents may continue enrollment under the group policy until they are of Medicare eligible age by paying 50% of the full cost of all coverages that are continued.
  - c. Retirees and their dependents, upon reaching Medicare eligible age, who have previously been covered under the group policy are eligible to participate in the county's Medicare Supplement Coverage. Retirees who have used all of their premium credits, and eligible dependents, may continue enrollment by paying 50% of the total premium for the Medicare Supplement Coverage.
  - d. Dependents of retirees shall be entitled to the same insurance coverage, shall pay 50% of the same premiums, and shall be covered on the same basis as a retiree of their age. Dependents of eligible retirees may continue enrollment in the county's medical and dental insurance programs on the same basis as the retiree even though the retiree reaches Medicare eligible age.
  - e. Only insurance coverages that were in effect for at least one full year prior to the time of retirement may be continued. Any coverages that are dropped after retirement may not thereafter be reinstated.
  - f. Any payments required by retirees to continue enrollment in the county's medical, dental, life, or Medicare Supplement Coverage shall be paid in advance to Tooele County.
10. In keeping with the provisions of COBRA and any amendments to that Act, Tooele County provides for the continuation of health and dental insurance benefits to employees and dependents who become qualifying beneficiaries under the terms of COBRA. Qualifying beneficiaries desiring to continue insurance coverage as members of the county group must pay the entire cost of the insurance plus the administration fee as designated by the Act or its amendments. The duration of coverage shall be determined by the continuation provisions

under the Act or its amendments, and the qualifying beneficiary's timely payment of the premium.

11. The spouse and children of a deceased county employee or retiree who are enrolled in the county medical or dental insurance programs may continue their insurance enrollment in these programs provided that the entire cost, plus a two percent administration fee, is paid by the spouse and children. The duration of coverage shall be determined by the continuation provisions under the COBRA Act and its amendments. Once their COBRA coverage expires, the spouse and children will not be eligible for coverage under the County sponsored plan but will be offered a conversion policy. Dependents of a deceased county employee or retiree are not entitled to participate in the county's life insurance program.
- 

**F. 401(k) AND 457 PLANS:**

1. Pursuant to Sections 401(k) and 457 of the Internal Revenue Code, the county has adopted a 401(k) plan and a 457 plan for the benefit of eligible employees. The purpose of the plan is to provide a supplemental retirement income for eligible employees through a plan administered by Utah Retirement Systems.
2. All employees are eligible to participate in the 401(k) or 457 plans.
3. Tooele County may contribute to the 401(k) plan an amount determined by the County Commission. If the county elects to contribute to the 457 plan on the employee's behalf, a FICA match is required. The amount shall be allocated to eligible participants' accounts according to the employee's elections. Eligible employees may contribute amounts according to the plan.
4. Questions concerning the 401(k) or 457 plans should be referred to Utah Retirement Systems.

**SECTION 13**  
**EMPLOYEE BENEFITS**

**A. INSURANCE:**

1. The county pays a portion of the premium for medical, dental, and life insurance provided to employees and their dependents. The portion paid by the county may vary according to the group plan offered and the costs incurred to provide the specified benefits. The County Commission shall establish the county's contribution for employee insurance.
2. Employees who work 30 hours or more per week are entitled to enroll in the county's insurance program. Eligible employees may participate in the medical, dental, and life portions of the plan and may choose single, two-party, or family coverage.
3. Payroll deductions for insurance premiums shall be prorated equally and withheld bi-monthly from each paycheck.
4. If a married couple works for the county and each spouse is eligible to receive full insurance benefits, they may acquire family coverage by paying ten percent of the full family insurance premium. The couple shall designate the employee from whose pay this insurance expense will be deducted.
5. Employees taking an approved leave of absence without pay shall have continuous insurance coverage if the leave does not extend beyond one full pay period. When an employee takes such leave that extends beyond one full pay period, all insurance coverage terminates at the end of the two-week period following the last insurance payroll deduction. Coverage may continue under the Consolidated Omnibus Budget Reconciliation Act (COBRA) guidelines during such approved leave if an employee pays the entire insurance premium including the county's regular contribution during the leave, plus a two percent administration fee.
6. Eligible new hires may immediately enroll in the insurance program. Employees who are eligible for the benefits and have properly enrolled in the insurance program shall be covered during the first payroll period following 14 days after enrollment. Insurance premiums shall be prepaid and withheld during a full payroll period prior to coverage. All insurance coverage terminates at the end of the pay period following the last insurance payroll deduction.
7. Eligible employees who do not enroll in the insurance program at the time of hire must wait for an open enrollment period or may enroll under a special enrollment requirement and shall provide to the county a certificate of cancellation from their prior insurance carrier for them or their dependents who wish to enroll. Applications for special enrollment must be reviewed and approved by the insurance carrier. Employees should contact the Department of Human Resource Management for details when a special enrollment may be required. Changes to the employee's coverage election can be made during open enrollment or when a life status change occurs.

8. It is the employee's responsibility to notify the Department of Human Resource Management when a dependent is no longer eligible for coverage. The county will not refund premium payments made for ineligible dependents.
9. ~~Any R~~retirees from county employment who has have at least ten years of service with the county and who ~~qualifies~~ qualify for service retirement under the Utah State Retirement System or other county-sponsored plan, including public safety retirees, may, until age 65 ~~the retiree is of Medicare eligible age,~~ continue their enrollment in the county insurance program subject to the following:
  - a. The county will allow a retiree ~~s~~ a premium credit to continue enrollment in the insurance program, at one year for every five years of full-time employment with the county under the same provisions as a regular employee ~~s~~ or until the retiree ~~s~~ reaches Medicare eligible age 65. ~~During the period that a retiree has this service credit, any dependent of the retiree will have the same credit and will be covered on the same basis as the retiree. Employees who retire prior to January 1, 2010 will receive a premium credit to continue enrollment in the insurance program, at one year for every five years of full-time employment with the county for the retirees and their dependents. Employees retiring after January 1, 2010 will receive paid up service premium credit for the retiree only.~~
  - b. ~~Retirees, who have exhausted their years of service premium credit, and their dependents who are not eligible to continue coverage under Subsection 9.a. may continue enrollment under the group policy until they are of Medicare eligible age 65 by paying 60%~~ 50% of the full cost of all coverages that are continued.
  - c. Retirees and their dependents, upon reaching Medicare eligible age 65, who have previously been covered under the group policy are eligible to participate in the county's Medicare Supplement Coverage. ~~For every five years of full-time county service, the county will provide one year credit of fully paid Medicare Supplement Coverage, provided that the credit has not been previously used by the retiree for group health coverage prior to reaching age 65. Each year of credit used prior to age 65 will be deducted from available Medicare Supplement Coverage fully paid by the county. Retirees who have used all of their premium credits, and eligible dependents, on the Medicare Supplement Coverage may continue enrollment by paying 50% of the total premium for the Medicare Supplement Coverage.~~
  - d. Dependents of retirees shall be entitled to the same insurance coverage, shall pay 50% of the same premiums, and shall be covered on the same basis as a retiree of their age. Dependents of eligible retirees may continue enrollment in the county's medical and dental insurance programs on the same basis as the retiree even though the retiree reaches Medicare eligible age 65.
  - e. Only insurance coverages that were in effect for at least one full year prior to the time of retirement may be continued. Any coverages that are dropped after retirement may not thereafter be reinstated.

- f. Any payments required by retirees to continue enrollment in the county's medical, dental, life, or Medicare Supplement Coverage shall be paid in advance to Tooele County.
  10. In keeping with the provisions of COBRA and any amendments to that Act, Tooele County provides for the continuation of health and dental insurance benefits to employees and dependents who become qualifying beneficiaries under the terms of COBRA. Qualifying beneficiaries desiring to continue insurance coverage as members of the county group must pay the entire cost of the insurance plus the administration fee as designated by the Act or its amendments. The duration of coverage shall be determined by the continuation provisions under the Act or its amendments, and the qualifying beneficiary's timely payment of the premium.
  11. The spouse and children of a deceased county employee or retiree who are enrolled in the county medical or dental insurance programs may continue their insurance enrollment in these programs provided that the entire cost, plus a two percent administration fee, is paid by the spouse and children. The duration of coverage shall be determined by the continuation provisions under the COBRA Act and its amendments. Once their COBRA coverage expires, the spouse and children will not be eligible for coverage under the County sponsored plan but will be offered a conversion policy. Dependents of a deceased county employee or retiree are not entitled to participate in the county's life insurance program.
- 

**F. 401(K) AND 457 PLANS:**

1. Pursuant to Sections 401(k) and 457 of the Internal Revenue Code, the county has adopted a 401(k) plan and a 457 plan for the benefit of eligible employees. The purpose of the plan is to provide a supplemental retirement income for eligible employees through a plan administered by Utah Retirement Systems.
2. All employees are eligible to participate in the 401(k) or 457 plans.
3. Tooele County ~~shall~~ may contribute to the 401(k) plan an amount determined by the County Commission. If the county elects to contribute to the 457 plan on the employee's behalf, a FICA match is required. The amount shall be allocated to eligible participants' accounts according to the employee's elections. Eligible employees may contribute amounts according to the plan.
4. Questions concerning the 401(k) or 457 plans should be referred to Utah Retirement Systems.