

INSURANCE

POLICY: It is the policy of Black Hawk County to provide health, dental, life, and accidental death and dismemberment insurance for its non-bargaining employees, subject to all of the terms and conditions of the agreement between Black Hawk County and the respective insurance administrator or carrier.

SCOPE: This policy applies to all Black Hawk County non-bargaining employees. Whenever the provisions of this policy are in conflict with federal or state laws or regulations, the provisions of the laws or regulations shall prevail.

HEALTH INSURANCE: Full-time non-bargaining employees and their dependents shall be eligible to participate in the Black Hawk County health insurance plan that provides medical, prescription and dental benefits. Insurance for new non-bargaining employees will become effective on the first of the month coinciding with or next following thirty (30) days of employment. Upon termination of employment, coverage will end at the end of the month following the separation date.

Where there are two (2) married employees employed by the County, they may take either one (1) family plan or two (2) single plans. To maintain health insurance plan coverage, employees may be required to make a monthly premium contribution as determined by the Board of Supervisors.

For details on specific medical and prescription drug benefit provisions, applicable deductibles and maximum out-of-pockets, co-pays, coinsurance, lifetime maximum benefit, etc., consult the latest Benefits Summary and Summary Plan Description. These documents are available on the County's internet website under the Human Resources Department's Benefits link or can be obtained from the Human Resources Department.

Employee contribution rates for medical coverage are set annually by the Board of Supervisors during the budget process and will be communicated to employees during the annual open enrollment period. Black Hawk County will offer medical coverage to part-time employees in accordance with the Affordable Health Care Act (ACA). Employee premium contributions will be pro-rated based on hours.

DENTAL INSURANCE: The County's dental plan provides benefits in the categories of check-ups and teeth cleaning, cavity repair and tooth extractions, root canals, gum and bone diseases, high cost restorations, dentures and bridges, and orthodontics. For applicable deductibles, coinsurance, benefit period maximum, or lifetime maximum benefit, consult the Summary Plan Description.

LIFE INSURANCE: The County shall provide a \$15,000 life insurance policy for each full-time employee, with a corresponding \$15,000 Accidental Death and Dismemberment Benefit

CONTINUATION OF BENEFITS: Under benefit legislation known as the Consolidated Omnibus Budget Reconciliation Act (COBRA), employees who terminate employment

and their dependents are eligible for a temporary extension of health care when coverage under the County's plan would otherwise end. For further information, see the *Black Hawk County Employee Handbook*, Section 211, COBRA Continuation Coverage Rights.

PRE-TAX REIMBURSEMENT ACCOUNT: All employees who work 30 hours per week or more are eligible to participate in Black Hawk County's flexible spending plan that, under IRS regulations, allows employees to pay for health care and dependent care from pre-tax dollars.