

EB-2: Group Health, Life, Accident and Dismemberment Insurance

EB-2: Group Health, Life, Accident and Dismemberment Insurance

PLEASE Note: Benefit Costs are subject to change.

SECTION I - POLICY

1. COVERAGE OF EMPLOYEES:

County employees who work a minimum of thirty (30) hours per week are provided comprehensive group medical and dental insurance maintained by the County. New employees are covered on the first day of the month following the date they become employed. The employee must enroll immediately following his/her employment. Health, dental, and life insurance are written with coverage beginning at 12:01 a.m. on the first day of the month and expiring at 12:00 midnight on the last day of the month.

Four types of medical/dental memberships are available to employees. These include employees only, employee/spouse, employee/children, and full family.

County employees are provided with life insurance maintained by the County. Coverage is determined by council. Employees may choose to secure life insurance coverage for those dependents covered by the County's health and dental insurance with the cost being paid by the employee.

The County's portion of the employee's health and dental benefit plan shall not be paid for any employee on leave-without-pay (other than FMLA leave) or on a non-pay status for a period of more than thirty (30) days. Such an employee may elect to continue his/her optional coverage during his/her leave period by remitting to the County such payments, as well as paying the County's portion. These payments may not be withheld from the employee's check after returning to work, but must be paid at least one (1) month in advance. Employees will automatically be dropped from coverage and the County's billing if a valid check is not received in the Human Resource Department by the 10th of each month the employee is on non-pay status.

Employees terminating employment are covered through the last day of the month in which they actually work. If premiums have been deducted for any pay for dependent coverage during the month of termination, the deducted premiums will be refunded to the employee unless the employee selects to extend individual coverage for a maximum of one month beyond the last day of the month during which the date of termination occurs by paying in cash the individual coverage premium.

EB-2: Group Health, Life, Accident and Dismemberment Insurance

2. COVERAGE FOR DEPENDENTS:

All employees eligible for basic coverage may have their spouse, dependents or both included in the medical insurance policy. Dependent coverage may be added or discontinued in accordance with the group policy provisions. All costs associated with the adding of spouses or dependents are to be paid by the employee.

SECTION II - PROCEDURES

3. INSURANCE FOR RETIREES:

Fairfield County Council has adopted the SC Budget and Control Board Plan for group health and dental insurance benefits for retirees. A copy of this plan and an explanation is available in the Human Resource Department.