

## 7.00 BENEFITS

**7.01 MEDICAL AND LIFE INSURANCE.** Regular full-time employees and elected, and certain appointed, department heads of the county are eligible for the group hospitalization, medical, and life insurance coverage. Regular full-time employees are eligible after completion of 90 days from the date of employment. The 90 day “waiting period” stated herein is waived for individuals returning to full-time employment after a qualified period of retirement during which the retiree receives County Retiree Health Benefits. Premiums for the employee’s portion are paid in full by the county. Eligible employees may add dependent coverage at the employee’s expense.

Part-time employees are not eligible for group medical, hospitalization, prescription or life insurance. Additionally, part-time employees are not eligible for short or long term disability insurance, or any voluntary insurance offered by the County. Individuals in a Modified Category of Employment could become eligible under the Affordable Care Act for medical insurance if they exceed the average of 30 hours a week in the measurement period. The measurement period is twelve months beginning on the fiscal year October 1 and continuing through September 30.

Upon employment, each employee who is expected to become eligible for insurance coverage is given an insurance booklet containing detailed information about the county’s insurance programs. See section on **Continuation of Group Insurance** for information on continued coverage after certain status changes.

**7.015 RETIREE HEALTH BENEFIT.** Each regular full-time employee who separates from the service of Polk County, and who at the time of their separation, is eligible for retirement under Texas County and District Retirement System guidelines, and either (1) has total creditable service with the Texas County and District Retirement System and continuous service as a full-time employee of Polk County of twenty (20) years or more, or (2) has total creditable service with the Texas County and District Retirement System and continuous service as an elected official of Polk County of sixteen (16) years or more; and whose full salary has been paid entirely from Polk County funds, or Grant funds received from Federal, State, or other Local Governments by Polk County continuously, for (1) twenty (20) years or more, or (2) for sixteen (16) years or more as an elected official, and is covered by the Polk County group health program at the time of their retirement will have the same dollar amount contributed towards their group medical premiums by the County that the County contributes towards such premiums for its full-time employees (see \* revised premium maximums, below) . Upon reaching Medicare eligibility (retiree must have Medicare A & B, and may have to be 65 or older), employees who meet the above requirements will be eligible to participate in the senior health plan offered by the County. If the retiree meets the eligibility requirements stated above for premiums to be paid upon reaching Medicare eligibility (must have Medicare A & B, and may have to be 65 or older) the County will pay the premium for the retiree to participate in the senior health plan designated by the County (see \* revised premium maximums, below). Coverage for spouses and dependents who are participants in the

County's group health program on the date of the employee's retirement may also be continued. Premiums for spouses and dependent(s) shall be paid by the retiree. Premiums for spouses or dependents(s) ceases at midnight on the last day of any month in which the premium is not received in the Treasurer's Office when due.

In the case of an employee who: (1) is separated from service for medical reasons, including but not limited to a disability or caring for an immediate family member (as defined in the FMLA) with a disability; (2) subsequently is no longer affected by the medical reason requiring separation; (3) is rehired by Polk County; (4) the break in service does not exceed 2 years; (5) was not employed elsewhere during the period of separation, and (6) is still eligible for Texas County and District Retirement System retirement benefits, that employee shall be considered for the limited purpose of Section 7.00 of this policy only to have "continuous service as a full-time employee" with the periods of continuous service immediately preceding and following the aforementioned separation combined. The break in service shall not count towards the accrued time described in this section.

Each regular full-time employee who separates from the service of Polk County, and who is eligible for retirement under the Texas County and District Retirement System, and who is covered by the Polk County group health program at the time of such retirement but does not meet the minimum requirements of continuous employment set forth in the paragraph above, will be permitted to continue their participation in current or future group health or senior health plan programs provided by Polk County for its employees and retirees at their sole expense, so long as premium payments are made in a timely manner. In this instance, coverage in the County's group health plan will be available until the individual reaches the age of sixty-five (65) years, at which time a participant must elect whether to enroll at their own expense in the Senior Health Plan offered through the County's group coverage or another supplemental coverage of their own choice at their own expense or no supplemental coverage. Coverage for spouses and dependents who are participants in the County's group health program on the date of the employee's retirement may also be continued. Premiums for spouses and dependents shall also be paid by the retiree. This eligibility for such retiree, their spouse and dependent(s) ceases at midnight on the last day of any month in which the premium is not received in the Treasurer's Office when due.

\*For Employees and Elected Officials retiring on or after October 1, 2018, who are eligible for the Retiree Health Benefit, a maximum of Four Hundred Dollars (\$400.00) per month toward the premium for eligible retirees electing to participate in the County's senior (Medicare Supplemental) health plan will be paid by the County and the retiree will be responsible for any portion of the total premium amount exceeding the County's maximum contribution. Any portion of premium payment required from an eligible retiree must be made by monthly automatic checking withdrawal, auto debit or auto credit card payment established with the County Treasurer's office and eligibility for such retiree and/or covered dependent(s) ceases at midnight on the last day of any month in which the premium is not received in the Treasurer's Office when due.

For Employees and Elected Officials retiring on or after October 1, 2019, who are eligible for the Retiree Health Benefit, a maximum of Eight Hundred Dollars (\$800.00) per month toward the premium for eligible retirees participating in the County's group health plan (pre-65) will be paid by the County and the retiree will be responsible for any portion of the total premium amount exceeding the County's maximum contribution. Any portion of premium payment required from an eligible retiree must be made by monthly automatic withdrawal, auto debit or auto credit card payment established with the County Treasurer's office and eligibility for such retiree and/or covered dependent(s) ceases at midnight on the last day of any month in which the premium is not received in the Treasurer's Office when due.

**7.02 SOCIAL SECURITY.** All employees and elected officials of the county are covered by social security. The county contributes to the social security system on behalf of each employee.

**7.03 PENSION PLAN.** County employees and elected officials are covered under the Texas County and District Retirement System, and all employees assigned by TCDRS as eligible to participate are required to do so. Each new county employee who will be covered by the retirement system is given a booklet on the system during new employee orientation in the Human Resources office.

**7.04 WORKERS' COMPENSATION.** Employees and elected officials of the county are covered by the workers' compensation insurance program, and the county pays the premium. This coverage provides medical and salary continuation payments to employees who receive bona fide, on-the-job, work-related injuries. Detailed information about workers' compensation benefits is found in the sections of this manual under the main heading **Health and Safety**.

*(Legal reference: V.T.C.A., Labor Code, Chapter 504)*

**7.05 UNEMPLOYMENT INSURANCE.** All employees of the county are covered under the Texas Unemployment Compensation Insurance program, and the county pays for this benefit. This program provides payment for unemployed workers in certain circumstances. Elected officials are not covered by unemployment insurance.

*(Legal reference: V.T.C.A., Labor Code, Chapter 201)*

**7.06 LEAVE TIME.** Regular full-time county employees are eligible for holidays, vacation leave, sick leave, and other types of released time under certain circumstances. Detailed information about leave and other types of released time is found in the sections of this manual under the main headings **Leave Time** and **Holidays**.