

# SCIOTO COUNTY BOARD OF DEVELOPMENTAL DISABILITIES

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## POLICY 3.05.09 INSURANCES

### A. Health, Dental and Vision Insurance

1. The Scioto County Board of Developmental Disabilities is responsible for choosing all insurance carriers.
2. The Scioto County Board of DD participates in health, dental and vision insurance programs for the benefit of the staff.
3. The Scioto County Board of DD will pay a portion of the monthly premium for each insured employee.
4. Only full-time permanent employees of the Board are eligible for insurance. Any person employed on a temporary, full-time status or employed, part-time, or on an intermittent or casual basis is not eligible for health insurance coverage.
5. Coverage for newly hired employees begins on the first day of the month after hire.

### B. Premium Payments

1. Full-time staff members who are on the active payroll, who received any type of pay during a calendar month (i.e., sick leave, vacation leave, etc.) shall have a portion of their health insurance premium paid by the Board.
2. Any employee who does not work or receive any pay in a calendar month shall be responsible for the employee's share of the total premium due for continued health insurance coverage. This includes employees on leave for work-related injuries or illnesses and those on sabbatical leave.
3. An exception is that health insurance coverage will be provided to employees in no pay status on an approved Family and Medical Leave for the duration of the FML. If unpaid leave extends beyond that guaranteed by the Family and Medical Leave Act in effect and as amended, an employee who wishes to retain the Board's health coverage will be responsible to pay the his/her share of the health insurance premium for the duration the time in no-pay status.

*Example:* An employee works the first five days of February and then, on the sixth workday, requests an unpaid leave of absence and has no available paid leave time. The employee's and the Board's shares of this employee's health insurance premium would have been paid for the month of February. For the month of March, if the individual is still not working, s/he will have to make

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arrangements to pay to the County Board the employee's share of the health insurance premium for March. The employee is responsible for having the payment delivered to the Board's Fiscal/Human Resources Office by a pre-arranged date. Payments may be sent by mail.

4. Another exception is for an employee on extended military leave. Refer to the policy on additional forms of leave.
5. An employee who has been off the payroll for an extended period of time and who has dropped the Board's health insurance coverage, including a person on sabbatical, must comply with the re-enrollment requirements of the current insurance carrier. S/he may find it necessary to wait until the next enrollment period before being able to once again participate in the health insurance plan. Each staff member should be cognizant of this and not permit himself/herself to be without health insurance coverage. The requirements of the Affordable Care Act (ACA) may further complicate issues for the uninsured employee.

## C. Insurance for Those Who Are No Longer Covered

### 1. COBRA

- a. In this section of policy 'covered person' means one covered by a group health insurance plan on the day before a qualifying event, including the covered employee, his/her spouse, and dependent children.
- b. The Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1985 and the Health Insurance Portability and Accountability Act (HIPAA) have provisions that allow people who lose their health insurance due to certain qualifying events to pay a premium in order retain health care coverage for a period of up to 36 months. A covered person affected by one of these situations should contact the Fiscal/Human Resources Office for additional information.

These qualifying events are:

- i. The death of the covered employee,
- ii. Termination of employment
- iii. Reduction of hours from full-time to part-time
- iv. Divorce or legal separation,
- v. A dependent child ceasing to be a dependent,
- vi. The covered employee becoming eligible for Medicare

### 2. Affordable Care Act (ACA)

Any employee who is not eligible for the health insurance offered by the

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SCBDD or who loses coverage and does not accept COBRA coverage, or whose COBRA insurance is ending, should apply for coverage using the ACA Marketplace.

## D. Life Insurance

Each full-time staff member will be provided with term life insurance paid for by the Board. Upon leaving employment, the individual has conversion options prescribed by the insurance carrier.

## E. Professional Liability Insurance

1. The Scioto County Board of DD participates in a Professional Liability Insurance Plan for the benefit of its employees. This insurance covers all employees and general volunteers of the Scioto County Board of DD.
2. The Board is currently paying the entire premium for this insurance.