

*Bargaining Unit employees should review their appropriate Collective Bargaining Agreement (CBA) to determine if this procedure applies to them. In case of a conflict between the applicable CBA and these procedures, the provision in the CBA controls.*

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## **EMPLOYEE BENEFITS**

**OVERVIEW:** This procedure outlines the benefits offered to Board employees/retirees and how they are administered.

**SCOPE:** This procedure applies to all employees in permanent, limited term, or internship (in a paid status) or retirement positions of the Board.

### **PROVISIONS:**

1. The County follows all applicable local, state and federal laws and ordinances.

The Board offers an Internal Revenue Code Section 125 Flexible Benefits Program for insurance coverage and premiums. This allows employees to use pre-tax dollars to pay for applicable insurance coverage and premiums. The program adheres to Section 125 of the IRS code.

2. Risk Management administers the benefits for all eligible active employees and retirees of the Board. These voluntary benefits may include but are not limited to; Health Insurance, Dental Insurance, Vision Insurance, Group Life Insurance, Supplemental Insurance, Deferred Compensation Plans, Employee Assistance Program (EAP), and Flexible Spending Accounts (FSA).

Florida Retirement System (FRS) is administered by Risk Management and is governed by Florida Statute.

3. Effective Date of Coverage

The effective date of coverage for health, vision, dental, FSA and supplemental insurances will be the first day of the month following one full month of employment or in alignment with the applicable, current insurance contracts.

- a. Rehired employees will be processed the same as a new hire.
- b. Employees have 7 calendar days to elect their benefits after payroll/benefit signup meeting by submitting the required paperwork to Risk Management Department.

1. Employees who do not elect benefits during this time period will not be eligible to elect benefits until the next Open Enrollment period or a Qualifying Event (as defined by the Carrier).
- c. Premiums are deducted bi-weekly from 24 pay periods. Insurance premiums are paid a month in advance of the effective coverage date.
  - d. Employees must be in an active pay status for at least 50% of the pay period for the County portion of the employee benefits to be paid. Employees who do not have more than 50% of active pay status will be responsible for 100% of their insurance premiums.
4. Employees who elect benefit coverages are responsible for filing claim forms, changing personal contact information, providing dependent information, and any other information as outlined in the insurance contract and/or requested by the Carrier in order to process claims and maintain records required by law.
5. Employees can elect to add or drop coverages during the yearly Open Enrollment period and/or meeting the criteria of a Qualifying Event.
  - a. Open enrollment occurs each year for 31 days during the month of July. This time period allows employees to submit paperwork to add, delete or change coverages without a qualifying event.
    1. If employees do not want to make any changes, their current coverage stays in effect.
    2. Flexible Spending Accounts require elections each year.
    3. All paperwork must be received by Risk Management by the end of Open Enrollment. New benefits will become effective October 1 of that year.
6. The County offers Group Life Insurance, Dependent Life and Accidental Death & Dismemberment Coverages. The amount of term life insurance provided by the County to its employees is stipulated by the insurance schedule. The coverage is term life coverage and is effective while actively employed unless converted to an individual or retiree policy.
  - a. The County offers basic life insurance in the amount of an employee's annual salary rounded to the next highest thousand, with a maximum of \$50,000. The premium is split between the County and the employee.
  - b. Supplemental Life is available for employees who would like to purchase additional coverage. The premium is paid in its entirety by the employee. The rates are based on the insurance schedule and age adjusted.
    1. New hire employees can elect coverage without proof of insurability while in their initial 7 day election period. Outside of that period the

employee must complete an evidence of insurability form to determine if coverage will be issued.

- c. Dependent Life is available for the spouse and dependent children of employees. The premium is paid in its entirety by the employee. The amount of coverage and premiums are stipulated by the insurance contract.

## 7. Termination of Coverage

When an employee terminates employment with County their insurance benefits will end based on the last premium deduction taken. Premiums are paid a month in advance, the first check of the month pays for coverage for the first half of the following month, the second check, for the second half of the following month.

- a. Information about COBRA continuation coverage will be provided.
- b. Life insurance coverage will end with employment although employees do have the option of converting their policy to an individual policy.
- c. Participation in flexible spending accounts terminate with employment, details are specified in the summary plan description (SPD).