

## **Procedure 501-2 – Eligibility and Enrollment**

Eligible employees and officials may enroll in benefits available under the Flexible Benefit Program upon hire or transfer into a benefits-eligible position and will be given an annual opportunity to modify their benefit elections. Employees may also modify their elections at other times as allowed by the Plan Documents.

### **Eligible Employees and Officials**

Employees classified as full-time regular or part-time partial-plus and elected County officials are eligible to enroll in each benefit offered under the Flexible Benefit Program. For purposes of Human Resources Procedures 501-1 through 501-9, the hire date for elected officials is the date the official is sworn in.

Employees classified as part-time partial are eligible for County Provided Group Term Life Insurance and Accidental Death and Dismemberment Insurance and are eligible to participate in the Employee Assistance Program but are not eligible to participate in other benefits offered as part of the Flexible Benefit Program.

All employees are eligible to participate in the Employee Assistance Program.

### **Initial Enrollment**

Eligible employees may enroll within 30 days from the date of hire or transfer into a benefits-eligible position. Employees who do not enroll within the initial enrollment period will be deemed to have elected individual medical coverage under the PPO (Preferred Provider Organization) plan with the highest deductible.

### **Annual Open Enrollment**

An open enrollment period will be conducted annually, usually during the fall. This is an opportunity for employees to reevaluate their needs and to enroll in benefits for the next calendar year that best meet those needs. Eligible employees who fail to enroll within the designated time-period will be automatically enrolled in individual medical coverage under the PPO plan with the highest deductible, will not be allowed to increase their supplemental life coverage, and will not be enrolled in any other elected benefit.

### **Special Enrollment Periods – Changes in Elections**

Employees may revoke their election and make a new election during the plan year where there has been a qualifying life event and a timely new election. Any change made in connection with a qualifying event must be on account of and correspond with the qualifying event.

Qualifying life events that may permit changes in elections may include:

- Change in marital status.
- Change in number of dependents.
- Change in the employee or spouse's employment status causing a loss or gain of coverage.
- A loss or gain of other group coverage for the employee, spouse, or qualified dependent.
- Significant changes in County benefits during the plan year (not applicable to medical reimbursement programs).
- Changes required by judgment, decree, or order.
- Entitlement to or loss of eligibility for Medicare, Medicaid, or a state children's health insurance program (CHIPS).

Employees must submit their new election within 30 days of the qualifying event except that an employee, the employee's spouse, and qualified dependents who are not enrolled, may enroll in a health plan within 60 days of loss of eligibility for Medicaid or CHIPS coverage or within 60 days of eligibility for Medicaid or CHIPS premium assistance.

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