

ORANGE COUNTY SHERIFF'S OFFICE



GENERAL ORDER

Effective Date: December 28, 2009	<input checked="" type="checkbox"/> Amends - GO 4.3.0 (May 1, 2009)	Number: 4.3.0
Distribution: All Personnel	Review Month: August	Reviewing Authority: HRD / Employee Services
Subject: Insurance		

This order consists of the following:

1. Purpose
2. Policy
3. Procedures

1. Purpose

The purpose of this policy is to provide all full time employees with a degree of security against medical expenses and to help upgrade the health standard of employees and their families.

2. Policy

The Sheriff shall provide the option of insurance benefits for all full-time employees. All insurance benefits may be modified by the Sheriff and will be reviewed annually to assess whether coverage provisions meet the needs of the agency and its employees. These benefits will be administered through Human Resources and Fiscal Management. Information will be provided by Human Resources, Risk Management.

3. Procedures

A. Beneflex Statement

1. The Sheriff's Office administers the Beneflex Plan for eligible employees. All benefits other than dependent life insurance are available on a pretax basis.
2. The Core Plan of Beneflex is paid 100% by the Sheriff's Office for the employee. The Core Plan consists of Single HRA Plan, Life Insurance and Accidental Death coverage equal to the annual salary, and Long Term Disability Insurance at 40% of salary with a maximum monthly benefit of \$1,000 for sworn employees and 60% of salary with a maximum monthly benefit of \$3,000 for non-sworn employees.
3. All employees must either be enrolled in a medical insurance option, or if they have a signed notarized statement certifying insurance coverage elsewhere may decline medical insurance. Employees who decline the medical portion will have credits to use for other benefits. All other choices under Beneflex are optional.
4. Chosen options cannot be changed except at the annual re-enrollment period or when there is a family status change. A family status change must

be made in writing within thirty- one (31) days of the qualifying event (documentation has to be supplied to Human Resources, Risk Management). Qualifying family status changes are as follows:

- a. Marriage or Divorce
- b. Birth or Adoption of a Child
- c. Death of Spouse or Child
- d. Termination of employment (employee or spouse)
- e. Significant change in coverage due to spouse's employment
- f. Change from full-time to part-time

5. Dependent coverage or coverage not included for the employee in the Core Plan may be selected at a contributory cost. Rates are available from Human Resources, Risk Management/Benefits and in the Risk Management and Benefits folder on the OCSO Portal.
- B. Medical – Health/Hospitalization Options
1. All full-time employees of the Sheriff's Office and their eligible dependents may participate in the Sheriff's Office Medical Plan. Risk Management will provide information annually on the cost and coverage options for the group health insurance program.
 2. Eligible dependents are classified as the spouse or unmarried children not regularly employed on a full-time basis and primarily dependent on the participant for support and maintenance. Coverage for dependent children ends the last day of the calendar year in which they turn 25 years of age. Coverage for an unmarried dependent child who is not able to be self supporting because of mental retardation or a physical handicap after age 25 is permitted if the child is not able to be self supporting because of the mental retardation or physical handicap and dependent mainly on the participant for support. The insurance provider may request evidence from the participant to substantiate dependent eligibility. The child of a dependent child may be covered from birth to 18 months. After 18 months, the employee must show proof of adoption or legal guardianship or coverage will be terminated.
 3. Employees must choose which insurance plan within 31 days from their date of hire. When employees choose a medical plan at orientation, the coverage becomes effective on the date of employment. Employees who do not choose a plan at orientation or within 31 days will automatically be enrolled in the Core Plan.
 4. Employees that have a change in name must contact Human Resources to complete appropriate insurance forms. Updates to home addresses or home phone numbers shall be completed by the employee using the Lawson system.
- C. Dental Care
1. Dental insurance is an option. Three plans are available including a pre-paid

plan, a DPO Plan, and an Indemnity plan.

2. Detailed information on the dental plan is available in Human Resources, Risk Management and in the Risk Management and Benefits folder in the OCSO Portal.
- D. Vision Care
Vision Care is an option. Detailed information on the vision care plan is available through Human Resources, Risk Management and in the Risk Management and Benefits folder on the OCSO Portal.
- E. Dependent Life Insurance
Dependent Life Insurance is an option. Detailed information on the dependent life insurance plan is available through Human Resources, Risk Management and in the Risk Management and Benefits folder on the OCSO Portal.
- F. Life Insurance Coverage
1. Life insurance offered through Beneflex is paid at 100% by the Sheriff. The core plan benefit is equal to one (1) years salary, up to a maximum of \$150,000. Optional coverage, at the employees' expense, is available at age-rated rates, to a maximum of \$300,000. Depending on age and the amount selected, some of the value of the life insurance may be taxed if you have total coverage of more than \$50,000. At age 70, the basic benefit drops to 50% of the covered amount.
 2. In the event of an accidental death, the policy pays the base benefit, supplemental, plus double the annual salary and supplemental.

Basic Life and AD&D Insurance reduces to 50% of the covered amount at age 70 and terminates at retirement.
 3. AD&D Insurance also includes an additional Seat Belt Benefit if the employee dies as a result of an automobile accident and was wearing a seat belt at the time of the accident. Employees should refer to the plan document for information on this benefit.
 4. Other Life Insurance Benefits Available to Law Enforcement Officers under State and Federal Statute are:
 - a. In case of accidental death while engaged in the performance of law enforcement duties.
 - b. If a law enforcement officer, as a consequence of the performance of his/her duties, is unlawfully and intentionally killed while in the actual performance of his/her duties.
 - c. If the law enforcement officer dies while engaged in fresh pursuit or what is deemed to be an emergency.
 - d. If the law enforcement officer's death is caused by heart disease or heart attack it will be presumed to have been suffered in the line of duty unless the contrary is shown by competent evidence.
 - e. The amount of the State of Florida benefits payable user FSS. 112.19

are increased in accordance with the Consumer Price Index by the Bureau of Criminal Justice.

- f. These benefits are payable separately and in addition to each other.
- g. Public Safety Officer's Benefits Act (PSOB): provides a benefit to the eligible survivors of a public safety officer whose death is the direct and proximate result of a traumatic injury sustained in the line of duty. As of September 11, 2001, Chaplains are included in the definition of Public Safety Officers. The PSOB benefit is determined by the Department of Justice. Employees should contact Risk Management for information. Benefits will be paid according to the Act's eligible survivor clause.
- h. U.S. Department Of Labor/Workers' Compensation: Benefits may be available when death is sustained by a non-Federal Law Enforcement Officer under circumstances involving a crime against the United States. This program is supplemental and benefits will be payable according to the eligible survivor clause.

- 5. Booklets and beneficiary change forms are available in Human Resources, Risk Management.

G. Long-Term Disability Insurance

The following pertains only to long-term disability insurance and should not be confused with provisions and requirements of the Florida Retirement System.

- 1. Long-Term Disability benefits are included in the Beneflex Program. The Sheriff pays for the Core Plan benefits which are 40% of Salary, \$1,000 maximum monthly benefit and 60% of salary for civilian employees, \$3,000 maximum monthly benefit. Sworn employees may buy, on a pretax basis, up to 60% of salary with a \$5,000 maximum monthly benefit. The minimum monthly benefit of \$200.00 or 15% of your Long Term Disability Benefit before reduction by deductible income; whichever is greater may apply if other compensation is being received.
- 2. The disability plan benefits are given in conjunction with benefits received from Social Security, Workers' Compensation and the Florida Retirement System.
- 3. The waiting period for Long Term Disability Insurance is 90 days.
- 4. Employees should refer to the plan summary available in Human Resource, Risk Management regarding pre-existing conditions, plan benefits and limitations.
- 5. Disabilities which arise from intentionally self-inflicted injuries, war, participation in a riot, committing a felony, or committing an assault or battery, are not covered under this plan.
- 6. Detailed information on long-term disability insurance is available in Human Resources, Risk Management.

H. Public Safety Officers' Benefits Act Disability Payment

The following pertains only to the Public Safety Officers' Benefits Act and should not be confused with provisions and requirements of the Florida Retirement System, Beneflex Long Term Disability or any Workers' Compensation benefits that may be due.

1. The Public Safety Officers' Benefits (PSOB) Act provides a one time lump sum benefit to public safety officers who have been permanently and totally disabled as the direct result of a catastrophic personal injury sustained in the line of duty that permanently prevents the officer from performing any gainful work. Employees should contact Risk Management for information.
2. Federal, State, and local law enforcement officers, firefighters, members of public rescue squads, and ambulance crews are considered public safety officers. They are covered for injuries sustained ON OR AFTER November 29, 1990.
3. For more in depth information, a copy of the Bureau of Justice Assistance Fact Sheet, Public Safety Officers' Benefits Act, is available through Human Resources Division, Risk Management.
4. When an injury meets the criteria outlined within the Public Safety Officers' Benefits Act, the claim will be processed through Risk Management of Human Resources.