6.08 HEALTH INSURANCE

A. Eligibility

All regular full-time employees who are employed for at least 30 (thirty) hours a week shall be eligible to elect for single or family coverage health insurance benefits (medical, dental, vision and prescription) on the first day of the month *upon completion of a waiting period of one-full calendar month following date of hire* (example: An employee whose first day of employment is June 7th, would be eligible for health insurance coverage on August 1st.).

B. Cost and Terms

Eligible employees receiving health insurance benefits shall be required to pay for a portion of the cost of their coverage. Terms and conditions of coverage are governed by individual plan documents, policies, procedures, practices and guidelines.

C. Change in Status

Employees are responsible for keeping insurance records up-to-date regarding marital status, name change, address change, dependent coverage, etc.

D. Cash Out / Opt Out Benefit

Employees who are covered under a non-County health plan may elect to enroll in the Stark County Government Cafeteria Plan's Cash-Out/Opt-Out program and receive a monthly stipend in lieu of enrollment in our health plan (provided the other plan allows them to be covered). Proof of the other coverage is required. The stipend is $100 per pay for employees not subject to a collective bargaining agreement (CBA), and $100 per month for employees under a CBA. Group term life and voluntary benefits are available to employees in the Cash-Out program.

Cafeteria Plan Election Form, Per Pay Stipend
Cafeteria Plan Election Form, Per Month Stipend

E. Administration for Employees Not Actively at Work

Coverage on the health plan for employees who are not actively at work can be maintained as follows:

1. Leave with Pay

Employees may use paid leave (sick, vacation) to maintain health plan benefits. By using paid leave, employees are considered to be in Active Pay status and will continue to receive their normal compensation. Deductions for payments towards their health plan will be taken as usual from the first and second paychecks of each month to cover the employees' regular contributions.

2. Leave without Pay

a. Upon Exhaustion of All Paid Leave While on Approved Family Medical Leave Act (FMLA) Leave

Employees who have exhausted paid leave while on an approved FMLA leave will continue on the health plan for the duration of FMLA leave, as required by law, subject to payment of their regular contributions. Contributions for the month for health and group term life insurance are due in the Department of Human Resources on or before the first of the month. Checks should be made payable to the Stark County Treasurer.

b. Upon Exhaustion of All Paid Leave and FMLA Coverage

Should an employee exhaust his/hers twelve (12) weeks of FMLA coverage and exhaust all of his/her available paid time off, he/she may be granted up to three (3) months extension of health plan coverage as follows:

- **i.** The employee requests and is granted an unpaid administrative leave from his/her respective Appointing Authority.
- **ii.** The Appointing Authority sends a letter to the Board of Stark County Commissioners requesting an extension of benefits with a brief description of the particular circumstances under which the extension is being requested, along with the beginning and ending dates for the extension.
- **iii.** The Board will either approve or deny the request via resolution, and the decision will be communicated to the Appointing Authority.
- **iv.** If the request is granted, the employee assumes responsibility of the total cost of the full premium (employee and employer portions). Payment is due in the Department of Human Resources on or before the first of the month. Checks should be made payable to the Stark County Treasurer.

3. COBRA Continuation

At the end of the approved extension, or at the end of paid time off if extension is not approved, employees no longer meet the definition of Active Full-Time Employees under the plan's eligibility requirements. At this point, they will be offered coverage under COBRA and may continue on the health plan for up to 18 months as COBRA participants.