

MACOMB COUNTY HUMAN RESOURCES POLICY

INSURANCE BENEFITS

A. Life Insurance:

1. Eligible Full-time Employees (including DROP Participants):

- a. The life insurance benefit provided by the County shall be \$50,000.

The County will provide a payroll deduction option for employees wishing to purchase additional \$25,000 increments of life insurance to a maximum of \$325,000. Rates and conditions shall be those established by the insurance carrier.

Based on the above language, an employee exercising their ability to purchase the maximum life insurance benefit of \$325,000 would then have a total of insurance benefit of \$375,000.

- b. Waiting Period: Employees who are eligible for the life insurance benefit will be covered on the first day of the month following thirty (30) days of continuous employment.

2. Retirees: The County will provide a life insurance benefit, in the amount of two thousand dollars (\$2,000), to employees covered by this Agreement who retire and are eligible for and receive a retirement allowance under the Macomb County Employees' Retirement Ordinance. Employees hired on or after January 1, 2016 will not be eligible for this life insurance benefit.

B. Insurance Benefits:

1. Only full-time employees (including DROP participants) and their eligible dependents will be eligible for Macomb County's Insurance Benefits which includes medical, prescription drug, dental and vision plans.

2. Dependent Eligibility:

Full-time employees (including DROP participants) may elect to cover their current spouse on Macomb County's medical, prescription drug, dental and vision plans.

Full-time employees (including DROP participants) may elect to cover their eligible children up to the age of 26 on Macomb County's medical, prescription drug, dental and vision plans. Supporting documentation must be provided to Human Resources and Labor Relations as necessary.

3. Waiting Period: Full-time employees and their eligible dependents will be covered on the first day of the month following thirty (30) days of continuous employment for Macomb County's, medical, prescription drug, dental and vision plans.
 4. Laid Off Employees: Any regular full-time employee laid off and subsequently recalled, will be eligible for Macomb County's medical, prescription drug, dental and vision plans as soon as administratively possible after the date of his/her return to work.
- C. The County shall provide two medical plan options: a Preferred Provider Organization (PPO) and a Health Maintenance Organization (HMO) to all regular eligible full-time employees and their eligible dependents including prescription drug coverage as defined on the attached Active Non-Union Employee Medical Benefits Summary, or its substantial equivalence.
1. Full-time employees who hire into the County after January 1, 2012 will have an additional monthly employee premium contribution of \$100-2 person contract or \$150-family contract.
 2. Full-time employees who have a current spouse who is also employed full-time by Macomb County will be entitled to only one (1) medical, prescription drug, dental and vision plan for both employees and all eligible dependents. Such employee shall not be eligible for the insurance waiver.
 3. Full-time employees who elect not to participate in Macomb County's medical and prescription drug plans and who has coverage elsewhere shall receive a monthly insurance waiver payment of \$167.00. The insurance waiver will be paid in the employee's regular paycheck.
 - a. Full-time employees shall establish proof of their eligibility to receive the insurance waiver.
 - b. Full-time employees participating in the insurance waiver who lose coverage shall be allowed to enroll in Macomb County's medical, prescription drug, dental and vision plans as soon as administratively possible and the insurance waiver payments shall cease as soon as administratively possible.
- D. 1. Retirees:
- For full-time employees hired before January 1, 2006, the County will provide a fully paid medical and prescription drug plan to the employee and the employee's eligible spouse as defined in D.1.a., after eight (8) years of actual service with the County, for the employee who leaves employment because of retirement and is eligible for and receives benefits under the Macomb County Employees' Retirement Ordinance.

For full-time employees hired on or after January 1, 2006, the County will provide a fully paid medical and prescription drug plan to the employee and the employee's eligible spouse as defined in D.1.a., after fifteen (15) years of actual service with the County, for the employee who leaves employment because of retirement and is eligible for and receives benefits under the Macomb County Employees' Retirement Ordinance.

- a. Coverage shall be limited to the spouse of the retiree, at the time of retirement or DROP.
 - b. Coverage for the eligible spouse will terminate upon the death of the retiree unless the retiree elects to exercise a retirement option whereby the eligible spouse receives applicable retirement benefits following the death of the retiree.
2. Full-time employees hired on or after January 1, 2012 will not be eligible for Macomb County's medical, prescription drug, dental and vision plans for the employee's spouse in retirement.
 3. All employees who retire or DROP after November 1, 2013, will have the medical and prescription drug plan as defined on the attached Post November 1, 2013 Retiree Benefits Summary, or its substantial equivalence, until they are Medicare eligible, subject to the limitations and provisions of D.2. and D.4. of this Policy. This provision does not apply to employees who retire or DROP prior to November 1, 2013.

At the time of retirement, an active employee contributing to health care will continue to contribute in retirement. At the time of retirement, an active employee not contributing to health care will not contribute in retirement.

4. Full-time employees hired into the County on or after January 1, 2016 will not be eligible for County provided retiree medical, prescription drug, dental or vision coverage and life insurance.
5. Retired employees and/or their eligible spouse as defined in D.1.a., shall apply and participate in the Medicare Program, if eligible, at their expense as required by the Federal Insurance Contribution Act, a part of the Social Security Program. At that time, the County's obligation shall be only to provide medical and prescription drug coverage that will coordinate or supplement with Medicare.

Failure to participate in the aforementioned Medicare Program shall be cause for termination of County paid coverage of applicable hospital-medical benefits, as outlined herein for employees who retire and/or their eligible spouse as defined in D.1.a.

6. Employees who retire under the provisions of the Macomb County Employees' Retirement Ordinance and eligible spouse as defined in D.1.a., shall, if eligible, apply for and participate in ANY National Health Insurance program offered by the U.S. Government. Failure to participate, if eligible, shall be cause for termination of County paid hospital-medical benefits as outlined.
7. Retirees who are eligible for Macomb County's medical and prescription drug plan and elect not to participate and who has coverage provided elsewhere, shall receive a monthly insurance waiver payment of \$167.00. The insurance waiver will be paid in the retiree's regular retirement check.
 - a. Retirees shall establish proof of their eligibility to receive the insurance waiver.
 - b. Retirees participating in the insurance waiver who lose coverage shall be allowed to enroll in Macomb County's medical and prescription drug plans as soon as administratively possible and the insurance waiver payments shall cease as soon as administratively possible.

E. Dental Plan:

The County shall provide a dental plan to full-time employees (including DROP Participants), as defined on the attached Active Non-Union Employee Dental Benefits Summary, or its substantial equivalence. Dependents ages 19-26 may be eligible for dental coverage if they are a claimable dependent.

F. Vision Plan:

The County shall provide a vision plan to full-time employees (including DROP Participants), as defined on the attached Active Non-Union Employee Vision Benefits Summary, or its substantial equivalence.

G. Liability Insurance:


The County shall provide for each regular employee (including DROP Participants) Bodily Injury and Property Damage Liability Insurance while acting within the scope of his/her duties and Personal Injury Insurance including "false arrest" when also arising out of and in the line of duty and in the conduct of duly constituted County business. The cost of this insurance will be borne by the County.

H. Long Term Disability:

Full-time employees (including DROP Participants) will be provided a Long Term Disability Program with benefits as currently provided by the present provider or its substantial equivalence.

I. The County shall provide, at its discretion, a Voluntary Benefit Program to include, but not limited to, supplemental life insurance, pet insurance, critical care insurance, short term disability and legal services. The Employer will provide a payroll deduction for employees (including DROP participants) wishing to purchase these voluntary benefits.

J. Part-time and temporary employees shall not be eligible for Macomb County's medical, prescription drug, dental and vision plans, life insurance, Voluntary Benefit Program and long term disability during employment and/or upon retirement.



Office of County Executive

Approved: July 8, 2014
Revised: January 3, 2017
Revised: February 21, 2020