



Medina County Policy Manual



Policy: Health, Dental & Life Insurance	Section: Benefits	Number: 5.015
Issued: 09/17/07	Reviewed/Revised: 11/22/10 Res. #10-1957	Page #: 1 of 2

- A. All active employees designated as full time by their Appointing Authority and working thirty (30) or more hours per week on a regular basis in the usual course of County business are eligible, as are their families, for health, prescription, dental, and life insurance under the policy or policies chosen by the Medina County Board of Commissioners.
1. New employees are eligible to enroll in the insurance program as provided by the plan. Enrollment takes effect the first day of the next month following the date of hire. Employees who wish to enroll must complete an application for the coverage they wish to enroll in. Following enrollment, employees will receive the carrier's identification cards and summary plan description (SPD) booklet. It may take up to 30 days for employees to receive their identification cards.
 2. Current employees who are not enrolled may elect participation during subsequent open enrollment periods as provided by the plan or qualifying events during the plan year.
 3. Current employees waiving the County's health plan coverage may however enroll for the County's life insurance coverage.
- B. Participating employees pay, through payroll deduction, a portion of the County's premium for employee, employee plus spouse, employee plus child(ren), or family coverage. The remainder of the premium is paid by the County.
- C. Employees' spouse with eligible coverage through their employer or retirement program will only be eligible for coverage through Medina County based on the completion of the eligibility certification form.
- D. Employees covered through a spouse's medical plan may sign a medical plan waiver form where eligible for coverage through their spouse's employer.
1. This waiver will continue to be effective until such future time when the employee may elect health insurance coverage during the County's annual open enrollment period; or, if there is a change in status such as marriage,

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divorce, death of a spouse or child, birth or adoption of a child, termination of employment of a spouse, material change in the spouse's health benefits or such other events as the Plan Administrator determines is applicable by law.

2. Waiving medical coverage shall not entitle the employee to receive payment in exchange for opting out of the County's medical plan.

D. In the event employment is terminated, the employee's insurance coverage will cease the end of the month in which an employee leaves active pay status.

1. Under COBRA, separating employees may be eligible to continue coverage at their own expense.

2. COBRA information will be mailed to the home of a terminating employee at their last known address. If the employee does not receive the COBRA notification, the terminating employee should notify the County Auditor's office immediately.

E. Summary Plan Descriptions (SPD) provide an overview of the benefits and limitations under the plans, i.e. health dental and life insurance, offered by the County and the conditions that must be satisfied before the benefits are payable. Copies of the respective SPDs are provided at the time of enrollment and are also available through each of the Plan's Administrators.