

## **EMPLOYEE BENEFITS**

**PURPOSE:** To provide employees with a summary of benefits offered by Clackamas County.

**SCOPE:** This policy applies to all Clackamas County Offices and employees.

**POLICY STATEMENT:** It is the policy of Clackamas County to contribute toward the health and welfare benefits of eligible employees and their family members and to comply with Federal and State laws and regulations governing employer-sponsored benefit plans.

### **ALLOCATED FULL-TIME EMPLOYEES**

A regular or probationary status employee working thirty (30) hours or more per week is eligible to enroll in medical, dental, life and disability benefit plans effective the first day of the month following two (2) full months of consecutive employment.

### **ALLOCATED PART-TIME EMPLOYEES**

A regular or probationary status employee working twenty (20) hours or more per week is eligible to enroll in medical and dental benefit plans effective the first day of the month following two (2) full months of consecutive employment.

### **ALLOCATED JOB SHARE EMPLOYEES**

A regular or probationary status employee working at least half-time in a job share arrangement is eligible for medical, dental, life and disability benefits effective the first day of the month after two (2) full months of consecutive employment. Unless specified otherwise in a collective bargaining agreement, each half-time job share employee will receive one-half the dollar amount allocated for benefits for a full-time position. Any job share employee working less than half-time is not eligible for medical, dental, life or disability benefits.

### **UNALLOCATED FULLTIME TEMPORARY EMPLOYEES**

A temporary status employee hired to work an average of thirty (30) or more hours per week for more than ninety (90) days is eligible to enroll in a medical plan effective the first day of the month following two (2) full months of consecutive employment.

### **ENROLLMENT**

Eligible employees must complete online enrollment fifteen (15) days prior to the benefits effective date. If an employee in an allocated position fails to submit his/her online enrollment by the due date, the County will enroll the employee in the default plans defined in the Flexible Benefits Program Plan Document. If an employee in an unallocated temporary position fails to submit his/her online enrollment by the due date, the County will consider coverage to be waived. If still eligible at a later date, such an employee would be allowed to enroll provided there was a qualifying family status change or HIPAA special enrollment event and during the annual open enrollment period.

### **LEAVES OF ABSENCE**

Benefits may be affected by leaves of absence (with or without pay). During leaves of absence with pay, all employee benefits will be continued. During leaves of absence without pay, health coverage will be continued as required under the Affordable Care Act.

Disability coverage will end on the last day the employee is actively at work.

Life insurance will be continued for up to ninety (90) days during a non-medical leave of absence and up to one hundred eighty (180) days during a medical leave of absence. An employee who is permanently and totally disabled may qualify for continued life insurance under the Waiver of Premium provision. Contact the Risk & Benefits Division for additional information.

Employees on leave without pay will be required to pay any employee premium during the leave or as a payroll deduction on return from leave.

#### FAMILY & MEDICAL LEAVE

Employees who are on qualified Family Medical Leave will have medical and dental coverage continued for up to twelve (12) weeks or as mandated by Federal or State law. (See EPP #10 - Family and Medical Leave for more information.) For employees who remain on extended medical leave, employer-paid health insurance may be continued following the 12-week FMLA period if required by the Affordable Care Act.

#### AFFORDABLE CARE ACT

Beginning January 1, 2015, the Affordable Care Act (ACA) requires employers to offer affordable health insurance to fulltime employees or pay a substantial penalty. Fulltime status is based on actual hours of service and includes paid leave time. Fulltime employees, including temporary employees, must be offered employer-sponsored health insurance effective no later than 90 days after the date of hire.

If a hiring manager employs a temporary employee with the intent that the employee will work fulltime and will work longer than 90 days, it must be noted on the Personnel Action form authorizing the hire. The Department of Employee Services will notify the employee and provide the opportunity to enroll in one of the County's health insurance plans.

If a hiring manager employs a temporary employee with the intent that the employee will work variable hours or for an unknown duration or for less than fulltime, the manager and the Department of Employee Services will monitor the employee's hours. If the employee is identified as a fulltime employee, the Department of Employee Services will notify the employee and provide the opportunity to enroll in one of the County's health insurance plans.

Under the ACA, fulltime employees are defined as those who work on average thirty (30) or more hours per week in a month (regardless of job classification or regularly scheduled hours) during a period time known as the measurement period. There is no measurement period for new regular fulltime or temporary fulltime employees, but there is a waiting period of two (2) months.

- The measurement period for ***new variable hour temporary*** employees is twelve (12) months, beginning on the employee's date of hire and ending on the one-year work anniversary.
- The measurement period for ***ongoing regular and temporary*** employees is from November 1 through October 31 of each year with an enrollment effective date of the following January 1.

The employee is entitled to twelve (12) months of coverage even if the employee later becomes a part-time employee. The entitlement to health insurance ends when the employee is separated from service.

#### SEPARATION FROM SERVICE

Employees who are separating from service may not use paid or unpaid leave time to extend their period of employment for the purpose of gaining additional leave accruals and/or employee benefits. Departments are not required to grant any vacation request if it is not consistent with the needs of the County. All accrued vacation time will be paid on the employee's final paycheck.

#### HOLIDAYS

No holiday will be paid unless the employee is in a paid status both the workdays immediately preceding and following the holiday.

## COBRA/RETIREE COVERAGE

An employee who loses coverage as a result of an unpaid leave of absence, layoff, termination of employment or retirement may continue health coverage by paying for COBRA/Retiree coverage through the Risk & Benefits Division. Upon receipt of a Personnel Action form indicating one of these changes in status, the Risk & Benefits Division will provide the employee and enrolled family members with information regarding COBRA/Retiree coverage. An employee may also be eligible to convert to a non-group plan by contacting the insurance carrier directly or purchasing individual coverage on the Federal or State insurance exchange.

## REINSTATEMENT

An employee who was covered by benefits at the time of separation from service, and who is reinstated to employment within six (6) months, will have the benefit waiting period waived. An employee who has continuously participated in COBRA continuation coverage during a medical or economic layoff, and is reinstated to employment within eighteen (18) months from layoff, will have the benefit waiting period waived.

## DISCLAIMER

Any statement above is general in nature as specific determinations of eligibility for benefits may be impacted by contracts with insurance carriers or by changes in the County's benefits plan design instituted through the collective bargaining process, action by the Benefits Review Committee and/or the Board of County Commissioners or as required by Federal or State laws, regulations or rules.

If there are any questions regarding benefits eligibility or coverage, please contact the Risk and Benefits Division of the Department of Employee Services.

## **INTERNET LINKS**

County Ordinance: <http://www.clackamas.us/code/documents/title2.pdf>

EPP 13 – Job Sharing: <http://www.clackamas.us/des/documents/epp/epp13.pdf>

Service Accruals: <http://www.clackamas.us/des/documents/epp/epp32.pdf>