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| <b>CHAPTER</b><br>Human Resources                            | <b>CHAPTER</b><br>05                                | <b>SECTION</b><br>001                                         | <b>SUBJECT</b><br>135                                         |
| <b>SECTION</b><br>Personnel                                  |                                                     | <b>DESCRIPTION</b><br>Healthcare Insurance and Life Insurance |                                                               |
| <b>WRITTEN BY</b><br>Jackalyn Anderson, M.B.A.<br>HR Manager | <b>REVISED BY</b><br>Amy Morrison, BS<br>HR Manager |                                                               | <b>AUTHORIZED BY</b><br>Brooke Sankiewicz, LMSW,<br>CADC, CEO |

**APPLICATION:**

|                                                              |                                                  |                                           |                                                        |
|--------------------------------------------------------------|--------------------------------------------------|-------------------------------------------|--------------------------------------------------------|
| <input checked="" type="checkbox"/> CMH Staff                | <input type="checkbox"/> Board Members           | <input type="checkbox"/> Provider Network | <input type="checkbox"/> Employment Services Providers |
| <input type="checkbox"/> Employment Services Provider Agency | <input type="checkbox"/> Independent Contractors | <input type="checkbox"/> Students         | <input type="checkbox"/> Interns                       |
| <input type="checkbox"/> Volunteers                          | <input type="checkbox"/> Persons Served          |                                           |                                                        |

**POLICY:**

Lapeer County Community Mental Health (LCCMH) full-time employees are eligible to be covered by Lapeer County's health and life insurance group policies, as outlined in the bargaining unit contract.

**STANDARDS:**

- A. Insurance coverage becomes effective on the ninety-first calendar day of employment, in accordance with Affordable Care Act (ACA) requirements.
- B. Levels of coverage for bargaining-unit staff are stated in the Union Contract.
- C. Full-time non-union staff are provided with coverage equal to the coverage provided to other County non-union employees.

**PROCEDURES:**

- A. Eligible staff are required to sign up or opt out of insurance coverage at the County insurance meeting in the month preceding eligibility. Changes in coverage can only be made during the regular annual open enrollment period,

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except in cases where the employee has a qualifying event (e.g., marriage, divorce, births, adoptions, deaths, etc.).

B. It is the responsibility of each employee to notify the County within thirty days regarding any qualifying event in which changes to their plan would be necessary.

1. Employees use the Human Resource Information System (HRIS) to notify the county of a qualifying event by clicking "Benefits," "Qualifying Event," then "Add Event."

C. Insurance coverage ends on the last day of the month in which an employee terminates their employment with the County unless the employee has chosen to purchase continuation coverage under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA).

D. The County benefits staff person provides the required legal notification to all employees who have terminated employment.

**REFERENCE:**

Affordable Care Act (ACA)

AM:lr

**Supersedes:** #07/08039 dated 07/30/2008