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Floyd County Board of Commissioners Amendment to Personal Policies – FCO 1995-7 – Retiree Health Benefits- Age and Disability

Whereas, the Floyd County Board of Commissioners currently and have in the past provided Health Benefits to Retirees per IC Title 5., State and Local Administration. 5-10-8-2.6 for non-Public Safety employees (non-merit) and IC 5-10-8-2.2 for Public Safety employees (Merit).

Whereas, as the Ordinance that governs Retiree Health continuation of coverage is outlined in FCO 1995-7, "An Ordinance Amending the Floyd County Personnel Policies" and is the current governing document used in the administration of Retiree Health Benefit Continuation.

Whereas, as the current Ordinance discusses disability as it pertains to being one of the considerations for eligibility in 4.15 in the Personal Policies Handbook for Public Safety Employees, the perimeters for being considered disabled are not determined or well defined, nor does the age of the Public Safety Employee's eligibility for Retiree Health coverage match the determination in the Sheriff's Pension Plan or the approved age per the Sheriff Collective Bargaining Agreement.

Whereas, non-merit General County employees covered under 5-10-8-2.6 at it pertains to becoming disabled or being eligible for a Disability Benefit from PERF is not detailed or considered.

Whereas, there is no requirement for a Sheriff merit employee to have a disability directly connected to a line of duty incident or cause so as to be eligible for Continuation of Health Benefits given other requirements are met IAW IC-5-10-8-2.2.

Whereas, non-merit General County employees that become disabled or terminally ill would need to be covered as such for Continuation of Health Benefits under IC5-10-8-2.6(i) which allows public employers such as Floyd County to provide health insurance benefits to those who become disabled or are terminally ill so long as they are considered disabled under the PERF disability retirement option and the Social Security Administration.

Whereas, the Floyd County Board of Commissioners met on 19 March 2019 to consider and amend language in FCO 1995-7 and Handbook of Personnel Policies (derived from FCO 95-7) specifically as it pertains to Retiree Health Benefit Continuation due to an actual qualifying Disability for General non-merit employees; Age of retirement (49) and eligibility for Health Benefit Continuation for Sheriff Merit employees under the guidelines mentioned previously above in order to establish in Amendment and Handbook the applicable verbiage for those specified areas for clarity.

NOW, THEREFORE,

BE IT RESOLVED, that the language below in the corresponding paragraph of the Floyd County Handbook of Personnel Policies is changed to contain the entirety of the following verbiage:

4.15 GROUP HEALTH INSURANCE FOR RETIRED EMPLOYEES

- 4.15.1 Definitions: Except as may be otherwise expressly provided herein, the definitions set forth in I.C. 5-10-8 and elsewhere within the provisions of such Chapter shall apply as specifically set forth herein.
- (a) The term "public employer", as said term is used under the provisions of I.C. 5-10-8 shall mean Floyd County, Indiana.

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- (b) The term "employee" or "public employee" as used under the terms and provisions of I.C. 5-10-8 shall mean a person whose salary or hourly remuneration is or has been paid in whole or part from Floyd County General Fund and/or the Floyd County Highway Department Fund.
- (c) The term "employee" shall mean an employee of Floyd County, Indiana whose retirement date is after June 30, 1986.
- (d) The term "eligible retired employee" <u>shall</u> mean a retired employee of Floyd County, Indiana, who meets or satisfies the minimum criteria set forth under I.C. 5-10-8.
- 4.15.2 Eligibility Provisions: In accordance with I.C. 5-10-8, et seq., Floyd County shall provide for all eligible public safety retirees or disabled public safety employees and for all eligible non-merit General retired employees, as such eligibility is therein defined, group health insurance that is equal in coverage to that offered active employees. Participation by spouses and dependents of retired public safety employees, or spouses only of other retired employees shall be in accordance with such Chapter.
- (a) The eligible retired employee <u>shall</u> submit to Floyd County, Indiana within ninety (90) days after his/her retirement date a written request for insurance coverage on the applicable Retiree Health Continuation form obtained from Human Resources.
- (b) The retired eligible employee <u>shall</u> pay for his/her group health insurance coverages such amount as is provided by the provisions of I.C. 5-10-8 and as set periodically by the County Commissioners and County Council.
- (c) The retired employee's eligibility to continue under the group insurance program provided by Floyd County, Indiana <u>shall</u> terminate as provided by the provisions of I.C. 5-10-8 and any governing Floyd County Ordinance/Resolution.
- (d) The participation in the group health insurance program by a spouse and/or dependents of an eligible retired employee (Sheriff public safety and General employees) shall be subject to the eligibility requirements set forth in I.C. 5-10-8.
- 4.15.3 Premium Payment by County: For each eligible non-merit General retired employee whose retirement date is after June 30, 1986 and who will have:
- (a) Attained the age of fifty-five (55) years on or before his/her retirement date but who will not be eligible on that date for Medicare coverages prescribed by 42 U.S.C. 1395, et seq.; and
- (b) Completed at least twenty (20) years of creditable employment if fifty-five (55) years of age or twenty (25) years of creditable employment if fifty (50) years of age with Floyd County on or before the employee's retirement date, ten (10) years of which must have been completed immediately preceding such retirement date; and
- (c) Completed at least fifteen (15) years of participation in a retirement plan or plans sponsored or recognized by Floyd County for the benefit of its employees, on or before the employee's retirement date.

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- (d) Option for local employer consideration in 5-10-8-2.6(i) being considered, for those employees who have become disabled during active employment as recognized by the Social Security Administration and then also meet the requirements of the PERF disability retirement, and then become a PERF Disability Retiree, Retiree Health Continuation will be granted for a period up to 26 months or until the disabled retiree is fully enrolled in Medicare due to being disabled for a continuous period of 24 months.
- 4.15.3.1 Premium Payment by County: For each eligible merit Public Safety retired employee (Sheriff Police Officers) whose retirement date is after 1 January 2005 and who will have:
- (a) Attained the age per the current Sheriff Bargaining Agreement and Sheriff Pension Plan on or before his/her retirement date but who will not be eligible on that date for Medicare coverages prescribed by 42 U.S.C. 1395, et seq.; and
- (b) Completed at least twenty (20) years of creditable employment as a Public Safety Officer as covered under the Sheriff's Pension Plan.

Floyd County shall pay toward such retired employee's group health insurance premium a sum equal to the amount which Floyd County shall pay, from time to time, toward the single group health insurance premium for active employees.

Only the above sections in the handbook is to be Amended/added at this time with this Ordinance and will go into effect immediately from this date upon approval. This language shall be incorporated into the next Handbook update as soon as practical.

BOARD OF COMMISSIONERS
OF THE COUNTY OF FLOYD

Billy Stewart, President

John J. Schellenberger, Commissioner

Shawn Carruthers, Commissioner

Attest: Scott Clark, Auditor