COUNTY OF ORANGE, VIRGINIA
PERSONNEL POLICIES MANUAL

HEALTH INSURANCE PROGRAMS

POLICY NO.: 4.8 | **EFFECTIVE: 11/01/96**
REVISED: 04/22/14

OVERVIEW: This policy provides an overview of the eligibility and plan provisions of the employee health insurance program.

SCOPE: This policy applies to all regular full-time employees and to the members of the Board of Supervisors.

PROVISIONS:

A. Eligibility:

All full-time employees and their dependents are eligible for enrollment in the County's group health insurance program effective the beginning of the first full month of employment after the month the employee is hired. (E.g., for a hire date of 9/13/96, the effective date of health insurance coverage would be 10/1/96).

All employees must enroll themselves and their families within the first thirty (30) consecutive days of their employment. Any family status changes such as marriage, birth or adoption of a child, etc., must be submitted within thirty (30) days of the status change in order to obtain full coverage.

The health insurance program provides for hospitalization, medically necessary surgical procedures, and prescription medications.

B. Program Coverage:

The employee and the County share the cost of the health insurance's monthly premium for the employee, with the employee responsible for premiums for coverage of family members.

The conditions, coverage, deductibles, and other plan provisions are defined as a result of the County's contractual agreement with the insurance provider.

Employees will receive information regarding plan provisions during open enrollment periods and at other times throughout the year when changes to the insurance plan are implemented.

Additional program information can be obtained from the Human Resources Department.

C. Continuing Coverage after Separation:

Under qualifying circumstances, an employee may elect to continue coverage under the County's health insurance program after leaving County service.

Qualifying circumstances are defined by the Consolidated Omnibus Budget Reconciliation Act of 1986.

If an employee elects to continue coverage, he/she must pay the full cost of the monthly insurance premium plus an administrative fee as established by Federal law.

Employees will receive information on how to continue coverage at the time they separate from County service.

D. Coverage for Employees over Sixty-Five (65) Eligible for Medicare:

The County will pay up to the same premium amount as paid under the regular health insurance program for coverage to apply toward a supplemental policy for employees eligible for Medicare.