

**COUNTY OF ORANGE, VIRGINIA
PERSONNEL POLICIES MANUAL**

POST EMPLOYMENT INSURANCE BENEFITS

POLICY NO.: 4.19

EFFECTIVE: 05/25/10

OVERVIEW: The County of Orange intends to offer post-employment insurance (health, dental, and eye) benefits to their employees. This policy stipulates the County's requirements for participation in such benefit as per the Code of Virginia, 1950, as amended, Section 15.2-1517.

SCOPE: This policy applies to all full-time employees, including full-time employees of the Constitutional Offices subject to the County's personnel policies.

PROVISIONS:

County employees must meet the following eligibility requirements to participate in this plan:

- A. Current employees hired before July 1, 2010 must:
 - a. Individual must be of retirement age and eligible for retirement benefits under the Virginia Retirement System (VRS) per Code of Virginia, 1950, as amended, Section 15.2-1517, eligible for Social Security or similar retirement system.
 - b. Individuals must have a minimum of five (5) consecutive years of service with the County of Orange.
 - c. Individuals must elect, upon separation of employment with the County of Orange, to begin receiving their retirement benefit annuity from the County of Orange's retirement plan. Any individual who elects to defer receipt of their retirement benefit waives their eligibility for continued participation in the County of Orange group health plan at the time election is made to receive benefits. (Example: Individual is 56 with 7 years of service but defers receipt of annuity benefits until age 62 would waive their right to participate in the County of Orange's group health plan at age 62. Individual who is 56 with 7 years of services and elects to receive benefits at separation date may participate in the County of Orange's group health plan.)

- B. Employees hired on or after July 1, 2010 must:
- a. Individual must be of retirement age and eligible for retirement benefits under the Virginia Retirement System per Code of Virginia, 1950, as amended, Section 15.2-1517, eligible for Social Security or similar retirement system.
 - b. Individuals must have a minimum of ten (10) consecutive years of service with the County of Orange.
 - c. Individuals must elect, upon separation of employment with the County of Orange, to begin receiving their retirement benefit annuity from the County of Orange's retirement plan. Any individual who elects to defer receipt of their retirement benefit waives their eligibility for continued participation in the County of Orange group health plan at the time election is made to receive benefits. (Example: Individual is 56 with 16 years of service but defers receipt of annuity benefits until age 62 would waive their right to participate in the County of Orange's group health plan at age 62. Individual who is 56 with 16 years of services and elects to receive benefits at separation date may participate in the County of Orange's group health plan.)

All participants who meet the eligibility requirements and elect to continue health coverage under this policy are responsible for any and all premiums associated with participation in the group health plan under this policy. This election must be communicated to Human Resources within 30 days of separation.

The spouse of a deceased retiree may continue coverage upon the retiree's death providing the spouse is not eligible for other coverage under a different plan and the group health plan of the County of Orange will allow the spouse's participation under the plan provisions.

In order to participate in this benefit, employees and their dependents must have been eligible to enroll in the County of Orange's health insurance plan for a period of one (1) year prior to seeking benefits under this policy. For example, the employee's spouse must be enrolled in the plan for one year prior to the employee's retirement to be eligible to participate.

Individuals participating in this plan who become Medicare eligible will be allowed to continue participation under this plan but will be required to have Medicare Part A and B.

Retirees who subsequently terminate participation in the health insurance plan may not thereafter rejoin a group health plan provided by the County of Orange.