

DELAWARE COUNTY BOARD OF COMMISSIONERS

AN ORDINANCE DEFINING INSURANCE FOR DELAWARE COUNTY EMPLOYEES

WHEREAS, Delaware County offers Health Insurance benefits to employees that are full-time/salaried/hourly employees as provided in the Delaware County Salary Ordinance, as approved and amended from time to time,

WHEREAS, Delaware County has entered into Inter-Local Agreements with other entities of government, allowing those units to participate in the Delaware County Health Care Plans and those employees meeting the same eligibility requirements and having the same benefit coverage as County employees,

WHEREAS, Delaware County Health Care Plan is a self-funded plan and those costs vary budget year to budget year based on health care use by covered participants. As such, premium cost are calculated using expected claims and administrative costs. In the event health care costs exceed those budgeted amounts of each department and or entity, Delaware County shall collect from all departments and entities that are covered under plan those unexpected claims cost to reimburse County for all health care expenses.

NOW THEREFORE ORDAINED BY THE COUNTY OF DELAWARE, INDIANA BOARD OF COMMISSIONERS THAT:

The following Section Revisions of the Delaware County Personnel Policy Handbook are hereby adopted this _____ day of _____, 2013; and shall be in full force and effect upon adoption, and shall supersede and repeal existing oral or written personnel policies and procedures in stated Sections.

The Health Insurance Plan (the Plan) shall be adopted as agreed to by the Delaware County Board of Commissioners and the contract with the Health Insurance Provider.

All premium calculations for Active Employees shall be based on the "full cost" of the insurance to Delaware County for each tier as determined by the Delaware County Board of Commissioners and the Health Insurance Provider.

Active Employees

Eligibility

Active Employees may enroll in coverage for themselves and eligible Dependents provided the Employee meets the following requirements:

- The Employee shall be classified as a full-time employee, working a minimum average of 32.0 hours per week, 50 weeks per year, and be paid out of a full-time funded line item as defined in the Salary Ordinance by Delaware County Council.
- Coverage for elected officials, political appointees and chief deputies begins the first day of employment with Delaware County. Coverage for eligible new employees shall be effective after sixty (60) days of full-time employment from the hire date.

Premium Contributions for PPO Plan

Active Employees who are considered eligible for health insurance coverage with a hire date before June 1, 2013, shall contribute a premium of 13.5% of the full cost of the health insurance plan based on the enrollment tier. Such contributions shall be altered in accordance with defined calculations when the total cost of insurance to Delaware County changes based on policy renewal or applicable changes to the Plan.

High Deductible Health Plan

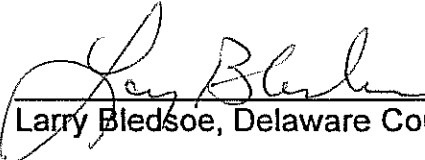
A High Deductible Health Plan with a \$3000.00 / \$6000.00 deductible was implemented January 1, 2013. Existing Employees hired before June 1st 2013 will have the option of choosing the high deductible plan. **All new hires (including new participants from those of Inter-Local Agreements)** hired after June 1, 2013, will not have the PPO plan as an option and will only be allowed to participate in the high deductible plan. All active full time employees participating in the high deductible plan will pay \$1.00 per year for participation with no other premiums being required. All existing eligibility requirements for full time employees as addressed in this ordinance remain unchanged. Once employees switch to the High Deductible plan they are not eligible to switch back to the PPO plan.

If any section, paragraph or provision of the Ordinance shall be invalid or unenforceable for any reason, the invalidity or unenforceability of such section, paragraph or provision shall not affect any of the remaining provisions of this Ordinance.

All ordinances, resolutions, and/or orders, or parts thereof, in conflict with the provisions of this Ordinance are, to the extent of such conflict, hereby superseded, and this Ordinance shall be in full force and effect from and upon compliance with all procedures required by law.

Dated this 1 day of April, 2013.

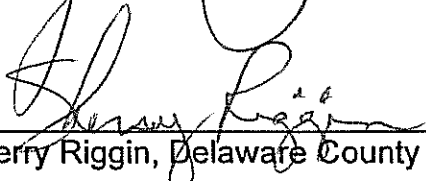
BOARD OF COMMISSIONERS OF DELAWARE COUNTY, INDIANA.



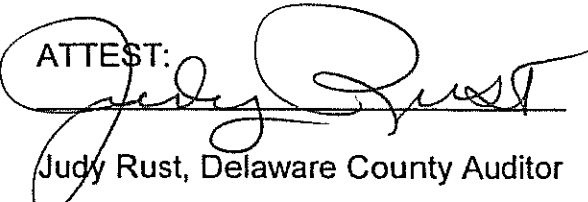
Larry Bledsoe, Delaware County Commissioner



James King, Delaware County Commissioner



Sherry Riggan, Delaware County Commissioner

ATTEST:


Judy Rust, Delaware County Auditor