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# Butte County Mosquito and Vector Control District

## POLICY MANUAL

**POLICY TITLE:** Health Benefit Plan

**POLICY NUMBER:** 7085

**7085.1** The District shall make a health benefit plan (Plan) available to its eligible employees and their dependents. The plan shall be comprised of medical, dental, and vision insurance. Full-time permanent and probationary employees working 30 or more hours per week are eligible for the Plan.

**7085.2** Eligible employees on authorized leaves of absence may participate in the Plan as set forth in Personnel Policies 7030 (Military Leave), 7035 (Pregnancy Disability Leave), 7045 (California Family Rights Act), 7055 (Disability Leave), 7075 (Workers Compensation), and 7065 (Other Leaves of Absence).

**7085.3** The effective date of any Plan insurance coverage shall be determined in accordance with insurance policy terms and conditions.

**7085.4** For active, eligible employees, the District shall pay 100% of the monthly insurance premium for the employee coverage and 80% of the monthly insurance premium for dependent and/or family coverage.

**7085.5** For active, eligible employees that qualify for a Health Savings Account, the District shall, at the completion of the first pay period of the year, deposit in that account the amount equal to the current medical insurance plan's deductible for individual employees and the amount equal to the current medical insurance plan's deductible for employees with families covered under the medical insurance plan. For active, eligible employees who do not qualify for a Health Savings Account, the District shall pay directly to them the amount equal to the current medical insurance plan's deductible for individual employees where only the employee is covered under the medical insurance plan and the amount equal to the current medical insurance plan's deductible for employees with families covered under the medical insurance plan, subject to standard deductions and withholdings. It shall be the employee's responsibility to establish and maintain the Health Savings Account and to comply with applicable accounting and tax requirements. For eligible employees commencing work after the first pay period of the year, Health Savings Account contributions shall be on a pro-rata basis.

**7085.6** Participation is voluntary and requires a signed notice if coverage is refused by the employee or any dependents.

**7085.7** Surviving spouse medical insurance benefits.

**7085.7.1** Surviving spouses may continue to participate in the District's medical insurance plan, however, the (a) surviving spouse pays the total premium for such coverage and (b) such continuation of coverage is allowed under the terms of the plan.

**7085.7.2** Premium payments must be delivered to the District office no later than the 15th of the month. Premiums are prepaid and due a month in advance. If premium is not delivered in full to the District's office by the 25<sup>th</sup> of the month, surviving spouse voluntarily terminates from the medical insurance plan and will not be eligible to re-enroll.

**7085.7.3** The term shall be until the surviving spouse turns 65 or is eligible for Medicare, whichever occurs first. To voluntarily terminate, the surviving spouse shall provide the District with at least 30-day advance written notice (where applicable) of the date he/she intends to terminate benefits.

**7085.7.4** Participation is voluntary and requires (when available) a signed notice if coverage is refused by the surviving spouse.

**7085.8** Retired employee medical insurance benefits.

**7085.8.1** Retired employees may continue to participate in the District's medical insurance plan, however, the retired employee pays the total premium for such coverage and (b) such continuation of coverage is allowed under the terms of the plan.

**7085.8.2** Premium payments must be delivered to the District office no later than the 15th of the month. Premiums are prepaid and due a month in advance. If premium is not delivered in full to the District's office by the 25<sup>th</sup> of the month, retired employee voluntarily terminates from the medical insurance plan and will not be eligible to re-enroll.

**7085.8.3** The term shall be until the retired employee turns 65 or is eligible for Medicare, whichever occurs first. To voluntarily terminate, the retired employee shall provide the District with at least 30-day advance written notice (where applicable) of the date he/she intends to terminate benefits.

**7085.8.4** Participation is voluntary and requires (when available) a signed notice if coverage is refused by the retired employee.