

Scenario: A Jackson County employee is approaching retirement and the individual's age and years of service meets eligibility guidelines for county paid insurance in retirement. The employee's spouse/dependent also works for the County but he/she will not be eligible for continued insurance in retirement because of the required years of service (not enough).

Under Current Policy:

Coverage for eligible dependents may be continued but cannot be added after retirement of employee.

The retiring employee would have to add the spouse/dependent to their coverage prior to retirement paying applicable premiums and the employee who is not retiring would waive coverage at that time because they cannot be covered twice under the plan. These monthly premiums would be paid by the retiree to the County on a monthly basis.

Child Coverage:	\$227.94/mo.
Children Coverage:	\$339.20/mo.
Spouse Coverage:	\$339.20/mo.
Family Coverage:	\$471.49/mo.

If Policy Was Modified:

The retiring employee would be allowed to add his/her spouse/dependent after retirement if the spouse/dependent is a vested Jackson County employee.

The retiring employee would have the opportunity to add the dependent/spouse to their coverage if the individual lost coverage under the group plan as an employee and he/she was vested. The retiree would be responsible for the monthly premiums.

Jackson County Retired Employees' Insurance Plan

Original Approval: January 18, 2001

Amended Date: July, 2013 (Amendments in Bold)

Amended Policy Applies to all Jackson County Employees hired on or after July 1, 2013

Requirement for Insurance:

- I. Regular Employees enrolled in Local Government Retirement System:
 1. Attainment of 60 years of age and accumulation of **20 cumulative vesting credit years with Jackson County.**
 2. Accumulation of **15 cumulative vesting credit years with Jackson County** for any employee eligible for disability retirement insurance coverage.
 3. Any age and accumulation of 30 cumulative vesting credit years with **20 of 30 vesting credit years with Jackson County.**
- II. Law Enforcement employees enrolled in the Local Law Enforcement Officers Retirement System:

1. Attainment of 55 years of age and accumulation of **20 cumulative vesting credit years with Jackson County.**
2. Accumulation of **15 cumulative vesting credit years with Jackson County** for any employee eligible for disability retirement insurance coverage.
3. Any age and accumulation of 30 cumulative vesting credit years with **20 of 30 vesting credit years with Jackson County.**

III. Additional provisions for all employees:

1. The employee must be an active employee at the time of retirement to be eligible for the benefit.
2. The retired employee remains on the regular plan until eligible for Medicare when coverage is changed to a Medicare supplement.
3. Coverage for eligible dependents of retired employees may also be continued, but dependents may not be added after the retirement of the Jackson County employee unless except in the case where the retiree's dependent is a vested Jackson County employee at the time of the retirement (5 years Jackson County LGERS contributions) and covered under the plan at the time of the retirement; these dependents could may be added upon termination of coverage as an employee if the dependent/employee is vested with five (5) years Jackson County LGERS contributions and covered under the plan at the time the dependent/employee's coverage terminates. The retired employee must pay the **full current** cost for dependent care.
4. Coverage for a surviving spouse and eligible children of a deceased employee may remain on the policy. The surviving spouse must pay the **full current** cost for dependent care.