
SUBJECT: INSURANCE

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INSURANCE

HEALTH AND DENTAL INSURANCE:

Cass County provides group health and dental insurance for all full and part time employees. All Elected Officials are considered full-time and coverage will begin the month after taking office. Employees less than full-time will receive benefits in proportion to their full-time equivalency. Coverage begins the first or 16th of the month following 160 hours of employment. The County will share in the cost of the premium with the employee. Eligible employees pay the remaining cost of the premium through payroll deduction. Coverage for dependents may be obtained. New employees have the option to purchase county health and/or dental insurance for the first 160 hours at the group coverage rate, totally at the employee's expense. For enrollment and eligibility requirements, contact the Personnel Department.

Coverage of these plans is self-funded by Cass County and its employees. Administration of the plan is through a third party administrator.

Insurance application and enrollment forms must be completed by eligible employees in the Personnel Department. Employees shall notify Personnel of any personal changes that may affect their needs for insurance coverage.

Medical and dental premiums can be paid for by pre-tax dollars. For monthly rates please see Group Health Handout.

Employees who wish to change or discontinue insured benefits at any time must submit a written request to the Personnel Department.

COBRA HEALTH AND DENTAL CARE CONTINUATION COVERAGE

Cass County employees (and their dependents) who resign, are terminated or laid off must be offered the option to continue their group health and dental plan coverage under the provisions of the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA). Health and dental care continuation coverage must also be extended to employees whose work hours have been reduced to the point where they no longer would be covered by the employer's group health and dental plan and to employees' dependents following certain "qualifying events" -- such as divorce or death of the employee -- that cause the dependents to lose coverage under the employer's plan.

The total premium plus an additional 2% of the premium will be charged.

WORKFORCE SAFETY

Employees shall be covered by Workforce Safety as provided by North Dakota state law for lost time and/or medical expenses that may result from injuries which have been sustained on the job or illness related to their work.

Workforce Safety protects the employee's income in cases of injury on the job. The premium for coverage is paid by the employers. To be sure of coverage, you should immediately report an injury to your supervisor.

An employee who is injured in the course of employment is required to:

- (1) Use accumulated sick leave while receiving Workforce Safety benefits; however, the combination of benefits shall not exceed the employee's gross salary, or
- (2) Use accumulated annual leave while receiving Workforce Safety benefits, or
- (3) Request a leave without pay for the remainder of the recovery period, normally not to exceed one year, after all accumulated sick leave and annual leave have been exhausted, while receiving Workforce Safety benefits.

The employee will be paid by the County the difference between the gross salary and the benefits received by the employee under Workforce Safety while on sick leave. However, the employee's leave accounts shall only be charged that percentage of hours which corresponds to the percentage of salary that the department shall pay.

If annual and sick leave are exhausted or the employee does not elect to use accrued annual leave, the employee shall be considered for leave

without pay for the remainder of the recovery period not to exceed one year. Employees on the County payroll who receive Workforce Safety should send copies of all checks to the Personnel Office. The Personnel Office will take steps to adjust the employee's monthly salary and leave records.

LIGHT DUTY/TRANSITIONAL WORK

Where appropriate, Cass County, or a representative of the North Dakota Association of Counties Workforce Safety unit, will assign disabled employees to light duty work. This policy will apply to any employee who is medically unable to perform their regular work duties on a temporary basis.

Where appropriate, the department will assign disabled employees to light duty work to a position outlined in the Cass County Transitional Job Opportunity Manual. The county, personnel supervisor, and/or department head reserve the sole right to determine when light duty work will be assigned. The decision will be based on the department or county's need for such work and the employee's capacity for performing the work.

Cass County's light duty program is for short-term disability purposes only and is to be used in a temporary manner. Each case is analyzed on an individual basis.

When an employee is unable to perform the regular functions of their job due to a disability, the employee will notify the department head and personnel office in writing as to the nature and extent of the disability and the reason why they are unable to perform the job duties. This notice must be accompanied by a physician's report containing a diagnosis, current treatment, expected length of disability and any work restrictions to the disability.

The county may require an independent evaluation conducted by a physician selected by the county to verify the diagnosis, current treatment, expected length of disability and work restrictions. The independent evaluation will be at employer expense.

In deciding whether to assign light duty work to the employee, the personnel supervisor and/or the department head will consider whether there is work in the department or in another office in the county and whether the employee is capable of performing the work. If a county employee cannot be placed in a transitional job within the county, a referral would be made to FirstLink Volunteer Services of Fargo. Over 100 agencies are registered with FirstLink for volunteer skills. Every effort will be made to customize an employee's skills with the volunteer agency to provide a meaningful work experience for injured employees until they can return to their pre-injury job.

The circumstances of each disabled employee performing light duty or transitional work will be reviewed every 30 days.

UNEMPLOYMENT INSURANCE

Employees are protected by the State Unemployment Insurance Program for loss of wages due to separation from County government.

Cass County shall pursue its responsibility to oppose all claims of former employees who have been separated under any condition believed to be a disqualification. Disqualification can include leaving the County on a voluntary basis, leaving without good cause attributable to the County or when an individual is discharged for misconduct.

The Personnel Department is responsible for all unemployment claims including receipt of notification, investigation of any and all related matters and may represent the County at appeals hearings.

LIFE INSURANCE

Cass County pays for a \$3,500 term life insurance policy for all standard full time and part time employees working 17 ½ hours per week. Additional life insurance may be purchased by the employee through payroll deduction.

If the employee elects to increase coverage, he/she must file the application during open enrollment in October and November of each year for changes effective January 1. Increases cannot be made at any other time, however, decreases can be made anytime throughout the year.

The employee may name, add or change beneficiaries, address or marital status on the NDPERS website at any time.