

## HEALTH INSURANCE ELIGIBILITY GUIDELINES

### -MEDICAL, DENTAL AND VISION PLANS

STANISLAUS COUNTY PARTNERS IN HEALTH  
ANTHEM BLUE CROSS  
KAISER PERMANENTE  
DELTA DENTAL  
VISION SERVICE PLAN

Regular full-time employees as defined by their job description in a position that includes health insurance benefits, are eligible to enroll in Medical, Dental and Vision coverage along with their qualifying dependents. This coverage will take effect the first day of the month following their date of hire or event.

- The County provides a semi-monthly contribution towards health insurance based on the employee's Standard Hours.
- A minimum of 30 hours worked per week is required to qualify for County health insurance benefits.
- All employees enrolled will have a before tax share of cost deducted from their paycheck semi-monthly.
  - **Regular full-time employees working 40 hours per week will receive an employer contribution equal to:**
    - EPO coverage is paid at 80% of the lowest cost EPO coverage level
    - HDHP coverage is paid at 95% of the lowest cost HDHP coverage level
    - Dental and Vision coverage is paid at 80%
  - **Employees working a percentage/reduced schedule will have a lower contribution toward health insurance benefits**
    - 35 - 39 hours per week = 90% of the employer contribution
    - 30 - 34 hours per week = 75% of the employer contribution
    - Below 30 hours per week = 0% of the employer contribution (employee will be offered COBRA to continue health coverage at their expense)
- Employer health insurance contributions will be reduced accordingly for regular full-time employees who are paid less than 80 hours per 14 day period (employees using DOC, ATO etc.) for 3 consecutive pay periods. Employee benefit eligibility will be evaluated on a quarterly basis. If the employee's hours fall below 80 hours in 3 consecutive pay periods in a quarter, the employee's contributions will be adjusted based on the quarterly average effective the first pay period of the following quarter. Benefits will be restored at 100% effective the first pay period of the following quarter in which the employee is paid an average of 80 hours in the quarter.

- Employees enrolled in a High Deductible Health Plan (HDHP) will also be enrolled in a Health Savings Account (HSA). The County will fund the individual HSA account in the following amounts:
  - Employee Only - \$1,200 annually
  - Employee + 1 - \$2,000 annually
  - Family - \$2,000 annually

The County will fund 6 months of the HSA account contribution in January for any employee enrolling in an HSA plan. The remaining annual contribution will be deposited semi-monthly over the last 6 months of the year. Employees are required to pay any monthly account related fees on their individual Health Savings Account.

- Employees may have the following persons as eligible dependents:
  1. Employee's legal spouse. \*Unless the spouse is a Stanislaus County employee. The County does not allow dual coverage for employee spouses and/or dependents.
  2. Child(ren) of the employee up to the age of 26 years including those child(ren) who are adopted or there is legal guardianship. \*Unless the dependent child is being covered by another County employee (spouse or ex-spouse of employee, etc).
  3. Employee's CA Registered Domestic Partner as defined by California Secretary of State under state law. If the employee and the employee's partner are of the same sex, or they are opposite sexes and one partner is at least 62 years old, then they are eligible as long as they are registered as a domestic partnership with the Secretary of State. The eligibility criteria for registration of a domestic partnership was set by the California State Legislature and signed by the Governor in 1999. During the legislative process, eligibility of opposite sex couples was limited to senior citizens. **Tax implications apply to cost of premiums for Domestic Partner coverage. Please read details in Tab 4 Enrollment Procedures.**
  4. Child(ren) of the employee and/or their CA Registered Domestic Partner (see above) up to the age of 26 years including those child(ren) who are adopted or there is legal guardianship.
  5. Dependents who exceed the age limit, may be eligible if they meet all the following requirements: they are incapable of self-sustained employment because of mental retardation or physical handicap that occurred prior to reaching the age limit for Dependents and they receive all of their financial support and maintenance from the employee or the employee's Spouse/CA Registered Domestic Partner. Proof of their incapacity and dependency will be required. Employee must request enrollment by calling their medical insurance carrier prior to the County's enrollment.