

**STOREY COUNTY ADMINISTRATIVE
POLICIES AND PROCEDURES**

NUMBER 704
EFFECTIVE DATE: 07/01/12
REVISED: 01/05/15-01/02/18
AUTHORITY: BOC
COUNTY MANAGER: PAW

SUBJECT: Retiree Health Benefits

- 1 **PURPOSE:** This policy is to provide guidelines for administration of the county's retiree health plans. This policy is specifically intended to direct the administration of retiree health plans in a manner that will be of greatest benefit for participants while maintaining efficiency and effectiveness in the provision of such service. In recognition of the responsibility to assure the fair and consistent administration of the county's retiree health plans, the Storey County Board of County Commissioners adopts this policy.
- 2 **POLICY:** The county Personnel Director and/or Administrative Officer is responsible for the administration and compliance of all the policies and regulations pertaining retiree health insurance benefits.

2.1 Definitions

1. **Cash Payment:** A retiree, or beneficiary of a retiree, will pay for county retiree health benefits by submitting payment monthly to the county Personnel Director and/or Administrative Officer as directed. Late payment may result in cancellation of coverage at the discretion of the county Personnel Director and/or Administrative Officer.
2. **County Plans or Program:** Any health plans administered by the County of Storey on behalf of retired members.
3. **Continuous Employment:** A period of time where employment status was not interrupted by termination, separation, or layoff.
4. **Day:** A day is defined as a calendar day.
5. **Health Insurance:** Health insurance means insurance coverage for medical, dental, and/or vision consistent with active employee coverage.
6. **Initial Date of Hire:** The first date on which a regular employee in a position which is considered more than half-time (21 hours or more average per week) is employed.
7. **Medicare Eligible:** The point at which the retiree or dependent of the retiree is eligible to enroll in Medicare Part A and Part B; this may be because the retiree has reached age 65 or because s/he has been granted Medicare Part A and Part B due to a disability before reaching age 65. All questions about Medicare should be directed to the Centers for Medicare & Medicaid Service.
8. **Open Enrollment:** A period designated annually by the Personnel Director/Administrative Officer during which changes in coverage under county plans may be made by participants. The retiree must enroll in Medicare Part A and

Part B immediately when eligible; failure to do so may cause the county to stop paying its portion of costs.

9. **Participant:** Persons who are eligible to participate in the program:
 - a. A retired officer or employee as provided by NRS 287;
 - b. A surviving dependent of a deceased retired officer or employee of a Storey County as provided by NRS 287;
 - c. A surviving spouse or child of an employee who was killed in the line of duty as provided for in NRS 287.

10. **Plan year:** The period set forth by the Storey County Board of Commissioners in which program benefits and rates are offered for enrollment.

11. **Retired Officer or Employee:** An officer or employee of Storey County who has met the requirements to receive, and is receiving any retirement distribution of, benefits from:
 - a. The Judges' Retirement System; or
 - b. The Public Employees Retirement System (PERS); and
 - c. An elected official who has completed the term in which they were duly elected.

12. **Retiree Subsidy:** An amount contributed by the county toward the cost of retiree health insurance premiums purchased through the county. The benefits under this program are determined based upon the rules regarding years of service with Storey County. The years of service are calculated at the time of service retirement or the date Disability Retirement is granted, and do not change after that date. For retirees meeting the participant guidelines and who retire on or after July 1, 2012, subsidies may not be applied in whole or in part to dependent coverage.

2.2 County responsibility

1. **Retiree Subsidy:** The county will pay the same portion of the cost of health benefits coverage that the Nevada State Public Employees' Benefits Program (PEBP) at that time pays for retired persons covered as participants under its state health benefits program. The subsidy is limited to the employee's consecutive years of service with Storey County; no credit will be given for years of service earned at another public employer, except for service with the Storey County Fire Protection District. Any remaining balance of the cost of coverage will be cash payment to the county by the retiree or qualified beneficiary.

2. **Billing:** Any remaining balance of the premium not covered by the subsidy will be paid to the county by the retiree or beneficiary. The county may notify the retiree or beneficiary by monthly invoice; however, lack of receipt of invoice does not excuse the retiree from payment.

2.3 Eligibility

Persons meeting the "participant" guidelines may remain on the county's Retiree Health Benefits program pursuant to NRS 287.

2.4 Enrollment

Eligible participants must enroll in the county's Retiree Health Benefits program 60 days and pursuant to NRS 287. Lack of enrollment will prohibit participation in the program except as provided by NRS 287.

2.5 Changes in enrollment

The participant must submit a request in writing if s/he desires to cancel enrollment with the county's Retiree Health Benefits program. If the eligible participant declines the option to participate at retirement, cancels at any time, or fails to make cash payment (if any), s/he will forfeit enrollment, except as provide by NRS 287.

2.6 Retiree responsibility

Retiree or qualified beneficiary must remit cash payment (if any) as directed and will notify the county Personnel Office of change of address.

RESPONSIBILITY FOR REVIEW: The County Personnel Director and/or Administrative Officer will review this policy every 5 years or sooner as necessary.