



## **Weber County Human Resources Policy 4-300 Insurance and Retirement Benefits**

### **I. Purpose**

This policy governs and explains benefits available to Weber County employees and retirees. This policy supersedes any and all former policies on benefits and/or retirement, including the Weber County Retirement Incentive Policy.

### **II. Policy**

Weber County provides cost-effective benefits options designed to attract and retain capable and qualified employees. The insurance options are designed to support the health and well-being of all Weber County employees.

### **III. Procedures**

**A. Employees in Benefits Eligible positions as defined in [HR Policy 2-100 Employment Status](#) have the option of participating in insurance programs.**

#### **B. Insurance Enrollment and Coverage**

1. Weber County may provide insurance coverage (i.e. health, dental, vision, life insurance) as determined each year during Weber County's budget process.
2. Employees can enroll for insurance benefits during annual open enrollment or within 30 days after their date of hire. For new hired employees, benefits begin the first day of the month following date of hire.
3. An employee must enroll a spouse or dependent children to trigger dependent coverage.
4. An employee must provide documentation requested by Human Resources for the purposes of determining the eligibility of a spouse or children within 30 days of eligibility.
5. Coverage for a spouse or dependent children must be obtained within 30 days after a qualifying life event as defined by the Internal Revenue Service (IRS).
6. If an employee declines enrollment because of other health or dental insurance coverage, the employee may request enrollment within 30 days after the other coverage ends. If the employee misses the 30-day enrollment window, their next opportunity to enroll will be the next open enrollment period. The employee will be responsible to provide documentation as requested by Human Resources for the purposes of determining prior coverage within 30 days of the qualifying event as defined by IRS.

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- C. Additional information on all benefits offered to employees can be found on the [Human Resources website](#).
- D. **Coordination of Benefits is designed and enacted by the Board of County Commissioners for the purpose of coordinating the medical insurance benefits of legally married couples who are both employed by Weber County.**
1. The Coordination of Benefits (COB) is established, administered and paid for by Weber County. It shall be the duty of the Payroll & Benefits Manager to coordinate the medical and dental benefits. The COB does not increase or expand any medical insurance coverage.
  2. The COB Policy shall apply to all legally married couples who are both employed by Weber County and who are both eligible for benefits.
  3. In order to receive COB benefits, the couple shall designate one person as the carrier of benefits, have that individual enroll in a High Deductible Health Plan or a traditional health plan, and add the spouse and any dependents to their line of coverage. The spouse who does not elect to carry coverage will receive the amount equivalent to the cost of single medical and dental coverage. These funds will be directly deposited into the insurance carrying spouse's Health Savings Account for the high deductible plan, or a third-party managed Flexible Spending Account to be used for medical and/or dental expenses.
  4. If one of the spouses enrolled in the COB benefit terminates employment he/she shall notify the Payroll/Benefits Manager to ensure COB benefits are terminated.

### **E. Termination of Coverage**

1. The termination date for insurance is as follows:
  - a) Coverage will be terminated on the last day of the month of the employee's separation date.
  - b) Medical, Dental, and Life insurance coverage for adult children terminates after the entire calendar month in which they turn age 26, unless they are qualified as disabled. A person receiving benefits as a spouse will no longer be eligible upon the date of divorce. Documentation must be provided to Human Resources within 30 days.
2. COBRA coverage is available upon termination of coverage, for employees and dependents previously covered by health and dental insurance, for a limited duration as specified below:
  - a) Eighteen months for a separation of employment, reduction in force or reduction in hours.
  - b) Thirty-six months for a divorce, death of an employee, dependents of an employee who are eligible for Medicare or dependents which lost their eligibility after turning age 26.
  - c) Twenty-nine months if a disability is approved by social security.
3. An employee is responsible for adding or terminating a spouse and dependent children. Weber County will not refund overpayments if an employee does not remove a spouse or dependent children within 30 days.

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- F. Benefits** Eligible positions as defined in [HR Policy 2-100 Employment Status](#) have the option to be enrolled in the Utah State Retirement Systems (URS) retirement plans consistent with their URS eligibility.

**G. Retirement**

1. Employees, at personal discretion, may choose to retire at any time in accordance with Utah Retirement System regulations. Employees anticipating retirement should notify their Department Director, as far in advance as possible, so that plans for a replacement can be made.
2. All employees shall participate in the Social Security program as required by the United States Government.
3. The Utah Retirement System operates several retirement systems which may be applicable to County employees.
4. All merit employees working at least twenty (20) hours each week and receiving benefits normally provided by the County are enrolled in one of the systems depending upon their occupation and date of hire. Temporary, seasonal, and other employees who work less than 20 hours per week are not eligible to participate in the program. All eligible employees shall be enrolled immediately upon hire. Elected Officials, Department Directors, and other qualified individuals who are exempt from merit system protection have the option of not belonging to one of the Utah Retirement Systems.
5. Contribution rates for the public safety retirement systems are computed on gross pay up to a maximum of 80 hours per pay period. Contribution rates for the public employees' retirement systems are computed on gross pay. Elected Officials, Department Directors, and other qualified individuals exercising the option to be exempt from a retirement system shall have an amount equal to the contribution rate of the retirement system which they are being exempted from contributed to a 401(k) account in their name up to legal limits.
  - a) As part of the budget approval process, the Weber County Commission may approve a 401(k) matching contribution for a subsequent calendar year.
6. All employees will be required to sign a disclosure that they have received information about how to access, enroll in, and change their eligible retirement plans and systems, prior to or on their first day of employment.

**H. Post Retirement Re-Hires**

1. There is no retirement benefit for a post-retired employee who is rehired with Weber County.

**I. Post-Retirement Insurance Incentive**

1. The post-retirement insurance incentive is not available for employees hired after January 1, 2008.
2. Eligible employees hired before 2008 may, depending on their age, receive the option of a five-year health insurance benefit upon retirement or the cash equivalent of the five-year health insurance option in a Health Retirement Account, to be administered as specified by contract, with the terms to be determined by the Board of County Commissioners. Both forms of this benefit—the insurance and the Health Retirement Account—will terminate five years after the retirement date. Unless otherwise

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determined by the Board of County Commissioners for incentive purposes, this benefit will be reduced over a period of time as specified below:

- a) All employees who retire on or before December 31, 2021, may receive the full five-year health insurance benefit in accordance with county policy.
  - b) Any employee who retires after December 31, 2021, who is qualified to receive the benefit and continues to be covered by the County's insurance, shall receive a 5% reduction each year after 2021 until December 31, 2026, at which time the insurance benefit will be eliminated and of no further effect. As an example, if the County pays 80% of the premium for employees in a specific plan, then the County will only pay 75% of the premium for retirees during 2022, 70% during 2023, etc.
  - c) The annual 5% reduction described in paragraph b) shall not apply to employees who receive the benefit in the form of a Health Retirement Account.
3. Coordination of Benefits, as described in Section D above, will not be available as part of the post-retirement insurance incentive for employees who retire after March 1, 2022. When either spouse retires after that date, the COB benefit will terminate, and each spouse's available insurance coverage will be determined according to the provisions of this policy. Retirement must be approved by the Utah State Retirement Systems (URS).
- a) If a retiree opts for the cash equivalent of the five years of health insurance coverage they may not be a dependent on any Weber County insurance policy.
4. Early Retirement (employees retiring from the county under age 65)
- a) In accordance with state law, the Weber County Commission may, from time to time, open an early retirement window for non-public safety employees with 25 or more years of qualifying retirement service credits and public safety employees with 20 years or more of qualifying retirement service credits. The window may include County participation in the purchase of retirement credits pursuant to state law.
5. Eligible retirees who are 65 or older at the time of retirement, or who turn 65 before reaching the end of their five-year benefit period, may not continue their health insurance coverage after turning 65, but may access a Health Retirement Account for qualified medical expenses in an amount specified by contract for the remaining number of months in the five-year benefit period.
6. The County shall pay an amount no greater for the retired employee's benefits than it pays for such benefits at the time the employee retires. Moreover, if the cost of benefits increases in any given year, the retired employee shall be responsible to pay any amount over the cost of the benefits at the time of the retired employee's retirement.
7. If a retired employee accepts other employment after retiring from the County (including re-employment with the County) and that retired employee becomes eligible for health insurance coverage through other employment which provides health insurance coverage for a direct participating cost to the retired employee of no more than \$350 per month, the County's obligation for five years of benefits under this policy is immediately terminated. The retired employee shall notify the County immediately if he/she becomes eligible for coverage under other employment. If the retired employee fails to notify the County within 30 days of eligibility, he/she shall

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reimburse the County for the total cost of benefits the County has paid on the retired employee's behalf during any time he/she was eligible for other insurance.

8. A retired employee whose status (Family – Two Party – Single) changes shall immediately notify the Department of Human Resources to effect the change. The County's contribution rate will be adjusted respective to the change made, but only if the change is to a lower-cost status. If a retired employee fails to notify the County within 30 days of the change, he/she will pay the County the difference in cost between the coverages.
9. When the spouse of an employee reaches the age of 65 prior to the retired employee reaching the age of 65, the retired employee's spouse's benefits shall terminate at the beginning of the month in which the spouse reaches age 65. When a married retired employee reaches the age of 65 prior to the retired employee's spouse reaching 65, the retired employee's spouse may continue to receive benefits by enrolling in COBRA.
10. For Weber County employees who retire, any insurance that is discontinued cannot be reinstated.
11. Any payment due under the provision of this policy shall be made on or before the first day of the month in which it is due. If payment is not received within 30 days of the due date, coverage shall be terminated and the employee shall not be allowed to reinstate coverage.

### **J. Elected Official Provision**

1. The same benefits and eligibility rules offered to Weber County employees will apply to all elected officials.

### **K. Retirement Contract and Vesting**

1. This policy may be changed at any time for any reason by the Board of County Commissioners. However, every eligible retiree who qualifies to retire from County employment in accordance with this policy shall enter into an agreement with the County defining the obligations of the County and the eligible retiree, and upon final execution of that contract, the benefits described in the contract shall be deemed to be vested.
2. If a relevant federal, state, or local law changes in a way that creates a conflict between this policy and the new law, then all parties will be bound by the terms of the new law, and the benefits described in this policy will be administered in a way that complies with the new law.

### **L. References**

1. State of Utah Retirement and Insurance Benefit Act, Utah Code Title 49
2. Utah State Retirement Systems (URS)
3. Internal Revenue Service (IRS)
4. Human Resources Policy:
  - a) 2-100, Employment Status
  - b) 4-200, Leave Practices

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DATED this \_\_\_\_\_ day of \_\_\_\_\_, 2023.

BOARD OF COUNTY COMMISSIONERS  
OF WEBER COUNTY:

\_\_\_\_\_  
Gage Froerer, Chair

ATTEST:

\_\_\_\_\_  
Ricky Hatch, CPA  
Weber County Clerk/Auditor

\_\_\_\_\_  
Sarah Swan  
Human Resources

Approved as to form and legality:

\_\_\_\_\_  
Courtlan Erickson  
Deputy County Attorney