

II. Policy

A. Employee Eligibility: Any permanent full-time, permanent part-time, or probationary employee may join the medical, prescription drug, dental, life insurance, vision, flexible spending accounts (FSA's), and KPERS retirement/disability plans which the County offers. The Sedgwick County Benefits Summary should be consulted for specific information regarding coverage details. Part-time and temporary employees are not eligible.

B. Genetic Information Nondiscrimination: Title II of the Genetic Information Nondiscrimination Act of 2008 protects applicants and employees from discrimination related to fringe benefits based on genetic information. GINA restricts employer's acquisition of genetic information and limits disclosure of genetic information. This includes information about genetic tests of applicants, employees or their family members; the manifestation of diseases or disorders in family members and requests for or receipt of genetic services by applicants, employees or their family members.

The exception to the above GINA prohibition is when the information is sought as part of a wellness program with the plan participant's prior voluntary written authorization. This exception includes a requirement that the genetic information be provided only to the plan participant and the licensed health care professional or board certified genetic counselor involved in providing the services.

C. COBRA: Upon separation of employment, retirement, or other circumstances resulting in the loss of benefit coverage, employees and/or their dependents may be extended the right for continuation of benefit coverage under federal law. A qualified beneficiary (employee, spouse or dependent), must notify the employer/plan administrator of a COBRA qualifying event within 60 days after a divorce or legal separation or a child's ceasing to be covered as a dependent under plan rules. Failure to report a COBRA-qualifying event may result in financial responsibility for payment of claims.

D. 457 Deferred Compensation: This is a savings plan that allows employees to take income and invest it to provide additional retirement funds. These funds are taxed during retirement when one may be in a lower tax bracket. The amounts deferred are diverted "pre-tax" dollars and any investment earnings on these dollars are allowed to accumulate without incurring personal federal or state income tax. These federal or state income taxes are deferred until retirement or withdrawal from the plan. Employees may voluntarily elect to participate in the 457 Deferred Compensation Program offered through payroll deduction.

E. U.S. Savings Bonds: An employee may enroll by signing authorization to divert a specific amount per pay period for the purchase of savings bonds, which are delivered when the purchase price has been accumulated. Once the authorization card has been signed, it remains in effect until canceled. Changes can be made at any time in the amount of the allotment, the inscription or the denomination of the bond simply by filling out a new authorization card.

- F. Association of County Employees (ACE):** This employee organization sponsors and provides recreational and social activities. Membership forms and more information can be found on the County intranet website e-line.
- G. Employee Assistance Program (EAP):** EAP provides professional consultation, confidential assessment, short-term problem resolution and referral services for employees, family members and supervisors. Information regarding the EAP can be found on the County intranet website e-line.
- H. Flexible Spending Accounts:** IRS Code Section 125 relating to pre-taxed insurance premiums also allows for other pre-taxed plans. The Flexible Spending Accounts are pre-taxed plans allowing employees to pay for eligible health and dependent care expenses through the Health Care Reimbursement and Dependent Reimbursement Accounts.
- I. Wellness Club:** There are a variety of wellness programs available to Sedgwick County employees to assist them in improving or maintaining their overall health and well being. It is the policy of Sedgwick County to provide employees with wellness programs designed to prevent illness, disease or premature death through behavioral and organizational change. The County encourages all staff to maximize their fitness, avoid common health risks and get back to work as quickly as possible after any period of sickness absence. To support this proactive approach, the County assists employees with meeting the reasonable costs of:
- Group health insurance for staff and their families.
 - Routine annual health checks and screenings by a primary care physician through current health insurance provider.
 - No cost-low cost visits at Sedgwick County Health Department on-site clinics.
 - Annual flu vaccinations.
 - Employee Health Fairs
- The County encourages employees to include regular exercise in their daily activities and maintain a healthy and well-balanced diet.

III. Procedure

In general, the benefits department of the Division of Human Resources administers the benefit programs.

- A. Open and Initial Enrollments:** Human Resources shall be responsible for assisting eligible employees with information for enrollment in the payroll deduction plans. An open enrollment for the medical, vision, dental and Section 125 plans is held annually to allow employees to switch plan options, or to add or delete coverage. Employees are not permitted to make such changes to their insurance plans at other times during the year unless a change in family status occurs. New, eligible, employees will be informed of the available benefits when completing new employee initial paperwork and will enroll in benefits using the e-line ESS Initial Enrollment process. Employees eligible for benefits commence participation effective the first of the following month after completion of enrollment and filing benefit forms with Sedgwick County. Upon

termination, an employee and dependents shall be eligible for coverage only until the end on the month in which they terminated. Part-time and temporary employees are not eligible.

- B. Employer and Employee Payroll Deductions:** Sedgwick County offers a variety of insurance coverages and shares in the monthly funding of rates for employee insurance. Employees are paid on a bi-weekly schedule. Payroll periods begin on Sunday and end on Saturday. Insurance payroll deductions and any applicable fees according to statute (i.e., income withholding administrative fee) are taken via payroll deduction.
- C. Insurance Claims:** Although insurance coverage is provided for employees by Sedgwick County and their dependents, conditions covered, claims processing, and actual benefit payments are between the employee and the insurance carrier. The employee is responsible for submitting claims and directly resolving with the insurance company any problems that may occur with the processing of the claim.
- D. Qualified Family Status Events IRS rules:** "Change in family status" is the Internal Revenue Service rule that allows employees to adjust benefit selections when unforeseen circumstances occur between open enrollments. Only specific events qualify as a change in family status. Qualifying events include:
- Legal Marital Status: Events that change the employee's legal marital status, including marriage, death of a spouse, divorce, legal separation, and annulment.
 - Number of Dependents: Events that change an employee's number of dependents, including: birth; death; adoption; and the placement for adoption or commencement or termination of adoption proceedings.
 - Employment Status: Change of the employment status of an employee, the employee's spouse, or the employee's dependent including: a termination or commencement of employment; a strike or lockout; a commencement of or return from an unpaid leave of absence; or a change in the worksite.
 - Dependent Satisfies or Ceases to Satisfy Eligibility Requirement: Attainment of age, loss or gain of student status, or any similar circumstance.
 - Residence Status: A change in the place of residence of the employee or dependent (specific to doctor network and plan area criteria).
 - Judgments, Decrees, and Court Orders.
 - Medicare or Medicaid changes.
 - Significant Cost Increases: The changes in cost to plans that may be considered due to a qualified benefit cost increase or decrease including: a significant increase in a plan deductible, co-pay or out-of-pocket cost share; a change in the coverage of the employee's spouse or dependent under the plan, or another employer's plan; the loss of coverage by a governmental or educational institution i.e. state child health insurance, Indian tribal health insurance, state health benefits risk pool, or a foreign government health insurance.
 - FMLA Leave Status
 - Other such events, which may permit such modification of election under the IRS consistency rule as found in Treasury Regulations 1.125-4 and in accordance with other applicable and prevailing Internal Revenue Code regulations promulgated

under, and in accordance with Sedgwick Premier Flexible Benefit Plan (Legal Document).

- HIPAA General Notice of Special Enrollment Rights: If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan at a later date if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage). However, you must request enrollment within 30 days after you or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

If a qualifying event occurs, an employee must report it within 30 days to the Division of Human Resources, and the change in the election of benefits must be consistent with the qualifying event.