



ADMINISTRATIVE POLICY MANUAL	SECTION Personnel	NUMBER AM-504.1	EFFECTIVE DATE 01-01-17
	SUBJECT Administration and Allocation of Cost of Group Insurance		PAGE 1 OF 2

**POLICY:**

Indian River County Board of County Commissioners (BOCC) has established a comprehensive benefit program for eligible employees, retirees, and COBRA continuants. This program is extended to eligible employees, retirees, and COBRA continuants of Indian River County constitutional officers to include the Sheriff’s Office, Tax Collector, Property Appraiser, Supervisor of Elections and Clerk of the Court. The benefits include but are not limited to:

- Group health insurance (self-funded plan)
- Group life insurance (basic, optional dependent life for employees, spouse & dependent children)
- Employee Assistance Program
- COBRA Administration

Stop loss and administrative fees are a component of the group health insurance plan cost.

Indian River County BOCC Human Resources is responsible for administering the benefits program, coordinating with the constitutional officers, reviewing utilization and plan design, coordinating the receipt of bids and proposals, administering service agreements, and making recommendations.

The cost of benefits is allocated to the appropriate office. Each constitutional officer is responsible for the payment of premiums for eligible employees, retirees, and COBRA continuants enrolled in the benefits program.

The Indian River County BOCC Human Resource Department will provide each constitutional officer with the monthly cost for benefits and the constitutional officers will implement necessary procedures to collect premiums from employees, retirees and COBRA continuants and remit premium payments to the BOCC by the 10<sup>th</sup> of each month.

The BOCC Human Resources Department will develop administrative self-billing procedures for the payment of premium and applicable fees in coordination with the Office of Management and Budget and the participating constitutional officers to assist in prompt payment and allocation of payments to the appropriate funds.

## **Benefit Enrollment, Compliance, and Recordkeeping**

Indian River County BOCC Human Resources Department is responsible for ensuring that benefits are provided to eligible employees, retirees and COBRA continuants of the BOCC, in accordance with the provisions of the Section 125 plan adopted by the Board of County Commissioners and the individual benefit plan provisions.

BOCC Human Resources has the responsibility for enrollment, compliance, and recordkeeping for employees, retirees and COBRA continuants of the BOCC and for implementing and coordinating enrollment and payment procedures with the constitutional offices.

Additionally, the BOCC Human Resources Department provides guidance and support to the constitutional officers concerning the administration of the benefit program for eligible constitutional officer employees.

Indian River County constitutional officers are responsible for ensuring that benefits are provided in accordance with the provisions of the Section 125 plan adopted by the Board of County Commissioners and the plan provisions of each benefit. The Human Resource function for each constitutional officer carries the responsibility for enrollment, compliance, and recordkeeping for their respective employees and retirees and for the prompt payment of premiums and fees.

Each constitutional officer maintains employee records and is responsible for providing employees with benefit enrollment information 1) at the time of hire or transfer into a benefit eligible position, 2) annually during the annual open enrollment and 3) following a life event reported to the employer in accordance with the provisions of the Section 125 plan.

Enrollment for eligible employees electing health insurance and life insurance will be provided to the third party administrator within the first 30 days of becoming benefit eligible. Late enrollment will not be permitted outside of the initial eligibility period or within 30 days of a qualifying life event.

Retiree health and life insurance benefit continuation is coordinated between the constitutional officers, the BOCC Human Resources Department, the Florida Retirement System, and the third party administrator.

Questions related to enrollment, compliance and recordkeeping may be directed to the BOCC Human Resources Department.

**Approved by:** \_\_\_\_\_  
Jason E. Brown, County Administrator Date