

VII. SUMMARY OF EMPLOYEE BENEFITS

7.01 Eligibility: For purposes of health care coverage, “**Full-Time**” means 30 hours or more per week. An Employee’s **Full-Time** status, including calculating the number of hours worked, will be made in accordance with regulations issued by the federal government under the Affordable Care Act. **All Full-time “New Hire” employees will be provided, subject to available appropriations by the Webb County Commissioners Court,** a twenty thousand (\$20,000.00) dollar Basic Life insurance policy after their 90 day probationary period **calculated** from their date of hire. New Hire employees will also be given the opportunity of enrolling in the County’s group health & dental insurance plan. All ancillary products including voluntary term life, AD &D, disability, cancer, heart & stroke, and additional voluntary insurance policies, will become effective on the first of the month following the 90 days probationary period.

Qualifying Events (QLE): Life changes for active employees will include the opportunity to add or change coverage for themselves or additional family members (dependents). The following QLEs will allow the employee to add and/or drop self, spouse and or child(ren) to their coverage within the first 30 days of the event. If the employee fails to notify Risk Management of a QLE within the 30 days, changes to their health coverage will be forfeited until the County’s Open Enrollment date; to become effective on the first day of the following calendar year. (*Open Enrollment – is a set period of time that occurs once a year when an employee can enroll, change, or cancel their or eligible dependent’s benefits including any available ancillary products.*)

- Marriage (license copy required)
- Children (birth (crib card required/age 26) (Crib card is a *small card that the hospital places on the infants crib with vital information on the parents and the baby(ies)*)
- Loss or gain of insurance coverage (document required)
- Divorce (court documents required)
- Court ordered health and dental benefits for dependent(s)
- Death

Online New Hire: The New Hire process starts two (2) weeks before the 90 day waiting period for all new and rehired employees. Employees will be instructed to log on to an employee based web site to enroll in all their benefits with an option to enroll their dependents (*see list of qualifying dependents below*), and their health and dental benefit will begin 90 days after their hire date. All ancillary benefits elected will begin on the first of the month following the 90-day probation period. Each employee is given approximately two (2) weeks to complete their online enrollment; failure to comply will result in forfeiting their benefits for the remaining calendar year.

Qualifying Dependents:

- Spouse (copy of marriage license required)
- Common Law (copy of certificate required)
- Children, step children, adopted children up to the age of 26
- Disable children who qualify over the age of 26 with required documentation

Online Annual Open Enrollment: Open Enrollment is scheduled once a year to allow employees the opportunity to sign up for health, dental and any ancillary products that are available at the time of enrollment for the employee and/or their dependents. If an employee fails to participate in the open enrollment process, they will have to wait until the next scheduled enrollment period to make any changes. The current plan does NOT allow for an **automatic roll-over** of benefits to the following calendar year. **As a result, if an employee fails to complete their enrollment, he/she will not have any benefits for an entire calendar year** through Webb County.