



EMPLOYEE MANUAL	
Title: Medical, Dental and Vision Coverage	
Policy No.: 16.0	Section Nos.: 16.0 – 16.3
Approval Date: September 2022	Effective Date: September 2022
Approved By: Board of Directors	

16.0 MEDICAL, DENTAL AND VISION COVERAGE

The Agency provides group medical, dental, and vision insurance coverage for its probationary full-time and regular full-time employees only; the date of coverage is determined by each plan. In the event this Manual contains statements, which differ from factual provisions of applicable benefit plan documents, the actual provisions of the benefit plan documents of CalPERS or any future provider will govern.

The medical insurance program furnished shall be a plan of Hospital-Medical-Surgical and Major Medical Expense Coverage for all insurance plans. Medical insurance benefits shall not be provided to regular part-time or temporary employees. If a covered employee provides proof of other Medical Health Insurance coverage and at the employee's request, the Agency may provide such employee a monthly cash payment in lieu of medical coverage. The cash payment shall be equal to 90% of the highest rate of insurance offered in Region 3.

The Agency presently pays a specific amount of the cost of medical insurance and all of the cost of the dental and vision premiums. The Agency reserves the right to determine the provider, terms, and amount of Agency and/or employee contribution.

A copy of each type of benefit, health insurance policy or a certificate summarizing its terms will be maintained in the Agency's Human Resources Office, and will be available for inspection by any probationary full-time and regular full-time employees during business hours.

The Agency shall not be responsible to insure, reimburse or otherwise indemnify any employee for costs or expenses not covered by any policy, and the Agency reserves the right at any time or times to change the carrier and policy by which the Agency and its probationary full-time and regular full-time employees are insured.

16.1 Continuation of Coverage

Medical, dental and vision coverage may be continued if an individual's group health benefits end due to a "qualifying event" and if the employee elects to continue coverage under the plan. In order to continue coverage, the individual will be required to pay the total monthly premium payment plus two percent for administrative costs.

16.2 Qualifying Event

For an employee:

1. Termination of employment or reduction of hours worked so as to render the employee ineligible for coverage.

For dependents:

1. Death of the employee.
2. Divorce or legal separation.
3. Loss of coverage due to the employee becoming entitled for Medicare, or
4. For a dependent child, ceasing to qualify as a dependent under the plan.



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The Human Resources Office can provide specific information regarding insurance.

16.3 Notification of Election to Continue Coverage

The affected employee must assume the responsibility of notifying the Human Resources Office of a qualifying event for themselves or dependents. The Agency will then begin the appropriate notification procedure.

An eligible person must provide an election notice and premium payment to the plan administrator within 60 days of notification of their right to continue coverage.