

GRANT COUNTY IN GOVERNMENT RETIREE HEALTH INSURANCE POLICY

1. There are no vested rights with respect to any retiree health insurance plans or any Grant County contributions toward the cost of any retiree health insurance. Rather, Grant County reserves all rights for any reason and at any time to amend, change or terminate the retiree health insurance plans and/or any contribution by Grant County toward the cost of such plans. Such amendment, changes, termination or elimination may be applicable without regard to whether someone previously terminated employment with Grant County or was previously subject to a grandfathering provision.
2. The group health insurance program is available to qualified retired Grant County Government employees. To qualify for the retirement health insurance benefit, the employee must:
 - Be at least fifty-five years (55) of age (or any age based on a Union Contract) and less than sixty-five (65) years of age on the effective date of retirement. Coverage will cease when employee becomes Medicaid eligible or attains age sixty-five (65).
 - Have completed at least twenty (20) years of qualified service as a Grant County Government employee. If the full-time service has not been a continuous twenty years (20) from the retirement date, the rules under the Service Restoration Policy will apply.
 - Meet all eligibility requirements of the Grant County group health insurance carrier(s). Employee and dependents must be enrolled in the County's group health insurance plan on the day of retirement in order to be eligible for coverage.
 - Make timely application for coverage.
 - Not be enrolled in any other group health insurance program or employer-provided health insurance program, including Medicaid and must be willing to submit a sworn statement to that fact, if requested.
3. Retiree health insurance premiums will be subject to the same percentage increases in alignment with the Grant County Group Health insurance plan.
4. Retirees and covered dependents will automatically receive the Low Dental and Vision Plan at no additional premium cost. If the retiree is enrolled in the High Dental Plan at retirement they can continue this plan with retiree paying the full cost charged to Grant County.

5. The Retiree Health Insurance benefit shall be available to the retiree's eligible legal spouse and dependents. If, for any reason, the retiree becomes ineligible, including reaching age of sixty-five (65), the retiree's spouse and dependents shall no longer be eligible for coverage.
6. Premiums attributable to the retiree are to be made monthly to the Grant County Auditor's Office no later than the last day of the month that it is due. All retirees' health insurance will be cancelled if premium payments become more than thirty (30) days in arrears after the retiree is mailed written notice of such arrearage.
7. If it has been determined that an applicant has made a false statement regarding eligibility, he/she shall be required to pay a penalty to Grant County in the amount of one hundred, fifteen percent (115%) of the amount that the County has paid to the health insurance carrier for the retiree's coverage. The retiree shall also be responsible for reimbursing the health insurance carrier for any health benefits paid by the County on behalf of the retiree and/or dependents. If it is determined that the falsification was intentional and deliberate all coverages will be cancelled and the retiree will not be able to re-enroll. The Grant County Commissioners shall be the sole determining body as to whether such statement was intentional and/or deliberate.
8. As specified in Grant County's Group Health insurance Summary Plan, an eligible retiree who does not initially enroll in the plan will not be eligible to enroll at a later date. Additionally, if a retiree or dependent becomes ineligible for coverage, voluntarily leaves the plan, or fails to make timely premium payments, they will not be eligible to re-enroll in the plan at a later date.
9. It is the retiree's responsibility to ensure their phone number and address are kept current with the Grant County Human Resource Department in order to receive timely information regarding the Retiree Health Insurance Plan.

Revised: 3/4/2019