

Section Name: Employee Relations
Section Number: 400
Policy Number: 454

Effective Date: January 1, 2021

Subject: Employer-Sponsored Retiree Health Care Savings Program (HCSP)

Overview:

The County of Monroe recognizes the need for employees to prepare for their costs of health care following their employment with the County.

Purpose:

The purpose of this policy is to provide an outline of the employer-sponsored health care saving program. This program provides employees with a tax-free health reimbursement arrangement that prefunds and grows employees' financial resources to pay for post-employment health expenses for themselves and their qualified dependents.

Scope:

This policy applies to regular full-time non-union employees who were hired on or after October 28, 2003 and are not eligible for the retiree health care plan benefits provided in County Policy # 442, Retiree Health Care Plan and Retiree Health Care Fund.

Statement of Policy:

- A. All regular full-time employees hired on or after October 28, 2003 and are not eligible for the retiree health care plan benefits provided in County Policy #442, Retiree Health Care Plan and Retiree Health Care Fund shall be enrolled into the Municipal Employees' Retirement System (MERS) Health Care Savings Program with the following mandatory contributions by County and employee:

Employee Mandatory Contribution- HCSP	2% of Employees bi-weekly base pay
County Match Contribution - HCSP	2% of Employees bi-weekly base pay
Total Contribution - HCSP	4% of Employees bi-weekly base pay

- B. Employees shall have immediate vesting upon deposit of funds into the Health Care Savings Program.
- C. The County reserves the right to change a carrier(s), a plan(s), and/or the manner in which it administers and provides the above benefit.

Definitions:

- A. Regular Employee- An employee who is employed for an indefinite period on either a full-time or part-time basis. A regular employee does not include variable hour employees, seasonal/temporary employees, co-op employees and appointed members of a board, commission or authority.
- B. Regular Full-time Employee- A regular employee who is normally scheduled to work forty (40) or more hours per week.

Policy Compliance:

A. Responsibility

1. Employee: All contributions shall be made into the employee's account and the employee shall be responsible for directing and determining all investments and reimbursement for eligible health care expenses through the HCSP.
2. Human Resources: The Human Resources Director or designee shall have the responsibility of implementing and overseeing the administration of this policy and the program service providers.

Administrative Procedure:

1. Human Resources shall enroll eligible employees into the Health Care Savings Program.

Legislative History of Authority for Creation or Revision:

Adopted pursuant to action of the Monroe County Board of Commissioners, dated November 17, 2020.