

**COUNTY OF UNION,
ILLINOIS**

RESOLUTION ESTABLISHING RETIREE HEALTH INSURANCE PROGRAM

WHEREAS, the Board of Commissioners of the County of Union, Illinois has determined to establish a Retiree Health Insurance Program.

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE COUNTY OF UNION, ILLINOIS AS FOLLOWS:

SECTION 1: Health insurance benefits shall be offered to any county employee retiring on or after March 1, 2011 through a Retiree Health Insurance Program as follows:

Definitions: For purposes of this resolution, the following terms shall be given these definitions:

County means the County of Union, Illinois, a body politic and corporate.

Eligible County Entity means the following County agencies, departments and offices: Union County Clerk's Office, Union County Circuit Clerk's Office, Union County Sheriff's Office, Union County State's Attorney's Office, Union County Treasurer's Office, Union County Emergency Telephone System, Union County Highway Department, Union County Ambulance Service and Union County Supervisor of Assessments Office; Eligible County Entity means the following elected offices: County Clerk, Circuit Clerk, Sheriff, State's Attorney and Treasurer.

Employee any person employed by an Eligible County Entity as a full-time employee; provided such full-time status shall be determined in accordance with any applicable collective bargaining agreement, employment contract and/or state and federal labor law.

IMRF Participant means a Participant covered by the Illinois Municipal Retirement Fund regular plan and includes elected county officials participating in an ECO plan.

Participant means a Participant in the Retiree Health Insurance Program.

Participant Benefit means any payment or credit provided to a Participant by the County pursuant to the Retiree Health Insurance Program where such payment or credit is to be applied to the cost of the Participant's monthly health insurance premium.

Participant Portion means the dollar amount equal to a Participant's total monthly health insurance premium cost minus any Participant Benefit.

SLEP Employee means an Employee covered by the Illinois Municipal Retirement Fund Sheriff's Law Enforcement Personnel plan and includes the Sheriff.

SLEP Participant means a Participant covered by the Illinois Municipal Retirement Fund Sheriff's Law Enforcement Personnel plan.

Retiree Health Insurance Program means the program established pursuant to this resolution.

Eligibility Requirements: Upon retirement, any Employee shall be eligible for the Retiree Health Insurance Program where such Employee meets the following requirements:

- 1) Employee is age fifty five (55) or older upon retirement, or in the case of a SLEP Employee, is age fifty (50) or older; and
- 2) Employee has completed twenty (20) total years of full-time employment with any combination of Eligible County Entities with at least five (5) consecutive years of full-time employment with any combination of Eligible County Entities at the time of retirement; and
- 3) Employee is enrolled in a County health insurance plan at the time of retirement; and
- 4) Employee provides the County with a signed and notarized irrevocable statement of retirement and irrevocable election to participate in the Retiree Health Insurance Program; such forms shall be provided by the County.

Terms: A Participant in the Retiree Health Insurance Program shall receive a health insurance benefit on the following terms and conditions:

- 1) IMRF Participant Benefit

The following benefit shall apply to any IMRF Participant and shall apply to any SLEP Participant after such SLEP Participant has reached age fifty-five (55):

- a) A Participant with less than twenty-five (25) years of county employment shall receive one hundred fifty dollars (\$150) per month toward the Participant's monthly health insurance premium.
- b) A Participant with twenty-five (25) years of county employment and less than thirty (30) years of county employment shall receive two hundred fifty dollars (\$250) per month toward the Participant's monthly health insurance premium.
- c) A Participant with at least thirty (30) years of county employment shall receive three hundred fifty dollars (\$350) per month toward the Participant's monthly health insurance premium.

2) SLEP Participant Benefit

- a) The following benefit shall apply to any SLEP Participant before such SLEP Participant has reached age fifty-five (55):
 - i. A SLEP Participant with less than twenty-five (25) years of county employment shall receive seventy-five dollars (\$75) per month toward the SLEP Participant's monthly health insurance premium.
 - ii. A SLEP Participant with twenty-five (25) years of county employment and less than thirty (30) years of county employment shall receive two hundred dollars (\$200) per month toward the SLEP Participant's monthly health insurance premium.
 - iii. A SLEP Participant with at least thirty (30) years of county employment shall receive three hundred dollars (\$300) per month toward the SLEP Participant's monthly health insurance premium.
- b) Upon reaching age fifty-five (55) a SLEP Participant shall receive the same benefit as an IMRF Participant.

3) Participant Portion and Deductible Costs

- a) A Participant shall be responsible for any Participant Portion and such Participant Portion must be received by the County prior to the first day of each month. Coverage shall be terminated for non-payment of any Participant Portion.
- b) The County and Participant shall arrange for any Participant Portion to be deducted from the Participant's retirement payments from the Illinois Municipal Retirement fund. Such Participant Portion shall be paid directly from the Illinois Municipal Retirement Fund to the County.

- c) A Participant shall be responsible for all deductible costs pursuant to any County health insurance plan.

4) Spouse/Family Coverage

- a) A Participant may elect to continue any existing spouse and/or family health insurance coverage where such covered spouse and/or family member(s) were covered under a County health insurance plan for at least twelve (12) months prior to the Participant's retirement date.
- b) Where a Participant elects to continue spouse or family coverage under any County health insurance plan, the Participant shall be responsible for the full premium cost of such spouse or family coverage and for all deductible costs pursuant to any County health insurance plan.
- c) The County and Participant shall arrange for the full premium cost of any spouse or family coverage to be deducted from the Participant's retirement payments from the Illinois Municipal Retirement fund. Such monies shall be paid directly from the Illinois Municipal Retirement Fund to the County.
- d) Upon the death of a Participant who has elected spouse and/or family coverage, the surviving spouse and or family member(s) may elect to continue coverage; provided, however, such surviving spouse and or family member(s) must provide written notice to the County of such election to continue coverage and such surviving spouse and/or family member(s) shall continue to responsible for the full cost of such monthly health insurance premium.
- e) Any monthly premium for spouse and/or family health insurance coverage must be received by the County prior to the first day of each month. Coverage shall be terminated for non-payment of any premium.

5) Term of Benefit

- a) An IMRF Participant shall be eligible for the Retiree Health Insurance Program from age fifty-five (55) through the first to occur of the following:
 - i. Participant reaching age sixty-five (65); or
 - ii. the date Participant becomes otherwise eligible for Medicare or any other similar federal or state health insurance program.
- b) A SLEP Participant shall be eligible for the Retiree Health Insurance Program from age fifty (50) through the first to occur of the following:
 - i. Participant reaching age sixty-five (65); or

- ii. the date Participant becomes otherwise eligible for Medicare or any other similar federal or state health insurance program.
- c) A surviving spouse shall be eligible to continue coverage through the first to occur of the following:
 - i. the surviving spouse reaching age sixty-five (65); or
 - ii. the date the surviving spouse becomes otherwise eligible for Medicare or any other similar federal or state health insurance program.
- d) A surviving family member, other than a surviving spouse, shall be eligible to continue coverage in accordance with the terms of the applicable County health insurance plan as would apply to a family member covered pursuant to a family plan available to active County employees.

Other Provisions:

- 1) Any benefit provided pursuant to the Retiree Health Insurance Program shall only be used as a credit toward the monthly premium of a County health insurance plan. Such benefit shall not be paid directly to a Participant and shall not be applied to the cost of any other health insurance plan.
- 2) At least one Participant shall serve as a member of any advisory health insurance committee established by the County.
- 3) The County shall provide timely notice to each Participant and/or any covered spouse and or family member of the health plan selected by the County and the amount and due date of each Participant Portion and/or monthly premium payment.
- 4) The County shall review this Resolution and the Retiree Health Insurance Program annually as part of the County's annual review of health insurance benefits and policies.
- 5) The County retains the power to revise, modify, amend or repeal this resolution or any part of this resolution; provided, however, should the County discontinue the Retiree Health Insurance Program, any Participant, spouse, family member, surviving spouse, or surviving family member actively enrolled in the Retiree Health Insurance Program at the time of such discontinuance shall remain eligible to participate in the Retiree Health Insurance Program on the terms and conditions in effect immediately prior to such discontinuance.

SECTION 2: This resolution shall be in effect upon its passage, approval and publication as provided by law.

PASSED AND APPROVED at a regular meeting of the Board of Commissioners of the County of Union, Illinois this 9th day of February, 2011.

Aye Nay Abstain

Randy Lambdin
Randy Lambdin, Chairman:

voting ✓ ___ ___

Don Denny
Don Denny, County Commissioner:

voting ✓ ___ ___

Dale Russell
Dale Russell, County Commissioner:

voting ✓ ___ ___

ATTEST:

Bobby Toler, Jr.
Bobby Toler, Jr., Union County Clerk