

## RESOLUTION

### HEALTH CARE COVERAGE FOR RETIRED GUILFORD COUNTY EMPLOYEES

**WHEREAS**, it is the desire of the Board of Commissioners to provide certain health care benefits for retired employees; and,

**WHEREAS**, the Board of Commissioners has elected to contribute toward the premiums paid by active employees and former employees who have retired with 30, 25 and 20 years of service credit; and,

**WHEREAS**, the Board of Commissioners has elected to contribute toward the premiums paid by former employees who have retired with a medical disability approved by the Retirement System, State of North Carolina, Department of State Treasurer, with 15 years of service credit; and,

**WHEREAS**, the Board of Commissioners has elected to contribute toward the premiums for Commissioners and other elected County officials;

**WHEREAS**, the Board of Commissioners has previously, by resolution and budget action, ~~addressed several of these issues, but provides additional clarification is needed~~ regarding insurance eligibility and rate structure.

**NOW, THEREFORE BE IT RESOLVED**, by the Board of Commissioners of Guilford County that the following is the policy with regard to future employer contributions for retired employees, former Commissioners or other elected County officials who are participants of the Guilford County Health Care Benefit Plan:

1. Employees who are hired or rehired by Guilford County on or after July 1, 2009 will not be eligible for the benefits listed herein.
2. Exceptions include employees who were rehired on or after July 1, 2009 and meet all the following conditions:
  - a. The hire date for the employee's most recent previous employment with Guilford County was prior to July 1, 2009 and
  - b. ~~Either t~~The employee's most recent previous employment with Guilford County was terminated because his/her position was eliminated through Reduction in Force, as defined in Guilford County Personnel Regulation 10 ~~or~~
  - c. ~~Or t~~The employee's prior employment was terminated due to retirement from Guilford County, and, at the time of said retirement, the employee qualified for [retiree health insurance as defined in paragraphs five \(5\) through eighteen \(18\) herein](#), ~~a 30-year rate as defined in Paragraphs 6 and 7 below~~, and whose eligibility ~~for the 30-year rate~~ was not accelerated through a Voluntary Enhanced Retirement program in effect

at the time. The sick leave that was counted as creditable service at the time of initial retirement will count toward the ~~30~~-years of service for County purposes in qualifying to return to the same ~~30-year~~ insurance contribution rate; however, the employee must coordinate with the Retirement System, State of North Carolina, Department of State Treasurer to resolve any pension creditable service issues that arise. Any sick leave applied to the initial retirement will not be reinstated when the employee returns, and all leave accrual rates and available benefits will be reset as for a new employee.

3. Employees who meet all the conditions set forth in #2 above will be eligible for the retiree health insurance eligibility and county contribution level that was in effect immediately prior to July 1, 2009. The employee will receive credit for accumulated benefitted service as of the date of the separation that occurred as a result of the Reduction in Force.
4. Guilford County will recognize service time with the City of Greensboro accrued on or after January 1, 2010 as Guilford County service time for purposes of Guilford County retirement health care coverage benefit eligibility and applicable County contribution, as described in this resolution, provided the employee meets all the following conditions:
  - a. The employee is employed by Guilford County as a benefitted employee as of December 31, 2009; and
  - b. The employee is assigned to work in the Guilford Metro 911 center as of December 31, 2009; and
  - c. The employee is a participant in the Guilford County Health Care Benefit Plan as of December 31, 2009; and
  - d. The employee is employed by the Guilford Metro 911 Center as a City of Greensboro employee as of January 1, 2010; and
  - e. The employee maintains continuous employment with the City of Greensboro Metro 911 Center until retirement.
5. Guilford County will contribute a flat amount for non-Medicare-eligible retirees with 30 or more years of creditable service. Said amount will be the same as rates which are set for active, fulltime, salaried benefitted employees.
6. Guilford County will contribute a flat amount for Medicare-eligible retirees with 30 or more years of creditable service. Said amount will be determined on an annual basis, and will take Medicare eligibility into account. The contribution amount required of Medicare-eligible retirees will not exceed the rate set for non-Medicare-eligible retirees.
7. Up to 5 years of the 30 years of service described in Paragraphs 2 & 3 above may include benefitted service in other federal, state or local governments whose service is accepted as creditable service with the Retirement System, State of

North Carolina, Department of State Treasurer. Such service must be currently standing to the retiree's credit, either through original service or, if withdrawn, service must be restored through repurchase. Only service on which a retiree's benefit would be figured by the Retirement System, State of North Carolina, Department of State Treasurer will be considered for these purposes, and such service must be verifiable through the Retirement System, State of North Carolina, Department of State Treasurer. A minimum of twenty-five (25) years with Guilford County is required to be accrued, but the years need not be consecutive. Unused sick leave, up to the amount that would be accepted as service credit by the Retirement System, State of North Carolina, Department of State Treasurer, may be applied to the amount of service an employee needs to complete the 30 years.

8. Guilford County will contribute a flat amount for non-Medicare-eligible retirees with 25 years of creditable service, and said amount will be an amount equal to 75% of the amount contributed on behalf of active, full-time, salaried benefited employees.
9. Guilford County will contribute a flat amount for Medicare-eligible retirees with 25 years of creditable service and said amount will be an amount equal to 75% of the amount contributed on behalf of retired Medicare-eligible 30-year retirees, as described in Paragraph 6 above.
10. Up to 5 years of the 25 years of service required in Paragraphs 8 & 9 above may include benefited service in other federal, state or local governments whose service is accepted as creditable service with the Retirement System, State of North Carolina, Department of State Treasurer. Such service must be currently standing to the retiree's credit, either through original service or, if withdrawn, service must be restored through repurchase. Only service on which a retiree's benefit would be figured by the Retirement System, State of North Carolina, Department of State Treasurer will be considered for these purposes, and such service must be verifiable through the Retirement System, State of North Carolina, Department of State Treasurer. A minimum of twenty (20) years with Guilford County is required to be accrued, but the years need not be consecutive. Unused sick leave, up to the amount which would be accepted as service credit by the Retirement System, State of North Carolina, Department of State Treasurer, may be applied to the amount of service an employee needs to complete the 25 years.
11. Guilford County will contribute a flat amount for non-Medicare-eligible retirees with 20 years of creditable service, and said amount will be an amount equal to 50% of the amount contributed on behalf of active, full-time, salaried benefited employees.

12. Guilford County will contribute a flat amount for Medicare-eligible retirees with 20 years of creditable service and said amount will be an amount equal to 50% of the amount contributed on behalf of retired Medicare-eligible 30-year retirees, as described in Paragraph 6 above.
13. Up to 5 years of the 20 years of service required in Paragraphs 11 & 12 above may include benefited service in other federal, state or local governments whose service is accepted as creditable service with the Retirement System, State of North Carolina, Department of State Treasurer. Such service must be currently standing to the retiree's credit, either through original service or, if withdrawn, service must be restored through repurchase. Only service on which a retiree's benefit would be figured by the Retirement System, State of North Carolina, Department of State Treasurer will be considered for these purposes, and such service must be verifiable through the Retirement System, State of North Carolina, Department of State Treasurer. A minimum of fifteen (15) years with Guilford County is required to be accrued, but the years need not be consecutive. Unused sick leave, up to the amount which would be accepted as service credit by the Retirement System, State of North Carolina, Department of State Treasurer, may be applied to the amount of service an employee needs to complete the 15 years.
14. Guilford County will contribute a flat amount for non-Medicare-eligible disabled retirees with 15 years of creditable service, and said amount will be an amount equal to 75% of the rate set for active, full-time, salaried benefited employees. Such disability shall be certified by the Retirement System, State of North Carolina, Department of State Treasurer.
15. Guilford County will contribute a flat amount for Medicare-eligible disabled retirees with 15 years of creditable service and said amount will be an amount equal to 75% of the amount contributed on behalf of retired Medicare-eligible 30-year retirees, as described in Paragraph 2 above. Such disability shall be certified by the Retirement System, State of North Carolina, Department of State Treasurer.
16. Up to 5 years of the 15 years of service required in Paragraphs 14 & 15 may include benefited service in other federal, state or local governments whose service is accepted as creditable service with the Retirement System, State of North Carolina, Department of State Treasurer. Such service must be currently standing to the retiree's credit, either through original service or, if withdrawn, service must be restored through repurchase. Only service actually worked and as figured by the Retirement System, State of North Carolina, Department of State Treasurer will be considered for these purposes, and such service must be

verifiable through the Retirement System, State of North Carolina, Department of State Treasurer. A minimum of ten (10) years with Guilford County is required to be accrued, but the years need not be consecutive. Unused sick leave, up to the amount that would be accepted as service credit by the Retirement System, State of North Carolina, Department of State Treasurer, may be applied to the amount of service an employee needs to complete the 15 years.

17. Guilford County will contribute a flat amount for a retiree who retires due to a disability, and whose retirement is due to injuries suffered as a direct or proximate result of an injury sustained during the course of his/her employment with Guilford County Government. A retiree with more than 5 but less than 15 years of service may qualify for a county contribution toward his/her premiums if all of the following conditions are met:

- a. The disability is certified as job-related by the Guilford County Workers' Compensation Carrier;
- b. Approval for Disability Retirement is obtained as a result of the job-related injury, as certified by the Retirement System, State of North Carolina, Department of State Treasurer;
- c. Application is made and approval is obtained for Waiver of Life Insurance Premium.

If all three of the criteria listed above are met, the retiree will be eligible for a contribution in an amount equal to 50% of the rate set for active, full-time, salaried benefited employees.

Additionally, if a retiree who meets the criteria listed above is later approved for Social Security Disability Retirement, or otherwise becomes Medicare-eligible, the retiree must enroll in Medicare Part B and continue as a Medicare-eligible retiree, receiving a contribution in an amount equal to 75% of the rate set for active, full-time, salaried benefited employees.

Special eligibility for existing work-related disabled retirees:

Any person who:

- a) Retired from Guilford County prior to March 1, 2009 due to a disability, and
- b) Whose retirement was a direct or proximate result of an injury sustained during the course of his/her employment with Guilford County Government, based on Workers' Compensation records and a determination by the Retirement System, State of North Carolina; and
- c) Has maintained continuous coverage in the Guilford County Health Care Benefit Plan since his/her date of disability retirement by paying the full premium.

Will qualify for a contribution toward his/her premium in an amount equal to 50% of the

rate set for retirees described in Paragraph Number 2 or 3 above, depending on Medicare eligibility.

18. Guilford County will contribute a flat amount for Commissioners and other elected County officials who leave office after serving a minimum of 10 years, and said amount will be an amount equal to 100% of the rate set for retirees described in either Paragraph Number 5 or 6 above, depending on Medicare eligibility. This provision will apply to Commissioners and other elected County officials who leave office after December 1, 2002. Further, the 10-year minimum service requirement for eligibility and contribution rate shall not apply to former Commissioners and other former elected County officials who have left office and are participating in the Guilford County Health Care Benefit Plans as a former Commissioner or other former elected County official at the time of the adoption of this Resolution. Contribution amounts for former Commissioners and other former elected County officials will be effective for coverage beginning the first of the month following the adoption of this Resolution.
19. Only retirees, eligible dependents of retirees, former Commissioners, eligible dependents of former Commissioners, and other elected County officials and their eligible dependents who maintain continuous coverage under the Guilford County Health Care Benefit Plan throughout their retirement are eligible. Any retiree, eligible dependent of a retiree, former Commissioner, eligible dependent of a former Commissioner, other elected County official, or eligible dependent of an elected County official who has discontinued coverage at any time after his/her employment is terminated will be permanently ineligible for continued coverage.
20. Spouses and other eligible dependents of deceased retirees, deceased former Commissioners or other deceased elected County officials who are otherwise eligible for a County contribution, as described in paragraphs #5, 6, 8, 9, 11, 12, 14, 15, 17, or 18 above, are eligible for a contribution equal to 100% of the contribution that would have been afforded the retiree, former Commissioner or former elected County official.
21. Spouses and other eligible dependents of employees, current Commissioners or other elected County officials who die in active service who would have been eligible to retire or leave office and receive a County contribution, as described in paragraphs #5, 6, 8, 9, 11, 12, 14, 15, 17, or 18 above, are eligible for a contribution equal to 100% of the contribution that would have been afforded the employee as a retiree, former Commissioner, or other elected County official.
22. All non-Medicare eligible retirees who participate in the Guilford County Health Care Benefit Plan shall be subject to any and all rate changes experienced by other active Plan participants. Medicare- eligible retiree rates will be determined

separately on an annual basis. Current and future retirees, Commissioners or other elected County officials, surviving spouses and other eligible dependents participating in the plan will contribute the appropriate amount for their coverage, based on their years of service.

23. All other eligible retirees, who choose to participate in the Health Care Benefit Plan but do not meet the criteria for a County contribution, shall be required to pay the full cost of both employer and employee contributions.
24. If a retiree or dependent of a retiree who is not eligible for Medicare is covered under the Plan along with a Medicare eligible participant as defined herein, each covered individual's rate will be determined based on their Medicare eligibility category.
25. All retirees, former Commissioners, or other elected County officials who are entitled to Medicare must enroll in both Medicare Parts A and B to be eligible to participate. If eligible retirees do not opt to participate in the Plan, they will continue to be offered the supplement currently in place.
26. Medicare-eligible retirees and their eligible dependents as defined in the Plan document will be given a one-time enrollment opportunity for the Plan Year effective January 1, 2002. Retirees who choose not to enroll under the Health Care Benefit Plan or who choose to remain in the Medicare supplement plan currently offered will not be eligible to enroll under the Plan at a later time.
27. Medicare-eligible retirees and their eligible dependents as defined in the Plan document will be given a one-time enrollment opportunity for the Plan Year effective January 1, 2002. Retirees who choose not to enroll under the Health Care Benefit Plan or who choose to remain in the Medicare supplement plan currently offered will not be eligible to enroll under the Plan at a later time.
28. This policy is effective upon adoption and any past action consistent with it is hereby ratified.
29. The County Manager and the Human Resources Department will address questions arising under this policy, with such assistance as they may require from the County Attorney. The County Manager is authorized to make reasonable lawful exceptions hereto.

Adopted, as herein amended, the 13<sup>th</sup> day of July, 2023 ~~the 6<sup>th</sup> day of August, 2020~~.