

# Draft Amendments to Civil Service Rules: Rule 5-11: Group Insurance Plans Rule 9-1: Definitions

Revision A, April 19, 2005  
Added text is double-underlined.

## **Staff Comments to Proposed Amendments to Rule 5-11.1(e) and Rule 9-1:**

Staff has undertaken a review of the regulations governing complaints about group insurance benefits. As a result of that review, staff recommends the following amendments to Rule 5-11.1(e) and Rule 9-1:

First, Rule 5-11.1(e) provides an exclusive procedure to complain about group insurance plan “coverages, exclusions, and costs.” The quoted language is not sufficiently expansive to capture all group insurance benefits that may result in employee complaints. Therefore, staff recommends amending Rule 5-11.1(e) to apply to all “group insurance benefits” and, in Rule 9-1, “group insurance benefits” would be defined to include “eligibility, enrollments, premiums, coverages, exclusions, costs, reimbursements, payments, copayments, deductibles, coordination of benefits, or other benefits authorized under the group insurance plans.”

Second, in the current regulations issued under Rule 5-11, employees cannot appeal to the civil service commission from a final state personnel director decision regarding a group insurance plan complaint. This lack of a right to appeal to the commission may result in employees taking appeals directly to the circuit court without prior commission review or comment. Given the importance of group insurance benefits to the classified service, staff recommends that the commission amend Rule 5-11.1(e) to authorize appeals to the commission so that it can review and comment on its benefit plan.

## 1 Rule 5-11 Group Insurance Plans

### 2 5-11.1 Types of Group Insurance Plans

3 **(a) Types of group insurance plans.** The department of civil service may provide eligible  
4 employees with the following group insurance plans as approved by the civil service  
5 commission:

6 (1) A medical benefit plan.

7 (2) A dental benefit plan.

- 1       **(3)** A vision benefit plan.
- 2       **(4)** A life insurance plan.
- 3       **(5)** An accidental death benefit plan.
- 4       **(6)** A long-term disability income protection plan.
- 5       **(b) Recommendations.** The employer, limited recognition organizations, and  
6 nonexclusively represented employees may annually recommend changes in the group  
7 insurance plans in the coordinated compensation process. The coordinated compensation  
8 panel shall make a final recommendation to the civil service commission.
- 9       **(c) Action by the commission.** The civil service commission shall review the final  
10 recommendation of the coordinated compensation panel and may approve, reject, or  
11 modify the recommendation of the coordinated compensation panel.
- 12       **(d) Publication.** The department of civil service or plan provider shall make available to  
13 employees documentation describing each group insurance plan approved by the civil  
14 service commission.
- 15       **(e) Administration.** The department of civil service is responsible for implementing and  
16 administering the group insurance plans approved by the civil service commission.
- 17       **(1) Complaints.** The state personnel director shall provide an expedited administrative  
18 review of employee complaints regarding group insurance plan ~~benefits, coverages,~~  
19 ~~exclusions, and costs.~~ The director's administrative review process is the exclusive  
20 procedure for reviewing employee complaints regarding group insurance plan  
21 ~~benefits, coverages, exclusions, and costs.~~ An employee aggrieved by a final  
22 administrative decision may appeal the decision to the civil service commission, as  
23 provided in the civil service rules and regulations.
- 24       **(2) Agreements with other public entities.** The state personnel director may approve  
25 agreements with other public entities to permit their employees to participate in  
26 group insurance plans administered by the department of civil service if 100 percent  
27 of any additional total cost of participation is paid by the participating public entities  
28 or their employees.
- 29       **(f) Other benefits.**
- 30       **(1)** The department of civil service may establish and administer flexible spending  
31 accounts authorized under federal law.
- 32       **(2)** The state personnel director may authorize payroll deduction of premiums for other  
33 insurance or benefit programs if the employee pays 100 percent of the total cost.

1 5-11.2 Eligibility for Group Insurance Plans [No Change]

2 5-11.3 Costs of Group Insurance Plans [No Change]

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7 Rule 9-1 Definitions

8 Unless the context clearly provides otherwise, the following terms in the civil service rules  
9 and regulations are defined as follows:

10 \* \* \*

11 Group Insurance Benefits

12 Group insurance benefits means eligibility, enrollments, premiums, coverages, exclusions,  
13 costs, reimbursements, payments, copayments, deductibles, coordination of benefits, or other  
14 benefits authorized under the group insurance plans.

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