

Draft Civil Service Rule Amendments

Rule 5-11, Group Insurance Plans

Draft Revision 1 (January 27, 2010)

Added text is double-underlined. Deleted text is ~~struck-through~~.

1 **5-11 Group Insurance Plans**

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

3 **(a) Types of group insurance plans.** The civil service commission has approved the following
4 group insurance plans for eligible employees:

5 (1) [A] ~~A~~One medical benefit plan for employees hired before April 1, 2010 and [B] a
6 separate medical plan for employees hired on or after April 1, 2010.

7 (2) A dental benefit plan.

8 (3) A vision benefit plan.

9 (4) A life insurance plan.

10 (5) An accidental death benefit plan.

11 (6) A long-term disability income protection plan.

12 **(b) Recommendations.** The employer, limited recognition organizations, and nonexclusively
13 represented employees may annually recommend changes in the group insurance plans in
14 the coordinated compensation process. The coordinated compensation panel shall make a
15 final recommendation to the civil service commission.

16 **(c) Action by the commission.** The civil service commission shall review the final
17 recommendation of the coordinated compensation panel and may approve, reject, or modify
18 the recommendation of the coordinated compensation panel.

19 **(d) Publication.** The state personnel director or plan provider shall make available to
20 employees documentation describing each group insurance plan approved by the civil
21 service commission.

22 **(e) Administration.** The state personnel director is responsible for implementing and
23 administering the group insurance plans approved by the civil service commission.

24 **(1) Complaints.** The state personnel director shall provide an expedited administrative
25 review of employee complaints regarding group insurance benefits. The director's
26 administrative review process is the exclusive procedure for reviewing employee
27 complaints regarding group insurance plan benefits. An employee aggrieved by a final

administrative decision may appeal the decision to the civil service commission as provided in the civil service rules and regulations.

(2) Agreements with other public entities. The state personnel director may approve agreements with other public entities to permit their employees to participate in group insurance plans authorized by the civil service commission if 100 percent of any additional total cost of participation is paid by the participating public entities or their employees.

(f) Other benefits.

(1) The state personnel director may establish and administer flexible spending accounts authorized under federal law.

(2) The state personnel director may authorize payroll deduction of premiums for other insurance or benefit programs if the employee pays 100 percent of the total cost.

5-11.2 Eligibility for Group Insurance Plans

Classified employees are eligible for group insurance benefits approved by the civil service commission in accordance with the following eligibility table:

EMPLOYEE STATUS					
BENEFIT PLAN ↓	CAREER APPOINTMENTS (INDEFINITE AND LIMITED-TERM):				NONCAREER APPOINTMENTS
	FULL-TIME	PART-TIME	INTERMITTENT	SEASONAL	
HEALTH PLAN A <u>[Hired before 4-1-10]</u>	Eligible	Eligible	Eligible	Eligible	Not Eligible
HEALTH PLAN B <u>[Hired after 3-31-10]</u>	<u>Eligible</u>	<u>Eligible</u>	<u>Eligible</u>	<u>Eligible</u>	<u>Not Eligible</u>
DENTAL PLAN	Eligible	Eligible (if working > 40% of full-time)	Eligible (if working > 40% of full-time)	Eligible if working full-time at least 8 months per year	Not Eligible
VISION PLAN	Eligible	Eligible (if working > 40% of full-time)	Eligible (if working > 40% of full-time)	Eligible if working full-time at least 8 months per year	Not Eligible
LIFE INSURANCE PLAN	Eligible	Eligible (if working > 40% of full-time)	Eligible (if working > 40% of full-time)	Eligible (if working > 40% of full-time)	Not Eligible
ACCIDENTAL DUTY DEATH	Eligible	Eligible	Eligible	Eligible	Not Eligible
LONG-TERM DISABILITY PLAN	Eligible	Eligible (if working > 40% of full-time)	Eligible (if working > 40% of full-time)	Eligible if working full-time	Not Eligible

1 **5-11.3 Costs of Group Insurance Plans**

2 **(a) Costs.** The state personnel director shall annually determine the total cost per employee to
3 provide each group insurance plan benefit approved by the civil service commission.
4 During the coordinated compensation process, the employer may propose that the cost of
5 each group insurance plan be paid in part or in whole by an employee.

6 **(b) Costs for part-time employees hired after December 31, 1999.** Notwithstanding any
7 apportionment of costs approved by the civil service commission, an eligible part-time
8 career employee is required to pay one-half of the total cost of the medical, dental, vision,
9 and life insurance plans if (1) the employee has a regular work schedule of less than 50
10 percent of full-time and (2) the employee was hired into the classified service after
11 December 31, 1999.

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