

# DOUGLAS COUNTY INSURANCE PROGRAM

## Eligibility:

Douglas County offers medical/dental coverage to employees effective on the 91st day of permanent, full-time (more than 20 hours per week) employment. Our medical and dental plans are a package and you must elect both and the same tier level. The premiums will be deducted on a pretax basis ½ each payroll period the month after your effective date. You do have the option to “waive out” of our medical/dental plan if you have other coverage outside of the Douglas County Plans.

## Enrollment Deadline:

You must request coverage or “waive out” of coverage within 30 days of your employment date by completing the appropriate enrollment cards/forms. If you do not complete the enrollment cards/ forms within the 30 day period, you will not have medical or dental coverage for the remainder of the calendar year.

## Special Enrollment Rules:

Your elections must remain the same for the remainder of the calendar until Douglas County’s next Open Enrollment or if you have a qualifying event as described below (the forms must be turned in to the benefits department within the timeframes listed or the change will not be completed).

Family status changes are marriage, divorce, birth, adoption, death, a dependent reaching the limiting age or a college student starting or ceasing to enroll in full-time classes, change in spouse’s employment that results in their benefits starting or ending, or Medicare eligibility. If an employee has one of these status changes, they must request the forms and complete them within 30 days of the qualifying event. In addition, if an employee and/or dependent’s Medicaid or SCHIPS (State Children’s Health Insurance Program) eligibility is starting or ending, the employee must request the forms and complete them within 60 days of the eligibility or loss of eligibility date.