

**SANDUSKY COUNTY  
PERSONNEL POLICY AND PROCEDURE MANUAL**

**INSURANCE**

**SECTION 4.11  
PAGE 1 OF 2**

A medical insurance plan is available to all full-time employees at each employee's option. The County has chosen to fund a portion of the premium payment for full-time employees. The amount of the County's contribution for the premium shall be determined on a year-to-year basis depending on the financial condition of the County. Any employee desiring to participate in the County's medical insurance plan must sign the required form(s) and must meet the eligibility requirements and qualifications set forth by the insurer. Those employees who are eligible for coverage but choose not to be covered under the County's group insurance plan must file a waiver of coverage provided by the Personnel Department.

A. Hospitalization Coverage Eligibility:

Eligibility for group medical insurance coverage is determined by the County's current insurance carrier. Information concerning eligibility is available from the Personnel Department.

B. Termination of Benefits:

Benefits for any employee covered by a single or family insurance contract will cease when one (1) of the following occurs:

1. Employment ceases for any reason, except as covered by COBRA;
2. The employee stops payments required for such insurance coverage;
3. The insurance plan ceases;
4. The employee begins a period of unpaid employment status (i.e., unpaid leaves of absences for disability, personal reasons, etc.);

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**SECTION 4.11  
PAGE 2 OF 2**

5. The employee changes from full-time employment status to any other status;
6. The employee went on an unpaid status and failed to make arrangements for payment of premiums;
7. The employee takes part in any employment action involving work stoppage (i.e., strikes, walkouts, etc.). An employee losing coverage under this provision may be eligible for continuation of coverage under COBRA.

C. Information:

Information concerning medical benefits and the payment of premiums is available from the Personnel Department.