

**HUMAN RESOURCES DEPARTMENT**

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Date: March 8, 2011  
To: Dee F. Bruemmer, County Administrator  
From: Mary J. Thee, Human Resources Director/Asst. County Administrator  
Subject: Human Resources Policy Updates

I am recommending the following changes to the Administration Policies:

Human Resources **Policy P “Insurance and Deferred Compensation”** updates the policy by adding an incentive for employees to review their “Explanation of Benefits” and report any errors. Since the County became self funded it is important for employees to review medical bills for accuracy to make sure we are not paying unnecessary or incorrect bills. The policy caps the amount of the incentive at \$250.00.

General **Policy 6 “Non-discrimination and Accessibility”** updates the policy so that it includes all local, state and federally protected classes. The County had other policies that specifically addressed staff and applicants. This affirms the County’s commitment to compliance with the law as it relates to any interaction with community members.

## P. INSURANCE AND DEFERRED COMPENSATION

### GENERAL POLICY

It is the policy of Scott County to offer medical, prescription drug, dental, vision, life insurance coverage and deferred compensation options to its benefit-eligible employees.

### SCOPE

This policy is applicable to the following:

All employees responsible to the Scott County Board of Supervisors;

All employees responsible to a County elected office holder with the exception of the elected office holder themselves and Deputies;

All elected office holders and/or Deputies provided the appropriate elected office holder and the Board of Supervisors have certified its applicability;

All employees not directly responsible to either the Board of Supervisors or an elected office holder and whose governing body and the Board of Supervisors have certified its applicability.

Whenever the provisions of this policy are in conflict with the Code of Iowa, or with a collectively-bargained agreement between the County and a certified bargaining unit, the provisions of the collectively-bargained agreement and/or the Code of Iowa will prevail.

### HEALTH BENEFIT ELIGIBILITY

To be eligible for group health and/or life insurance benefits, an employee must occupy a regular full-time position or a regular part-time position scheduled to work at least one thousand, five hundred and sixty (1560) hours per year. Non-represented regular part-time employees hired before July 1, 2010 and scheduled to work at least one thousand and forty (1040) hours per year continue to be eligible for coverage. Coverage is normally effective the first day of the month following appointment to a benefit-eligible position.

### GROUP HEALTH BENEFITS

Coverage available under the County's group health plan include: hospital and medical benefits; prescription drug benefits; dental benefits, and vision benefits. A detailed description of benefits, including deductible, premiums and coinsurance requirements, is

available through the Human Resources Department.

The County will pay the monthly single premiums for benefits included under the group health plan, and will pay a portion of the dependent premiums for those employees electing dependent coverage. The specific amount to be contributed by the County for dependent coverage will be established each year by the Board of Supervisors and become effective January 1<sup>st</sup>.as part of its annual budget review process.

### **GROUP LIFE BENEFITS**

Benefit-eligible employees in positions classified under 350 Hay points are eligible to receive term life and AD & D insurance coverage equal to \$20,000. Benefit-eligible employees in positions classified at 350 Hay points or above are eligible to receive term life and AD & D insurance coverage equal to one hundred percent of their annual salary as of July 1st of each year. Department Heads, Elected Officials, and Deputy Office Holders are eligible to receive term life and AD & D insurance coverage equal to two hundred percent of their annual salary as of July 1st of each year.

The County will pay the monthly premium for the term life and AD & D coverage described above.

### **TERMINATION OF GROUP COVERAGE**

Life insurance coverage under the County's group plan will end on the employee's date of employment termination.

Health coverage under the County's group plan will normally terminate at the end of the month in which the employee terminates employment with the County. However, an employee may be eligible to extend coverage under the group plan as required by state or federal law. An employee shall be considered a retiree for purposes of continued insurance coverage until age 65 if one of the following occurs: 1) the employee qualifies for full retirement benefits through IPERS with service from the County, another employer, or purchased service quarters; 2) the employee is age 55 or more and has at least 20 years of service with the County; or 3) the employee is a Sheriff's deputy, is age 50 or more and has 22 or more years of service. Premiums for extended coverage after employment shall be paid by the employee at 102% of the actual cost. Information on the extension of group coverage and/or conversion to an individual medical insurance policy is available through the Human Resources Department

### **LONG TERM DISABILITY**

Benefit eligible employees (excluding deputy sheriff, sergeant, lieutenants, captain, major and sheriff) are provided with a long term disability insurance policy with the premium paid entirely by the County. The amount of coverage is sixty-six and two thirds

percent (66 2/3%) of the employee's annual salary, following a determination of eligibility and a 90 day waiting period. Specific details are found in the insurance plan document.

## **DEFERRED COMPENSATION PLAN**

Employees shall have the option of deferring a portion of their compensation for the purpose of building retirement security in a tax-sheltered investment plan in accordance with state and federal law. Payroll deductions can only be made for Deferred Compensation Plan Providers who have completed Deferred Compensation Plan Administrator Agreement and have a minimum of 10 employees requesting enrollment in the plan. All Deferred Compensation Plan Providers must satisfy the requirements of Section 457 of the Internal Revenue Code and the Administrator Agreement to maintain eligibility as a provider.

For those employees with four or more years of continuous service with the County, or who reach the top of their pay range prior to the end of any calendar year, the County will match their contribution at \$.50 for each dollar the employee contributes during that calendar year, up to a maximum of \$500.00. The matching contribution will be paid in the second paycheck in January of the following calendar year or upon termination of employment, whichever occurs first. The employee is responsible for monitoring and not exceeding the maximum allowable annual contribution in accordance with Section 457 of the Internal Revenue Code.

Information regarding payroll deduction for deferred compensation and selection of Providers, distribution, change or designation of beneficiaries is available through the Human Resources Department. The County does not solicit, nor endorse any Deferred Compensation Plan Provider.

## **FLEXIBLE BENEFITS PLAN (SECTION 125)**

Pursuant to Section 125 of the Internal Revenue Code, the County offers employees the option of using a portion of their before tax compensation for one or more of the following flexible benefit plans:

1. Premium Only Plan - Provides for the reduction of compensation by the employee contribution for health and life insurance premiums before taxes.
2. ~~Effective January 1, 1997:~~ Dependent Care Reimbursement Account - Employees fund the flexible spending account by regular payroll deductions prior to tax pursuant to federal law. ~~The account cannot exceed \$5,000 annually (\$2,500 if married and filing separately).~~ Dependent care expenses are then reimbursed up to the amount of the annual election.

**Unused annual elected amounts are forfeited.**

3. ~~Effective January 1, 1997:~~ Health Care Reimbursement Account - Employees determine an annual election amount ~~up to a \$2,500.00 limit permitted by federal law~~, to be put into a flexible spending account for non-covered health-related expenses. The elected amount is deducted from compensation prior to tax and expenses are then reimbursed up to the amount of the employee's annual election.

**Unused annual elected amounts are forfeited.**

Employees electing to participate in one or more of the plans may have expenses for group health premiums, dependent care, or out-of-pocket health care costs deducted from compensation prior to taxes. Detailed information and enrollment forms regarding these flexible benefit plans are available through the Human Resources Department.

### **HEALTH INSURANCE BILL AUDIT PROGRAM**

A participant can receive cash payments by auditing his/her own hospital, medical and/or dental bills. The participant should check each bill for unrecognizable charges such as laboratory tests and procedures that were not received or therapy charges that do not reflect the treatment received. Scott County will share the savings with the participant. The procedures outlined below should be followed.

Before the participant leaves the hospital, physician's or dentist's office, or upon receipt of the itemized bill, the participant should carefully review the charges, looking for errors such as the following:

- an incorrect number of days was billed for a period of hospital confinement;
- an incorrect number of days in an intensive care unit was billed;
- the participant was billed for tests not performed;
- an incorrect number of hours of physical therapy was billed;
- the participant was inaccurately billed for drugs; and/or
- on the day the participant left the hospital, he/she was charged for take-home drugs that were not received.

If the participant questions any charges and believes they are incorrect, he/she should contact the dentist, physician or hospital's billing office. The participant should ask for an explanation of any charges he/she does not understand.

Hospital, medical and dental bills eligible for this program are those for the employee and his/her covered dependents incurred after January 1, 2011 and covered by the County's Plan. This Plan must pay before coordinating benefits with other group health insurance plans also providing benefits.

As an incentive to carefully review healthcare bills, Scott County will pay the participant 25% of the saving of \$100.00 or more to this Plan for overcharges or for charges he/she has eliminated from any hospital, medical or dental bill for treatment, services or

supplies not received to a maximum incentive payment of \$250.00 per confinement, illness or injury.

Obvious errors (e.g., \$1,000 for an office visit) will not be eligible for this program.

It will be the participant's responsibility, within 90 days of discharge or treatment to contact the hospital's or provider's billing department to report the error and obtain a corrected billing and to forward the original and corrected billing with corrected items circled to the Human Resources Department.

Upon review of the corrected billing, Scott County will notify the participant of the amount of payment for which he/she is eligible.

Employees should note that reimbursements of this nature are considered income for tax purposes.

## **ADMINISTRATIVE PROCEDURES**

1. The Human Resources Department is responsible for administering the County's group health, life, deferred compensation and Section 125 flexible benefit plans.
2. The County retains full authority to change the plan of benefits described in this policy, to self-insure all or any portion of said benefits, and to select the insurance carrier or claims administrator.

## 6. NON-DISCRIMINATION AND ACCESSIBILITY POLICY

### POLICY

Scott County is committed to providing an inclusive and welcoming environment for all members of our community. It is the policy of Scott County to provide equal treatment to all members of our community seeking employment, accommodations or services without regard to race, creed, color, national origin or ancestry, age, sex, sexual orientation, marital status, religion, political affiliation, mental physical handicap (except as a bona fide occupational qualification), genetic information or any other protected class. It is the policy of Scott County to prohibit discrimination on the basis of disability in the delivery of its services and the administration of its programs, policies, facilities and practices.

### SCOPE

This policy is applicable to all County offices, departments and authorized outside agencies funded, in whole or in part, by the County.

### OBJECTIVES

The County affirms its commitment to providing meaningful opportunities and access to facilities, programs, activities and services in an effort to comply with all federal and state laws for all members of our community. Employment practices are more fully defined in the County's EEO policy.

### ADMINISTRATIVE PROCEDURES RELATED TO ACCESSIBILITY:

All services and programs receiving County funds and available to the residents of Scott County shall be made accessible to all members of our community, including disabled residents, on an equal basis and without discrimination. Scott County shall utilize guidelines set forth in the Americans with Disabilities Act (ADA) including future revisions and succeeding legislation in providing accessible services and facilities.

In developing programs, implementing services and providing access to facilities, the County will consider the needs of disabled residents. The County recognizes that hidden or unforeseen barriers may exist and, in such cases, the County is committed to the concept of reasonable accommodation in providing an equal level of service to disabled residents.

In marketing and/or advertising its services and programs, the County will consider alternative mediums for reaching individuals with hearing or sight impairments.

County services or programs developed specifically for the disabled will be appropriately advertised or promoted. County facilities shall bear appropriate signage and/or markings to denote accessible entrances, pathways and features to ease use by the disabled. Wherever readily achievable, County facilities shall meet the physical requirements of the Americans with Disabilities Act (ADA).

### FACILITY ACCESSIBILITY

The County recognizes the necessity of making its public buildings and facilities as accessible to the disabled as possible within available resources. As such, all County buildings and facilities open to the general public will, at a minimum, comply with state and federal regulations (including ADA) pertaining to handicapped accessibility. Further, in construction of new facilities and/or the remodeling of existing public buildings, the County will not limit itself to minimum accessibility requirements but will consider the needs of disabled individuals throughout such facilities. Accessible features (such as restrooms, power door operators, parking stalls, etc.) will not necessarily be limited to minimum requirements. Rather, consideration will be given to such factors as the frequency of public access and the potential for inconvenience to the disabled.

### RESPONSIBILITY FOR IMPLEMENTATION

Responsibility for the implementation of this policy and compliance with related federal, state and local regulations is placed with the County's Equal Employment Opportunity (EEO) Officer located in the County Human Resources Department. The EEO Officer's responsibility in this regard includes:

1. Identification and development of resources to assist departments in providing equal service and reasonable accommodation to the disabled;
2. Periodic review of services and programs and communication with County staff to ensure non-discrimination ~~on the basis of handicapped status~~;
3. Investigation and resolution of complaints ~~related to accessibility~~ in accordance with the complaint procedure set out in this policy;
4. Maintenance of proper records, including records of complaints as reference below, in accordance with federal regulations.

### COMPLAINT PROCEDURE

The following complaint procedure is intended to provide for the prompt and equitable



resolution of complaints alleging any action prohibited by local, state and federal law~~the Americans with Disabilities Act.~~

Any ~~qualified disabled~~ individual ~~covered under ADA~~ who feels he/she has been discriminated against based on one of the above classes~~disability~~ may file a complaint with the County EEO Officer in care of the Scott County Human Resources Department, 600 West 4th Street, Davenport, Iowa 52801. Complaints shall be handled in accordance with the following procedure:

Step 1. The complainant shall meet and discuss any alleged violation ~~of ADA~~ with the County EEO Officer within 30 days following its occurrence in an effort to resolve the problem in an informal manner. The EEO Officer shall respond verbally to the complainant no later than 10 days after this initial discussion. The parties are encouraged to participate in alternative dispute resolution in an attempt to resolve a problem at Step 1, should a solution not be readily achievable.

Step 2. If the Step 1 response fails to resolve the matter, the complainant shall have 10 days in which to file a formal written complaint with the County Administrator. The complaint must be legible and must include: the name, address and telephone number of the complainant; the date of filing; the name(s) of those against whom the complaint is lodged; a clear and concise description of the facts related to the alleged discriminatory practice; and the remedy or solution requested by the complainant. All such complaints must be signed and dated by the complainant. Upon request of the complainant, reasonable assistance will be provided by the County in preparing such written complaint.

Upon receipt of a formal written complaint, the County Administrator (or his/her designee) shall, within 10 days following receipt of the complaint, meet with the interested parties to more fully discover the facts related to the complaint. Within 20 days following receipt of the formal written complaint, the County Administrator (or his/her designee) shall respond to the complainant in writing.

Discrimination complaints filed in accordance with this complaint procedure does not preempt the complainant from taking additional action as provided by law. However, complainants are encouraged to utilize this procedure as a first recourse in addressing alleged discriminatory practices.

THE COUNTY AUDITOR'S SIGNATURE CERTIFIES  
THAT THIS RESOLUTION HAS BEEN FORMALLY  
APPROVED BY THE BOARD OF SUPERVISORS ON

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SCOTT COUNTY AUDITOR

## RESOLUTION

### SCOTT COUNTY BOARD OF SUPERVISORS

March 17, 2011

#### APPROVING VARIOUS HUMAN RESOURCES AND GENERAL POLICIES

BE IT RESOLVED BY the Scott County Board of Supervisors as follows:

Section 1. That Human Resources Policy P "Insurance and Deferred Compensation" is hereby modified to add an incentive for employees to review their "explanation of benefits".

Section 2. That General Policy 6. "Non-discrimination and Accessibility" is hereby modified to include all forms of discrimination.

Section 3. This resolution shall take effect immediately.