LAPEER COUNTY COMMUNITY MENTAL HEALTH **Date Issued** 07/30/2008
Date Revised 03/20/12, 05/29/18; 10/11/21; 11/18/25; 11/17/26

CHAPTER Human Resources	**CHAPTER** 05	**SECTION** 001	**SUBJECT** 135
SECTION Personnel	**DESCRIPTION** Healthcare Insurance and Life Insurance		
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APPLICATION:

☒CMH Staff	☐Board Members	☐Provider Network	☐Employment Services Providers
☐Employment Services Provider Agency	☐Independent Contractors	☐Students	☐Interns
☐Volunteers	☐Persons Served		

POLICY:

Lapeer County Community Mental Health (LCCMH) full-time employees are eligible to be covered by Lapeer County's health and life insurance group policies, as outlined in the bargaining unit contract.

STANDARDS:

A. Insurance coverage becomes effective on the ninety-first calendar day of employment, in accordance with Affordable Care Act (ACA) requirements.

B. Available options for levels of coverage for all staff are located in the county shared drive in the open enrollment plans.

PROCEDURES:

A. Eligible staff are required to sign up or opt out of insurance coverage within the first ninety days of employment. Changes in coverage can only be made during the regular annual open enrollment period, except in cases where the employee has a qualifying event (e.g., marriage, divorce, births, adoptions, deaths, etc.).

B. It is the responsibility of each employee to notify the County within thirty days regarding any qualifying event in which changes to their plan would be necessary.

    1. Employees use the Human Resource Information System (HRIS) to notify the county of a qualifying event by clicking “Benefits,” “Qualifying Event,” then “Add Event.”

C. Insurance coverage ends on the last day of the month in which an employee terminates their employment with the County, unless the employee has chosen to purchase continuation coverage under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA).

D. The County Human Resources provides the required legal notification to all employees who have terminated employment.

REFERENCE:
Affordable Care Act (ACA)

AM:lr

Supersedes: #07/08039 dated 07/30/2008