

6.2 HEALTH AND WELFARE BENEFITS

Health Insurance Opt-Out for Non-Enrollment

Knox County offers an annual opt-out amount to ~~full-time and part-time employees~~ employee eligible to participate in Knox County's Health and Welfare benefits, as well as elected officials (excluding County Commissioners), who opt not to participate in the County's group health insurance plan, or who elect less dependent coverage than they are eligible for, as long as they provide proof of health insurance elsewhere for the period of January 1 to October 31st annually. Employees must be employed on the payout date in order to receive the Opt-Out payment.

The Opt-Out amount shall be paid on an annual basis, through payroll, on the last pay period of the year in which the employee or elected official qualifies, subject to all applicable Federal and State taxes. An employee who qualifies for the Opt-Out amount must be able to demonstrate the presence and level of health insurance coverage for the first ten (10) months of the calendar year for which the Opt-Out amount is requested and sign a waiver. A completed waiver form, along with satisfactory proof of other health insurance, must be submitted to the Administrative Office no later than December 1st (or the next business day if December 1st falls on a non-business day) of each year.

The Opt-Out amounts will be provided as follows:

Employee Eligibility	Employee Election	Annual Amount
Single coverage	Does not enroll in County Plan	\$2,700 <u>\$500</u>
Employee and Children Only	Employee only	\$1,000
Employee and Spouse	Employee only	\$1,000
Employee and Children Only	Does not enroll in County Plan	\$4,000 <u>\$1,500</u>
Employee and <u>Spouse/</u> Family	Does not enroll in County Plan <u>Employee only</u>	\$5,300 <u>\$1,500</u>
Employee and Spouse	Does not enroll in County Plan	\$2,000
Employee and Family	Does not enroll in County Plan	\$2,000

Other stipulations regarding the Opt-Out amount:

- If a married couple works for the County, both qualify separately for the County's health insurance, and one spouse enrolls the family, the other spouse is not eligible for the Opt-Out amount.
- If an employee drops coverage for a child because the child is no longer eligible for coverage due to age, the employee is not eligible for the Opt-Out amount.

- There are no prorated Opt-Out amounts for partial years.