

JO DAVIESS COUNTY, ILLINOIS
RETIREE HEALTH INSURANCE ASSISTANCE POLICY

Employees who are eligible for coverage on the County's health insurance plan may be eligible for retiree insurance assistance from the County under the following conditions:

- Employee must be at least sixty (60) years of age at the time of retirement.
- Employee must have at least 20 years of uninterrupted service with the County and fully vested in their IMRF retirement plan.
- Employee must notify their elected official/department head of their intention to retire at least twelve (12) months prior to the effective date of the retirement. This notification shall be irrevocable to receive this benefit. The County Board reserves the right to waive the twelve (12) month notice should the elected official/department head submit a written request for consideration.
- The County shall pay one hundred percent (100%) of the premium cost for the single high deductible health insurance plan until they reach the age of Medicare/Medicaid eligibility.
- The County shall reserve the right to change insurance carriers and/or plans at any time, as it deems necessary.
- The County shall not contribute monies to the retiree's Health Savings Account.
- If the employee chooses family insurance upon retirement, their premiums shall be reduced equal to the amount of one hundred percent (100%) of the cost of the single high deductible health insurance premiums until they reach the age of Medicare/Medicaid eligibility with the employee responsible for the difference. In the event of employee death, the spouse shall be allowed to continue coverage at their own cost.
- If the employee should choose to drop coverage at any point before reaching the age of Medicare/Medicaid eligibility, they shall not have the option of re-enrollment.