

2026 Lewis County Self-Administered Insurance Rules (Aetna Medical and MetLife Dental/Vision/Life Insurance Plans)

This applies to:

- Non-represented employees who are not ‘piggybacking’ on Teamsters insurance.
- AFSCME-represented employees in Public Works & Community Development.
- Sheriff’s Office Employees in the Deputies Guild or Corrections Guild who are receiving Medical and Vision insurance through another carrier, will be eligible to receive MetLife Dental, MetLife Life, and other self-paid MetLife benefits.

Who is eligible to receive insurance?

1. Full-time employees hired to work 40 or more hours per week (including elected officials, who have varying schedules).
2. Part-time employees/project employees hired to work 20 or hours per week (30 hours for the Long Term Disability buy-up).
3. Extra-help (casual) employees who work more than 80 hours per month for MORE THAN 6 MONTHS with no break in service will become eligible for insurance during their 7th month of employment. Offices/departments will monitor the hours worked by these employees and notify HR the month before the employee becomes eligible for coverage.

How much will the County contribute to Aetna medical insurance?

1. The County will pay the amounts that the Board of County Commissioners (BOCC) approves each year for FULL-TIME non-represented employees, and FULL-TIME AFSCME-represented employees, provided that employees sign up on time.
2. Part-time employees will receive a percentage of the contribution allowed to a full-time employee, based on the number of hours they are hired to work, compared to that required for full-time employment.
3. Extra-help (casual) employees will not receive any County contribution towards insurance premiums, but can select a plan after they become eligible with the understanding it is 100% paid by the employee.
4. If an employee does not sign up for medical coverage, they will waive coverage.

How much will the County contribute towards a Health Savings Account?

1. For full-time employees who choose a High-Deductible Health Plan (HDHP) with Health Savings Account: the County will contribute an amount towards an

employee's Health Savings Account that the BOCC approves each year for all employees who choose to enroll in an HDHP.

2. Part-time employees will receive a prorated amount.
3. Extra-help (casual) employees will not receive a contribution towards the Health Savings Account.

How much will the County contribute to MetLife Dental Insurance?

For 2026, the County will pay 100% of a full-time or part-time employee's dental premiums if they sign up during Open Enrollment or when otherwise allowed. This contribution amount is subject to change in subsequent years. If an employee does not sign up for dental coverage, they will waive coverage.

How much will the County contribute to MetLife Vision Insurance?

For 2026, the County will pay 100% of a full-time or part-time employee's vision premiums if they sign up during Open Enrollment or when otherwise allowed. This contribution amount is subject to change in subsequent years. If an employee does not sign up for vision coverage, they will waive coverage.

How much will the County contribute to MetLife Life Insurance?

For 2026, the County will pay for 100% of a full-time or part-time employee's life insurance premiums ; for \$35,000 of life insurance and \$35,000 accidental death & dismemberment insurance. Employees can opt to pay for additional amounts of life insurance coverage. This contribution amount is subject to change in subsequent years.

Can employees waive coverage?

Employees may waive any benefit they do not want to receive. MetLife Life Insurance will be the only automatic coverage, unless the employee is covered on a different MetLife plan from a former employer.

Can employees choose different tiers of coverage for the different plans?

Yes. The different plan tiers include: employee only, employee/spouse, employee/children, or employee/full family. The County will allow employees to select a different tier of coverage for each of the plans. For example, an employee can waive medical coverage but cover their full family for dental and vision. They do not have to pick the same tier (i.e. full family) for each coverage they select.

When can employees enroll in insurance or change plans?

1. During Open Enrollment, which takes place in/around November each year, for changes to be effective January 1.

2. Within 30 days of hire into a non-represented or AFSCME-represented position (or Sheriff's Office Guild position for dental and life insurance).
3. Within 30 days of a Qualifying Life Event.
4. Within 30 days of a non-represented or AFSCME-represented Extra-Help/Casual employee continuing beyond their 6th month of employment with more than 80 hours per month worked in each month and no break in service.

When does insurance coverage begin?

1. For new hires: if the employee is hired on the first working day of the month, their coverage will begin that same month. If the employee is hired on any day after the first working day of the month, their coverage will begin the first day of the following month.
2. For employees experiencing a qualifying life event: if the event is birth or adoption of a child, it will begin on the date of birth or adoption. If the event is loss of coverage, divorce, marriage, coverage for dependents will begin the first of the month that coincides with/after the qualifying life event, provided the employee completes the required paperwork/electronic process.

When does insurance coverage end?

1. For dependents who turn 26 years old, coverage will end the last day of the month in which they turn 26.
2. For employees who leave their position, coverage will end the last day of the month in which separation from the position occurred.
3. For employees experiencing a qualifying life event where they are dropping someone from insurance, coverage will end the last day of the month in which the event occurred, and the employee completed the required paperwork/electronic process.

How will verification of dependents or qualifying life events occur?

Employees will need to provide documents to prove their dependents' status or evidence of a qualifying life event to the Human Resources Department, who will establish a list of acceptable documents (such as a birth certificate, tax return form, loss of other coverage letter, marriage certificate, divorce decree, etc.).