

HEALTH INSURANCE PREMIUM PAYMENT POLICY

ST. LAWRENCE COUNTY

Resolution No. 91-2024

May 1, 2024

POLICY STATEMENT:

St. Lawrence County (SLC) sponsors a healthcare plan for eligible employees and retirees. The SLC healthcare plan is self-insured and administered by Excellus Blue Cross/Blue Shield. Plan members must pay the defined health insurance premium contributions in order to maintain coverage.

PREMIUM CONTRIBUTION PAYMENTS FOR ELIGIBLE EMPLOYEES AND RETIREES:

- Active employees pay through payroll deductions
- Active employees on a Leave of Absence (LOA) without pay, pay by check each month
- Retirees pay through their sick accrual balance OR by check each month
- Retiree surviving spouses pay through check each month (retiree sick accruals no longer apply)
- Monthly payments must be made in full month increments – no partial month payments accepted.
- Delinquent payments will be applied back to the first month of non-payment

ELIGIBILITY:

- Eligibility for health insurance coverage is defined in applicable SLC collective bargaining agreements, applicable resolutions of the Board of Legislators, management manual, and the healthcare plan document.

BILLING PROCESS:

- Health Insurance bills are sent out on the 28th or 29th of each month for the following month coverage.
- Health Insurance payments are due on the 25th of each month for that month of coverage.
- First delinquent notice goes out on the 15th of the month following first month of non-payment.
 - Employee/Retiree is one month behind in payments
- Second delinquent notice goes out on the 15th of the month following second month of non-payment.
 - Employee/Retiree is two months behind in payments
- Final delinquent notice goes out on the 15th of the month following third month of non-payment.
 - Employee/Retiree is three months behind in payments
- If no payment is made by the 25th of the fourth month the insurance will be cancelled back to the first of the month of the first month of non-payment.
- An employee/retiree cannot be more than three (3) months behind in payments. If payment is not made by the due date of the fourth month coverage will be terminated.
- Termination will be retroactive back to the first month the employee did not make a full month payment.
- Once coverage is terminated, the employee/retiree will be responsible for any claims and service charges incurred back to the date of termination (up to 120 days).
- Once coverage is terminated the employee/retiree will not be covered under the plan again.

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Example of delinquent payment timeline:

1. December 2023 bill sent December 28, 2023 – for January 2024 coverage.
2. Payment is due January 25, 2024 for January 2024 coverage.
3. February 15, 2024 – First delinquent notice is sent for January 2024 coverage.
4. March 15, 2024 – Second delinquent notice is sent for January and February 2024 coverage.
5. April 15, 2024 – Final delinquent notice is sent for January, February, and March 2024 coverage.
6. April 26, 2024 – Insurance coverage is cancelled retroactively to January 1, 2024
7. All claims incurred on or after January 1, 2024 are the full responsibility of the employee/retiree. The insurance carrier will bill the employee/retiree for all payments made on their behalf during this period.