

FERGUS COUNTY

May 11, 2016

TO: Employees

FROM: County Commissioners

Re: Health Insurance

At the April 20, 2016 Fergus County Commissioner's meeting, the Commissioners passed a motion to change Fergus County's contribution for health insurance from \$1350 to \$1202.80. This allows Fergus County to still offer a basic medical plan at no charge to the employee; however, to receive both dental and vision coverage and the basic medical plan the employee will need to contribute \$18.00. The additional \$2.80 was included in the contribution, to give all employees an additional \$10,000 in life insurance coverage.

Due to the enactment of the Affordable Care Act (ACA) The IRS has stated full time status for an employee as 130 hours a month or 30 hours per week. The ACA also deems health insurance must be affordable at 9.5% or less of the employee's wages. Because of this, there will now be a difference between those that are working 30-39 hours a week and those working 40 hours a week for benefits. Starting July 1, 2016, if an employee works 30-39 hours in any week throughout a month and is not in a full time pay status (40 hours) for a week, per Fergus County Handbook, they will contribute \$120, to their health insurance premium. To keep insurance, the only exception to this will be for employees who are on an established schedule, where a holiday or their schedule would cause them to drop below 40 hours in a week that is not in the employee's control and is not pre-approved by the Fergus County Commissioners.

Thank you,

Carl Seilstad

Sandy Youngbauer

Ross Butcher

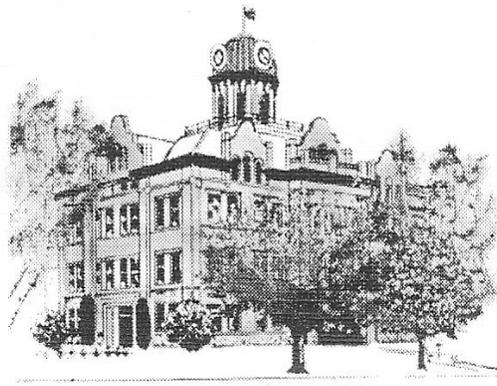
Employee Signature

Department Head Signature

Fergus County Commissioners
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