



BALDWIN COUNTY COMMISSION

POLICY #11.4	
Subject	Supplemental Insurance Provider Policy
Date Adopted	TBD
Agenda Item	Agenda Item Number Here
Obsolete Versions	N/A

POLICY STATEMENT

The Baldwin County Commission allows payroll deductions of supplemental insurance and retirement options for full-time employees. It is the responsibility of the supplemental insurance and/or retirement company to provide accurate information, relevant services, maintain open communication, and minimum payroll deduction enrollment. The Baldwin County Commission does not pay for any services, benefits, or products offered by a supplemental provider.

PROCEDURAL REQUIREMENT

All supplemental providers who wish to utilize payroll deductions must agree to the following requirements as set forth below.

1. Must attain and maintain a minimum of 25% participation.
2. Must follow Baldwin County Commission Cafeteria Plan for pre-tax and post-tax deductions.
3. Must provide accurate information to employees.
 - a. Any documentation or flyers sent to employees needs to be sent to the Personnel Department first to ensure accurate information is provided.
 - b. Copies of policies or services need to be provided in writing to employees at the time they sign up for policies or services.
 - i. Copies of basic policy information and services shall be given to the Personnel Department in order to help explain benefits to employees.
4. Must have physical enrollment forms signed by the employee for any new deductions or changes to existing deductions.

5. Must work in partnership with the Personnel Department to educate and inform employees about services offered.
 - a. Need to ensure employees understand that all services, benefits, and products offered will be paid for by the employee only.
6. Must communicate and work with the Personnel Department to ensure accurate billing.
7. Must notify the Personnel Department before scheduling onsite visits to ensure all providers have equal opportunity to meet with employees and that meetings do not overlap with another provider. Onsite visits are scheduled through Department Heads, Managers/Supervisors, or the Commission Executive Assistant of each location.
8. Must be onsite to participate in the annual Health and Safety Fair.

The obligation of the Baldwin County Commission to maintain payroll deduction benefits stops when:

1. The employee retires, resigns, or is terminated; or
2. The employee has a qualifying event and informs Personnel in writing that he or she wishes to discontinue their deduction; or
3. The employee informs Personnel in writing during the yearly open enrollment period that he or she wishes to discontinue their deduction; or
4. When the supplemental provider violates the terms of this policy resulting in a loss of payroll deduction privileges.

The Baldwin County Commission retains the right to make changes to this policy at any time. Any changes to this policy will be provided in writing to all supplemental providers.

ATTACHMENTS

1. N/A