

ARTICLE 16 - MEDICAL BENEFITS FOR RETIREES

16.1 Retiree Medical Coverage

- A. An eligible retiree and eligible dependents may enroll in a County offered medical plan through May 31, 2009, as described in sections 16.2 and 16.3.
- B. Effective June 1, 2009, an eligible retiree and eligible dependent(s) (as defined below), may be enrolled in a County offered medical plan as described in section 16.4 but is allowed only to enroll either as a subscriber in a County offered medical plan or, as the dependent spouse/domestic partner of another eligible County employee/retiree, but not both. If an employee/retiree is also eligible to cover their dependent child/children, each child will be allowed to enroll as a dependent on only one employee or retirees' plan (i.e., a retiree and his or her dependents cannot be covered by more than one County offered plan).

An eligible dependent is¹:

- Either the retiree's spouse or domestic partner (requires signed domestic partner affidavit filed with the County); or
 - An unmarried child based on your plan's age limits or a disabled dependent child regardless of age.
- C. An eligible retiree must enroll in a County offered retiree medical plan at the time of retirement unless the retiree waives medical insurance coverage and/or the retiree's eligible dependent(s) by completing a retiree waiver form. A retiree who waives medical coverage will be allowed to re-enroll themselves and any eligible dependent(s), upon the following conditions being met:
 - 1) The retiree must re-enroll within 30 days of losing other insurance coverage and provide the County with evidence of such loss of other coverage, or
 - 2) At the latest, the retiree must re-enroll, or lose eligibility to receive a County contribution toward the retiree medical plan, no later than 60 days after the effective date of the

¹ As defined in each plan document/summary plan description.

- retiree's Medicare coverage.
- 3) The retiree's re-enrollment is required in order for any eligible dependent(s) to be enrolled in a County offered medical plan, except as follows in #4 below.
 - 4) The retiree may add an eligible dependent spouse or domestic partner at a time later than the date the retiree enrolls as provided in section Article 16.1 B above.
 - 5) Eligible dependent children must be enrolled at the time the Retiree elects coverage.

16.2 County Contribution toward Retiree Medical Plans – Employees Hired Before January 1, 1990

Through May 31, 2009 retiree medical benefits are as follows:

A. Eligibility

1. Regular employees hired before January 1, 1990 are eligible to receive a County contribution toward the cost of a County offered medical plan for the eligible retiree and their eligible dependent(s), if they:
 - a. Have been continuously employed since December 31, 1989 without a break in service before retirement, and
 - b. Have been a contributing member (or a contribution was made on their behalf) of the Sonoma County Employees' Retirement Association (SCERA) since December 31, 1989, and
 - c. Retire directly from County service, except elected department heads who, having met the eligibility requirement as stated, and if the member's term of office involuntarily ceases prior to the earliest date of eligibility for retirement the elected department head may defer election to receive such benefits until the first day of eligibility to receive a benefit from the Sonoma County Retirement System.
2. Laid-Off & Restored Employees. Employees who were employed by the County prior to Jan. 1, 1990, but who were laid off thereafter shall not be subject to the restrictions of Article 16.2 provided that they are subsequently restored to County

employment, rejoin the County retirement system, and are otherwise eligible for retiree medical benefits under this section.

- B. County Contribution. The County will continue to contribute toward the cost of a County offered medical plan for any eligible retiree and their eligible dependent(s), the same dollar amount as it contributes toward the cost of a County offered medical plan for active unrepresented Administrative Management employees (bargaining unit 50). The retiree is responsible for all costs that exceed the total County contribution.

16.3 County Contribution toward Retiree Medical Plans – Employees Hired On or After January 1, 1990 but Before January 1, 2009

Through May 31, 2009 retiree medical benefits are as follows:

A. Eligibility

- 1) 10 or More Years of Service. Regular employees hired or rehired after January 1, 1990 but before January 1, 2009, are eligible to receive a County contribution toward the cost of a County offered medical plan for the eligible retiree only, if they:
 - a. Have been employed by the County for a period of at least ten (10) years (consecutive or non-consecutive), which may include service with the County prior to January 1, 1990, and
 - b. Have been a contributing member (or a contribution was made on their behalf) of the Sonoma County Employees' Retirement Association (SCERA) for the same length of time, and
 - c. Retire directly from County service, except elected department heads who, having met the eligibility requirement as stated, and if the member's term of office involuntarily ceases prior to the earliest date of eligibility for retirement the elected department head may defer election to receive such benefits until the first day of eligibility to receive a benefit from the Sonoma County Retirement System.
- 2) 20 or More Years of Service. Regular employees hired or rehired after January 1, 1990 but before January 1, 2009, are eligible to receive a County contribution toward the cost of a County offered

medical plan for the eligible retiree plus one eligible dependent, if they:

- a. Have been employed by the County for a period of at least twenty (20) years (consecutive or non-consecutive), which may include service with the County prior to January 1, 1990, and
- b. Have been a contributing member (or a contribution was made on their behalf) of the Sonoma County Employees' Retirement Association (SCERA) for the same length of time, and
- c. Retire directly from County service, except elected department heads who, having met the eligibility requirement as stated, and if the member's term of office involuntarily ceases prior to the earliest date of eligibility for retirement the elected department head may defer election to receive such benefits until the first day of eligibility to receive a benefit from the Sonoma County Retirement System.

3) Effective December 10, 2002, the County shall continue to contribute to the cost of a County-sponsored medical plan for an eligible Department Head and his or her spouse, domestic partner and/or eligible dependents, following the Department Head's service retirement from the County of Sonoma, provided the Department Head has at least ten (10) years of Sonoma County service at the time of retirement.

B. County Contribution. The County will continue to contribute toward the cost of a County offered medical plan for any eligible retiree and any eligible dependent, in the same dollar amount as it contributes toward the cost of a County offered medical plan for active unrepresented Administrative Management employees (bargaining unit 50). The retiree is responsible for all costs that exceed the total County contribution.

C. Additional Dependents. Retirees eligible under this section may enroll eligible dependent(s) in the County offered medical plan elected by the retiree, but the retiree is responsible for all premium costs in excess of the County's contribution.

16.4 County Contribution toward Retiree Medical Plans - Employees Hired Before January 1, 2009

Effective June 1, 2009, the existing retiree medical benefits described in Sections 16.2 and 16.3 shall be replaced with this Section.

A. Eligibility. Following the phase-in period described in 16.4(D), in order to be eligible for this benefit, the retiree must have:

- 1) Completed at least 10 years of consecutive regular full-time paid County of Sonoma service employment. The equivalent worked or purchased regular part-time County service time can be counted toward the 10 years. However, any miscellaneous purchased service time such as extra help, contract, and leave of absence service time does not count toward this eligibility requirement, and
- 2) Have been a contributing member of the Sonoma County Employees' Retirement Association (SCERA) for the same time period, and
- 3) Retire directly from County service
- 4) Current retirees receiving a County contribution for retiree medical based on eligibility at the time of their retirement who do not meet the 10 year requirement as listed above are grandfathered in at the eligibility at the time of their retirement

B. County Contribution. The County shall contribute toward the cost of County offered medical plans for any eligible retiree whether or not the retiree covers eligible dependent(s), the same dollar amount as it contributes toward the cost of County offered medical plans for active unrepresented Administrative Management employees (bargaining unit 50).

C. Additional Dependents. Retirees eligible under this section may enroll eligible dependent(s) in the County offered medical plan elected by the retiree but the retiree is responsible for all premium costs in excess of the County's contribution.

D. The contribution provided for in 16.4(B) above, shall be the total dollar County Contribution for retiree medical benefits for any eligible retired employee hired before January 1, 2009, and their eligible dependents, except as provided for below. The eligibility to receive this benefit shall be as described in 16.4, but for the phase-in periods

listed below, the eligibility shall remain unchanged from 16.2(A) and 16.3(A)

1. Effective for the period of June 1, 2009 to May 31, 2010 only, , in addition to the amount specified in 16.4 B above, the County shall contribute the additional monthly dollar contributions as specified below:

	Additional County Contribution
	June 1, 2009- May 31, 2010 (Year 1)
County Health Value Plus Plan - CHVPP (#2)	
Non-Medicare Retirees	
Retiree	\$77.97
Retiree & 1 Dep under 65	\$539.52
Retiree & 2+ Deps under 65	\$912.93
Retiree & 1 Dep w/Medicare	\$318.70
Retiree & 2+ Deps 1 w/Medicare	\$692.10
Medicare Retirees	
Retiree	\$0.00
Retiree & 1 Dep w/out Medicare	\$318.70
Retiree & 1 Dep both w/Medicare	\$114.27
Retiree & 1 Dep w/Medicare, 1 w/out Medicare	\$471.27
Retiree & 2+ Deps w/out Medicare	\$692.10
County Health Value Plan - CHVP (#3)	
Non-Medicare Retirees	
Retiree	\$24.44
Retiree & 1 Dep under 65	\$434.32
Retiree & 2+ Deps under 65	\$765.92
Retiree & 1 Dep w/Medicare	\$238.22
Retiree & 2+ Deps. 1 w/Medicare	\$569.82
Medicare Retirees	
Retiree	\$0.00
Retiree & 1 Dep w/out Medicare	\$238.22
Retiree & 1 Dep both w/Medicare	\$56.69
Retiree & 1 Dep w/Medicare, 1 w/out Medicare	\$373.72
Retiree & 2+ Deps w/out Medicare	\$569.82
PacifiCare (Under 65)	
Non-Medicare Retirees	
Retiree	\$1.88
Retiree & 1 Dep under 65	\$403.75
Retiree & 2+ Deps under 65	\$685.08
Retiree & 1 Dep w/Medicare*	\$221.17
Retiree & 2+ Deps, 1 w/Medicare*	\$502.49

Secure Horizons (PacifiCare over 65)	
Medicare Retirees	
Retiree	\$0.00
Retiree & 1 Dep w/out Medicare	\$221.17
Retiree & 1 Dep both w/Medicare	\$40.48
Retiree & 2+ Deps w/out Medicare	\$502.49
Retiree & 1 Dep w/Medicare, 1+ Dep(s) w/out Medicare	\$319.90
Kaiser Permanente (California)	
Non-Medicare Retirees	
Retiree	\$0.00
Retiree & 1 Dep under 65	\$166.33
Retiree & 2+ Deps under 65	\$401.36
Retiree & 1 Dep w/Medicare*	\$103.41
Retiree & 2+ Deps, 1 w/Medicare*	\$338.43
Kaiser Senior Advantage (over 65)	
Medicare Retirees	
Retiree	\$0.00
Retiree & 1 Dep w/out Medicare	\$103.41
Retiree & 1 Dep both w/Medicare	\$40.48
Retiree & 2+ Deps w/out Medicare	\$338.43
Retiree & 1 Dep w/Medicare, 1+ Dep(s) w/out Medicare	\$275.50
Medicare Retirees (Grandfathered Cost Plan Members Only)	
Retiree	\$38.10
Retiree & 1 Dep w/out Medicare	\$321.26
Retiree & 1 Dep both w/Medicare	\$476.19
Retiree & 2+ Deps w/out Medicare	\$556.29
Retiree & 1 Dep w/Medicare, 1+ Dep(s) w/out Medicare	\$711.22

* This rate assumes dependent with Medicare is enrolled under the Senior Plan
 Out of State Kaiser rates differ slightly (Hawaii and Oregon/Washington)

2. Effective for the period of June 1, 2010 to May 31, 2011 only, in addition to the amount specified in 16.4 B above, the County shall contribute the additional monthly dollar contributions as specified below, which is a reduction in the County's contribution provided in 16.4 D 1 above.

	Additional County Contribution
	June 1, 2010- May 31, 2011 (Year 2)
County Health Value Plus Plan - CHVPP (#2)	
Non-Medicare Retirees	
Retiree	\$58.48
Retiree & 1 Dep under 65	\$404.64
Retiree & 2+ Deps under 65	\$684.70
Retiree & 1 Dep w/Medicare	\$239.02
Retiree & 2+ Deps 1 w/Medicare	\$519.08
Medicare Retirees	
Retiree	\$0.00
Retiree & 1 Dep w/out Medicare	\$239.02
Retiree & 1 Dep both w/Medicare	\$85.70
Retiree & 1 Dep w/Medicare, 1 w/out Medicare	\$353.45
Retiree & 2+ Deps w/out Medicare	\$519.08
County Health Value Plan - CHVP (#3)	
Non-Medicare Retirees	
Retiree	\$18.33
Retiree & 1 Dep under 65	\$325.74
Retiree & 2+ Deps under 65	\$574.44
Retiree & 1 Dep w/Medicare	\$178.67
Retiree & 2+ Deps. 1 w/Medicare	\$427.36
Medicare Retirees	
Retiree	\$0.00
Retiree & 1 Dep w/out Medicare	\$178.67
Retiree & 1 Dep both w/Medicare	\$42.52
Retiree & 1 Dep w/Medicare, 1 w/out Medicare	\$280.29
Retiree & 2+ Deps w/out Medicare	\$427.36
PacifiCare (Under 65)	
Non-Medicare Retirees	
Retiree	\$1.41
Retiree & 1 Dep under 65	\$302.81
Retiree & 2+ Deps under 65	\$513.81
Retiree & 1 Dep w/Medicare*	\$165.88
Retiree & 2+ Deps, 1 w/Medicare*	\$376.87
Secure Horizons (PacifiCare over 65)	
Medicare Retirees	
Retiree	\$0.00
Retiree & 1 Dep w/out Medicare	\$165.88
Retiree & 1 Dep both w/Medicare	\$30.36
Retiree & 2+ Deps w/out Medicare	\$376.87
Retiree & 1 Dep w/Medicare, 1+ Dep(s) w/out Medicare	\$239.92
Kaiser Permanente (California)	
Non-Medicare Retirees	
Retiree	\$0.00

Retiree & 1 Dep under 65	\$124.75
Retiree & 2+ Deps under 65	\$301.02
Retiree & 1 Dep w/Medicare*	\$77.56
Retiree & 2+ Deps, 1 w/Medicare*	\$253.82
Kaiser Senior Advantage (over 65)	
Medicare Retirees	
Retiree	\$0.00
Retiree & 1 Dep w/out Medicare	\$77.56
Retiree & 1 Dep both w/Medicare	\$30.36
Retiree & 2+ Deps w/out Medicare	\$253.82
Retiree & 1 Dep w/Medicare, 1+ Dep(s) w/out Medicare	\$206.63
Medicare Retirees (Grandfathered Cost Plan Members Only)	
Retiree	\$28.57
Retiree & 1 Dep w/out Medicare	\$240.95
Retiree & 1 Dep both w/Medicare	\$357.14
Retiree & 2+ Deps w/out Medicare	\$417.22
Retiree & 1 Dep w/Medicare, 1+ Dep(s) w/out Medicare	\$533.42

* This rate assumes dependent with Medicare is enrolled under the Senior Plan
 Out of State Kaiser rates differ slightly (Hawaii and Oregon/Washington)

- Effective for the period of June 1, 2011 to May 31, 2012 only, in addition to the amount specified in 16.4 B above, the County shall contribute the additional monthly dollar contributions as specified below, which is a reduction in the County's contribution provided in 16.4 D 2 above.

	Additional County Contribution
	June 1, 2011- May 31, 2012 (Year 3)
County Health Value Plus Plan - CHVPP (#2)	
Non-Medicare Retirees	
Retiree	\$38.98
Retiree & 1 Dep under 65	\$269.76
Retiree & 2+ Deps under 65	\$456.46
Retiree & 1 Dep w/Medicare	\$159.35
Retiree & 2+ Deps 1 w/Medicare	\$346.05
Medicare Retirees	
Retiree	\$0.00
Retiree & 1 Dep w/out Medicare	\$159.35
Retiree & 1 Dep both w/Medicare	\$57.14
Retiree & 1 Dep w/Medicare, 1 w/out Medicare	\$235.64
Retiree & 2+ Deps w/out Medicare	\$346.05
County Health Value Plan - CHVP (#3)	
Non-Medicare Retirees	

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Retiree	\$12.22
Retiree & 1 Dep under 65	\$217.16
Retiree & 2+ Deps under 65	\$382.96
Retiree & 1 Dep w/Medicare	\$119.11
Retiree & 2+ Deps. 1 w/Medicare	\$284.91
Medicare Retirees	
Retiree	\$0.00
Retiree & 1 Dep w/out Medicare	\$119.11
Retiree & 1 Dep both w/Medicare	\$28.34
Retiree & 1 Dep w/Medicare, 1 w/out Medicare	\$186.86
Retiree & 2+ Deps w/out Medicare	\$284.91
PacifiCare (Under 65)	
Non-Medicare Retirees	
Retiree	\$0.94
Retiree & 1 Dep under 65	\$201.88
Retiree & 2+ Deps under 65	\$342.54
Retiree & 1 Dep w/Medicare*	\$110.58
Retiree & 2+ Deps, 1 w/Medicare*	\$251.24
Secure Horizons (PacifiCare over 65)	
Medicare Retirees	
Retiree	\$0.00
Retiree & 1 Dep w/out Medicare	\$110.58
Retiree & 1 Dep both w/Medicare	\$20.24
Retiree & 2+ Deps w/out Medicare	\$251.24
Retiree & 1 Dep w/Medicare, 1+ Dep(s) w/out Medicare	\$159.95
Kaiser Permanente (California)	
Non-Medicare Retirees	
Retiree	\$0.00
Retiree & 1 Dep under 65	\$83.16
Retiree & 2+ Deps under 65	\$200.68
Retiree & 1 Dep w/Medicare*	\$51.70
Retiree & 2+ Deps, 1 w/Medicare*	\$169.22
Kaiser Senior Advantage (over 65)	
Medicare Retirees	
Retiree	\$0.00
Retiree & 1 Dep w/out Medicare	\$51.70
Retiree & 1 Dep both w/Medicare	\$20.24
Retiree & 2+ Deps w/out Medicare	\$169.22
Retiree & 1 Dep w/Medicare, 1+ Dep(s) w/out Medicare	\$137.75
Medicare Retirees (Grandfathered Cost Plan Members Only)	
Retiree	\$19.05
Retiree & 1 Dep w/out Medicare	\$160.63
Retiree & 1 Dep both w/Medicare	\$238.10

Retiree & 2+ Deps w/out Medicare	\$278.14
Retiree & 1 Dep w/Medicare, 1+ Dep(s) w/out Medicare	\$355.61

* This rate assumes dependent with Medicare is enrolled under the Senior Plan
 Out of State Kaiser rates differ slightly (Hawaii and Oregon/Washington)

- Effective for the period of June 1, 2012 to May 31, 2013 only, in addition to the amount specified in 16.4 B above, the County shall contribute the additional monthly dollar contributions as specified below, which is a reduction in the County’s contribution provided in 16.4 D 3 above.

	Additional County Contribution
	June 1, 2012- May 31, 2013 (Year 4)
County Health Value Plus Plan - CHVPP (#2)	
Non-Medicare Retirees	
Retiree	\$19.49
Retiree & 1 Dep under 65	\$134.88
Retiree & 2+ Deps under 65	\$228.23
Retiree & 1 Dep w/Medicare	\$79.67
Retiree & 2+ Deps 1 w/Medicare	\$173.03
Medicare Retirees	
Retiree	\$0.00
Retiree & 1 Dep w/out Medicare	\$79.67
Retiree & 1 Dep both w/Medicare	\$28.57
Retiree & 1 Dep w/Medicare, 1 w/out Medicare	\$117.82
Retiree & 2+ Deps w/out Medicare	\$173.03
County Health Value Plan - CHVP (#3)	
Non-Medicare Retirees	
Retiree	\$6.11
Retiree & 1 Dep under 65	\$108.58
Retiree & 2+ Deps under 65	\$191.48
Retiree & 1 Dep w/Medicare	\$59.56
Retiree & 2+ Deps. 1 w/Medicare	\$142.45
Medicare Retirees	
Retiree	\$0.00
Retiree & 1 Dep w/out Medicare	\$59.56
Retiree & 1 Dep both w/Medicare	\$14.17
Retiree & 1 Dep w/Medicare, 1 w/out Medicare	\$93.43
Retiree & 2+ Deps w/out Medicare	\$142.45

PacifiCare (Under 65)	
Non-Medicare Retirees	
Retiree	\$0.47
Retiree & 1 Dep under 65	\$100.94
Retiree & 2+ Deps under 65	\$171.27
Retiree & 1 Dep w/Medicare*	\$55.29
Retiree & 2+ Deps, 1 w/Medicare*	\$125.62
Secure Horizons (PacifiCare over 65)	
Medicare Retirees	
Retiree	\$0.00
Retiree & 1 Dep w/out Medicare	\$55.29
Retiree & 1 Dep both w/Medicare	\$10.12
Retiree & 2+ Deps w/out Medicare	\$125.62
Retiree & 1 Dep w/Medicare, 1+ Dep(s) w/out Medicare	\$79.97
Kaiser Permanente (California)	
Non-Medicare Retirees	
Retiree	\$0.00
Retiree & 1 Dep under 65	\$41.58
Retiree & 2+ Deps under 65	\$100.34
Retiree & 1 Dep w/Medicare*	\$25.85
Retiree & 2+ Deps, 1 w/Medicare*	\$84.61
Kaiser Senior Advantage (over 65)	
Medicare Retirees	
Retiree	\$0.00
Retiree & 1 Dep w/out Medicare	\$25.85
Retiree & 1 Dep both w/Medicare	\$10.12
Retiree & 2+ Deps w/out Medicare	\$84.61
Retiree & 1 Dep w/Medicare, 1+ Dep(s) w/out Medicare	\$68.88
Medicare Retirees (Grandfathered Cost Plan Members Only)	
Retiree	\$9.52
Retiree & 1 Dep w/out Medicare	\$80.32
Retiree & 1 Dep both w/Medicare	\$119.05
Retiree & 2+ Deps w/out Medicare	\$139.07
Retiree & 1 Dep w/Medicare, 1+ Dep(s) w/out Medicare	\$177.81

* This rate assumes dependent with Medicare is enrolled under the Senior Plan
 Out of State Kaiser rates differ slightly (Hawaii and Oregon/Washington)

5. Effective June 1, 2013 16.4 D shall become inoperative and obsolete.

16.5 Medicare Part B Reimbursement

The County's reimbursement of the retiree's Medicare Part B premium will continue for those hired before January 1, 2009. Effective January 1, 2009, the amount will be frozen at the 2008 rate of \$96.40. This reimbursement is in addition to the County's contribution for the retiree's medical plan premium as described above.

16.6 County Contribution toward Retiree Medical Plans - Employees Hired On or After January 1, 2009 - Effective January 1, 2009

For employees hired on or after January 1, 2009, the County shall contribute to a Defined Contribution retiree medical benefit plan for each eligible employee in the form of a deposit into Health Reimbursement Arrangement (HRA) account, as described below. Any eligible retiree and eligible dependent(s), as defined below, may enroll in a County offered medical plan, but the retiree is responsible for all costs (including County offered retiree medical plan and Medicare Part B premiums).

A. Eligibility

- 1) An employee must have been a contributing member (or a contribution was made on their behalf) of the Sonoma County Employees' Retirement Association (SCERA) for the eligibility period described below.
- 2) Regular full-time employees and part-time employees in an allocated position of .5 full-time equivalent or greater, hired on or after January 1, 2009 are eligible to receive a County HRA contribution, if they have completed Two (2) full years of consecutive Sonoma County regular service (excluding overtime) in pay status.
- 3) If an employee separates employment before meeting the eligibility requirement, the employee shall receive no benefit.

B. County Contribution.

- 1) Initial County Contribution:

- a. On the first pay date following completion of the eligibility requirements, regular full-time employees shall receive a lump sum contribution of \$2,400 deposited into an HRA account established in their name.
- b. The lump sum contribution amount for regular part-time employees shall be pro-rated based on their allocated position only (e.g., a regular employee in a 0.5 full-time equivalent allocated position will receive a lump sum contribution of \$1,200 deposited into their HRA account).

2) Regular County Contribution:

After the initial contribution (defined above) is made, the County shall contribute \$.58 per pay status hour, not including overtime, for each eligible employee. For a full time employee, this equates to approximately \$100 per month or \$1,200 per year, after the initial eligibility period is met.

3) Access to Account Balance:

- a. Participants may access the balance in their HRA account at age 50 or upon retirement from the Sonoma County Retirement System, whichever is earlier.
- b. Participants may defer accessing the account balance to any time beyond the earliest date described in (a).
- c. Amounts that remain in the account balance are available to reimburse the participant for the same permitted medical expenses for the spouse and any other dependent covered under the retiree medical plan, however, federal regulations do not permit the inclusion of expenses for domestic partners.

4) Survivors of eligible retirees with account balances:

- a. Spouses and eligible dependent children or dependent adults that are disabled may continue to access account balances after the death of the retiree.
- b. Domestic partners are not permitted access to the account balances of the participant by virtue of restriction in the federal regulations that govern these types of accounts

- 5) Forfeiture of account balance:
- a. If an active employee dies prior to retirement, the amount of account balance is available to participating spouses and dependents to reimburse them for medical expenses permitted under the relevant section of the Internal Revenue code.
 - b. Account balances in part or in total for active participants or retirees without any eligible spouse or dependent or unused account balances after the death of the last eligible spouse or dependent will be forfeited and returned to all other active and retired participants in the form of a dividend allocated in direct proportion to the amount to be distributed divided by the total account balance for all participants applied to each individual account balance. These distributions will occur within 120 days after the annual certified audit of the plan is submitted to the administrator and the County.

This benefit will be subject to regulation under section 105(b) of the Internal Revenue Code and subject to revenue rulings for these types of plans as promulgated.

16.7 Surviving Dependent – County Contribution through May 31, 2009 for Employees Hired Before January 1, 2009

Upon the death of a retiree enrolled in a County offered retiree medical plan, the County will continue to pay the County's contribution toward the medical plan premium costs for one eligible surviving dependent who is already receiving the County contribution for their medical insurance.

One eligible surviving dependent will be allowed to continue their coverage under the same circumstances and with the same County contribution as if the retiree had survived. To be eligible, a surviving dependent must meet each of the following criteria:

1. Have been eligible to receive a contribution toward a County offered retiree medical plan under Sections 16.2, 16.3, prior to the death of the retiree, and
2. Either be enrolled or have waived coverage at the time of the retiree's death.

Any additional surviving eligible dependent(s) enrolled under the retiree's medical plan at the time of the retiree's death, may continue participation in the County offered medical plan but remain responsible for all premium costs in excess of the County's contribution.

16.8 Surviving Dependent – County Contribution beginning June 1, 2009 for Employees Hired Before January 1, 2009

Upon the death of a retiree enrolled in a County offered retiree medical plan, the County will continue to pay the County's contribution toward the medical plan premium costs in the same manner as if the retiree had survived.

An eligible surviving dependent will be allowed to continue their coverage under the same circumstances and with the same County contribution as if the retiree had survived. To be eligible, a surviving dependent must meet each of the following criteria:

1. Have been an eligible dependent of a retiree who was eligible to receive a contribution toward a County offered retiree medical plan under Sections 16.4. prior to the death of the retiree, and
2. Either be enrolled or have waived coverage at the time of the retiree's death.

Any additional surviving eligible dependent(s) enrolled under the retiree's medical plan at the time of the retiree's death, may continue participation in the County offered medical plan but remain responsible for all premium costs in excess of the County contribution.

16.9. Surviving Dependent – County Contribution for Employees Hired On or After January 1, 2009

Upon the death of a retiree enrolled in the Defined Contribution retiree medical benefit plan (as defined in Section 16.6), an eligible surviving dependent may continue participation in the County offered medical plan but remains responsible for all costs (including premiums).

To be eligible, a surviving dependent must either be enrolled or have a waiver on file with the County, at the time of the retiree's death.

This benefit will be subject to regulation under section 105(b) of the Internal Revenue Code and subject to revenue rulings for these types of plans as promulgated.

16.10 Dental and Vision Benefits for Elected Department Head Retirees

Effective for those retiring on/after December 10, 2002, an elected Department Head who has served a minimum of (8) years of Sonoma County service shall be eligible for dental and vision benefits for the retiree and any eligible dependents under the same circumstances and upon the same conditions that apply to his/her eligibility to receive medical benefits in effect just prior to retirement, and after a service retirement from their respective office, except that having met the eligibility requirement as stated and if the member's term of office involuntarily ceases prior to the earliest date of eligibility for retirement the elected department head may defer election to receive such benefits until the first day of eligibility to receive a benefit from the Sonoma County Retirement System.