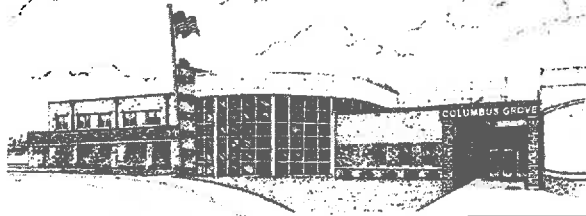


# Columbus Grove Local School District

201 West Cross Street  
Columbus Grove, OH 45830



## Board Members

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May 1, 2014

To: Columbus Grove School Employees that carry a Family Health Insurance Plan

From: Nick Verhoff, Superintendent & Mark Ellerbrock, Treasurer

Re: \$3,500 Spousal/Children Opt Out Health Insurance Incentive

The Board of Education is now offering an annual \$3,500 Spousal/Children Opt Out Health Insurance Incentive should you decide to reduce your family plan insurance coverage to single plan insurance coverage. You can chose such Spousal/Children Opt out coverage at any date you want, provided such change is effective on the first day of the given month you choose.

Details of the Spousal/Children Health Insurance Opt Incentive are on the reverse of this page.

To sign up for the annual Spousal/Children Health Insurance Opt out incentive do the following:

- 1) Make arrangements with your spouse's employer to get him or her covered for health insurance. Also, if you have children, make sure your spouse's health insurance plan adds your children as well. (Start such coverage on the first day of the month you choose to switch to single coverage here at Columbus Grove Schools.
- 2) Fill out the form below and provide it to the Treasurer's office.

That's it! You will receive your annual \$3,500 opt out incentive (less taxes, but no retirement deductions), each year on the 12 month anniversary of your Spousal/Children Health Insurance opt out completion period.

## -----Spousal/Children Health Insurance Opt Out Election Form-----

I \_\_\_\_\_ hereby choose to change my health insurance family plan coverage to a single health insurance plan effective \_\_\_/01/\_\_\_\_.

The following individuals are to be deleted from my health insurance plan (but not my dental plan).

Spouse: \_\_\_\_\_

Children: \_\_\_\_\_

\_\_\_\_\_

Employee Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### **Spousal Health Insurance Election Opt Out Payment**

The school district hereby offers the following health insurance spousal election opt out payment to employees that carry the family insurance plan and for which the only covered persons on the plan are the employee and his or her spouse.

The district shall annually pay the employee \$3,500 for each one year period that such employee elects to drop his or her spouse from his or her family plan thereby effectively changing the employee plan from a family plan to a single plan.

Said payment will occur within 30 days after the one year period specified by the employee has been completed. Such spousal health insurance election opt out shall renew annually and be paid annually thereafter unless the employee acts to change the spousal opt out arrangement.

In order to be eligible for the health insurance spousal opt out payment the employee must have worked for the school district and carried a family plan for at least five years and the only covered persons on the health plan at the time of the opt out be the employee and the spouse.

Such health insurance spousal opt out election may only be made on the first day of the month of any given month.

In the event the employee needs to add the spouse back on the schools health insurance plan as a result of a COBRA qualifying event or non-COBRA qualifying event during the spousal opt out period, the employee may convert his or her single plan back to a family plan, however the \$3,500 health insurance spousal opt out payment shall be forfeited in its entirety.

In the event the employee needs to add a child on the health insurance plan after such spousal opt out period has started, the \$3,500 health insurance spousal opt out payment shall be forfeited in its entirety.

This spousal health insurance opt out election plan is not available to an employee whose spouse also works for the district.

This spousal health insurance opt out election plan is not available to employees that are not offered insurance through the school district nor to employees who are scheduled to work less than 6.5 hours per day (32.5 per week) for the school district during the school year even if the employee is taking the schools health insurance.

**Should an employee with a family plan that has a spouse and children on the health insurance plan elect to move the spouse and children off the family plan thereby making such plan a single plan, the employee will be entitled to the same \$3,500 annual spousal election opt out as described above. The same rules and conditions apply in this situation as compared to the above rules and conditions in which there is just a spouse on the employee family plan.**

Upon conversion to a single health insurance plan the employee shall not forfeit any existing board share family contribution arrangement to his or her American Fidelity Section 125 or H.S.A. account, however on the March 1st following the spousal election opt out the new single employee share contribution rate shall then apply.

The employee may continue to carry his or her spouse and children if applicable on the dental plan should such health insurance spousal/children election opt out be chosen.