

**MONTGOMERY COUNTY, TEXAS  
EMPLOYEE POLICY MANUAL  
4. BENEFITS AND LEAVE**

**4.0 MEDICAL AND LIFE INSURANCE**

- ELIGIBILITY** 4.0-1 All full-time employees of Montgomery County who have completed their 58-day waiting period are eligible for coverage under any group medical and basic life programs provided through the County. Coverage will begin on the first of the month following 58 days of employment. If originally hired as a part-time employee, the effective date will be based on the date of full-time employment. For optional benefits, see Section 4.4.
- EMPLOYEE COVERAGE** 4.0-2 Subject to amendment or discontinuance at any time, the County shall partially or fully fund the cost for medical coverage of eligible employees based upon the deductible plan option chosen by the employee.
- 4.0-3 Subject to amendment or discontinuance at any time, the County shall pay the premium for the basic term life and Accidental Death and Dismemberment (AD&D) coverage of eligible employees, the amount of which may change.
- 4.0-4 Optional coverages (e.g. supplemental life, dental, vision, etc.) may also be offered at the employee's expense, subject to the terms of the policies in force.
- DEPENDENT COVERAGE** 4.0-5 Subject to the limitations of policies in force, an employee eligible for optional coverages offered by the County may cover eligible family members by paying the full cost of their coverage.
- PAYMENT** 4.0-6 Any and all monthly charges for family members and optional coverages for the employee will be deducted from the employee's pay check.
- BENEFIT FORMS** 4.0-7 All paperwork pertaining to enrollment, changes, and cancellation of coverage for benefits offered through the County will be submitted to the Risk Management Department for processing.