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| COUNTY OF PRINCE GEORGE ADMINISTRATIVE POLICIES Prince George, Virginia | POLICY NUMBER: 290.1 through 290.3 | Page 1 of 2 |
| | SUPERSEDES: | DATE ISSUED: May 5, 2016 |
| SUBJECT: Dual Employment Discounts | AUTHORIZATION: Percy C. Ashcraft, County Administrator | |

290.1 Dual employment discount on health insurance

When the County employs an individual whose spouse is employed by the Prince George County School System, a dual employment health insurance premium discount will be provided to whichever employee is the primary insured. The discount shall equal the employer contribution to the employee only tier of premiums. This discount will be applied to the employee's portion of the premiums and the employer will pay that same amount to make the premium whole for the month. The employer that pays the excess premium shall charge the agency who employs the spouse to recuperate the cost.

Example of Discount where County Employee is the Primary Insured:

- County's Family Tier – Employee Portion of Premium Cost = \$710
- School Division's Employee Only Tier – Employer Cost = \$525
- Discounted County Employee Cost for Family Coverage = \$185 [\$710-\$525]
- Additional County Employer Contribution to Family Coverage = \$525
- \$525 charged to School Division at month-end

290.2 Additional contribution to the Health Savings Account under a High Deductible Health Plan for dual employment

As mentioned in the policy 290.1, if the employee selects a High Deductible Health Plan (HDHP), where the employer contributes to their Health Savings Account (HSA), the employer will evaluate the contribution that is made by the County and also by the School Division and the higher amount shall be given.

For example, if the employee works for the County and enrolls in family coverage in a HDHP, and the County's Family HSA contribution is \$1,250 per year and the School Division's employee only HSA contribution is \$750, those amounts combined total \$2,000. As long as the School Division's total Family HSA contribution does not exceed the \$2,000, the County employee shall receive an additional \$750 HSA contribution on behalf of the spouse who works for the School Division, and that amount would be charged to the School System.

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**290.3 Distribution of Dual employment discount Policy to County Employees;
Employee Acknowledgement**

A copy of the Dual employment discount Policy shall be distributed to each County employee with an Employee Acknowledgement. Each County employee shall acknowledge receipt of the Policy by signing and dating the Employee Acknowledgement form in the presence of a witness who shall also sign and date the Acknowledgement. The executed Employee Acknowledgement shall be returned to the Department of Human Resources for filing in the respective employee's personnel file.