

# Sheriff



**Larry Ashley, Okaloosa County Sheriff**

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To: Sheriff Ashley

From: Major JD Peacock

Date: July 18, 2011

Subject: OCSO Retiree Health Insurance Premium Subsidy

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The following report has been prepared by the HR staff in regards to the retiree health insurance premium subsidy instituted by former Sheriff Morris and suspended by Sheriff Spooner.



The Okaloosa County Sheriff's Office is accredited by the Commission for Florida Law Enforcement Accreditation.

"The Okaloosa County Sheriff's Office provides equal access and equal opportunity in employment and services and does not discriminate"

## The Okaloosa County Sheriff's Health Insurance Premium Subsidy Program 2006-2010

### Health Insurance Premium Subsidy Program

Former Sheriff Charlie Morris initiated a program that provided former Okaloosa County Sheriffs and Sheriff's Office retirees, which met certain minimum requirements, with a health insurance premium subsidy. Any retiring employee, who remained on the Sheriff's Office health insurance, with 20+ years of service with Okaloosa County (not just the Sheriff's Office) would qualify to have their health insurance premium paid by the Sheriff's Office. The retiree/former Sheriff would receive this benefit until they turned 65 years of age or became covered by Medicaid or Medicare.

Charlie Morris made this new program effective October 1, 2006. The program was communicated verbally to current employees. There was nothing put in writing announcing this new benefit. Letters, announcing this new program, were mailed to all retirees covered by the Sheriff's Office health plan as of October 1, 2006 and meeting the minimum requirement of 20+ years of service with Okaloosa County. A letter, announcing this new program, was also mailed to a former Sheriff covered by the Sheriff's Office health insurance as of this date.

The Voluntary Separation Incentive Program of 2008 distributed to all fulltime employees on or about July 1, 2008 provided health insurance premium assistance to all approved participants. The participants must be covered by the Sheriff's Office health insurance plan. The Sheriff's Office paid for an employee's health insurance premium for 24 months, if the employee had less than 20 years creditable service in the Florida Retirement System. The Sheriff's Office agreed to pay for an employee's health insurance premium until age 65 or until the employee became covered by Medicaid or Medicare, if the employee had 20+ years of service with Okaloosa County. Under this 2008 Voluntary Separation Agreement the Sheriff's Office agreed to pay a covered spouse's health insurance for six months. Once resignation was accepted and an agreement signed for the Voluntary Separation Incentive Program, the employee's last day of employment could not be later than September 20, 2008.

Sheriff Ed Spooner suspended the health insurance premium subsidy program effective October 1, 2010. Sheriff Spooner also offered a Voluntary Separation Incentive Program in 2010. This agreement provided all approved participants currently covered by the Sheriff's Office health insurance plan some assistance with their health insurance premium. This incentive program would pay 50% of the plan year 2010/2011 premium for up-to 18 months. No assistance with health insurance premiums was offered to spouses under the 2010 Voluntary Separation Incentive Program. A participating employee's last date of employment could not be later than September 25, 2010.

### Retired Members Participated/Participating in the Health Insurance Premium Subsidy

██████████ became covered by the health insurance premium subsidy program on October 1, 2006. ██████████ retired on 11/24/2004. He had 20 years of service with the Okaloosa County Sheriff's Office; a total of 29 years creditable service in the Florida Retirement System. ██████████ received the health insurance premium subsidy from October 1, 2006 through

December 31, 2010. As of October 1, 2010 [REDACTED] paid \$145 towards his health insurance premium.

Former Sheriff [REDACTED] became covered by the health insurance premium subsidy program on October 1, 2006. [REDACTED] retired 2/1/1997 with 16 years of service with Okaloosa County Sheriff's Office; a total of 20 years creditable service in the Florida Retirement System. [REDACTED] subsidy will stop September 30, 2011 (age 65). As of October 1, 2010 [REDACTED] is paying \$101 monthly towards his health insurance premium.

[REDACTED] became covered by the health insurance premium subsidy program on October 1, 2006. [REDACTED] retired 4/1/2004 with 20 years of service with Okaloosa County Sheriff's Office; a total of 20 years creditable service in the Florida Retirement System. [REDACTED] will be age 65 on 4/7/2014. As of October 1, 2010 [REDACTED] is paying \$103 monthly towards his health insurance premium.

[REDACTED] retired 1/1/2007 with 24 years of service with the Okaloosa County Sheriff's Office; a total of 28.5 years creditable service in the Florida Retirement System. This subsidy will stop 8/1/2018 (age 65). As of October 1, 2010 [REDACTED] is paying \$143 monthly towards her health insurance premium.

[REDACTED] retired 10/1/2007 with 26.5 years of service with the Okaloosa County Sheriff's Office; a total of 26.5 years creditable service in the Florida Retirement System. This subsidy will stop 8/1/2015 (age 65). As of October 1, 2010 [REDACTED] is paying \$132 monthly towards her health insurance premium.

[REDACTED] retired 7/1/2008 with 30 years of service with the Okaloosa County Sheriff's Office; a total of 30 years creditable service in the Florida Retirement System. This subsidy will stop 7/1/2017 (age 65). As of October 1, 2010 [REDACTED] is paying \$125 monthly towards his health insurance premium.

[REDACTED] retired 7/1/2008 with 23 years of service with the Okaloosa County Sheriff's Office; a total of 23 years creditable service in the Florida Retirement System. This subsidy will stop 10/1/2018 (age 65).

[REDACTED] retired 10/1/2008 with 20 years of service with the Okaloosa County Sheriff's Office; a total of 20 years creditable service in the Florida Retirement System. [REDACTED] subsidy will stop September 30, 2011 (age 65). As of October 1, 2010 [REDACTED] is paying \$98 monthly towards her health insurance premium.

[REDACTED] retired 10/1/2008 with 11 years of service with the Okaloosa County Sheriff's Office and 14 years with Okaloosa County; a total of 25 years creditable service in the Florida Retirement System. [REDACTED] subsidy stopped 1/1/2011 when he became covered by Medicare. [REDACTED] paid \$130 October 1, 2010 through December 31, 2010 towards his health insurance premium.

[REDACTED] retired 11/1/2008 with 25 years of service with the Okaloosa County Sheriff's Office; a total of 25 years creditable service in the Florida Retirement System. This subsidy will stop

3/1/2021 (age 65). As of October 1, 2010 [REDACTED] is paying \$125 monthly towards his health insurance premium.

[REDACTED] retired 1/1/2009 with 30 years of service with the Okaloosa County Sheriff's Office; a total of 30 years creditable service in the Florida Retirement System. [REDACTED] subsidy will stop 1/1/2017 (age 65). As of October 1, 2010 [REDACTED] is paying \$150 monthly towards his health insurance premium.

[REDACTED] retired 7/1/2010 with 20 years of service with the Okaloosa County Sheriff's Office; a total of 20 years creditable service in the Florida Retirement System. This subsidy will stop 7/1/2034 (age 65). As of October 1, 2010 [REDACTED] is paying \$110 monthly towards his health insurance premium.

[REDACTED] retired 10/1/2010 with 25 years of service with the Okaloosa County Sheriff's Office; a total of 25 years creditable service in the Florida Retirement System. [REDACTED] subsidy will stop 9/1/2021 (age 65). [REDACTED] is paying \$125 monthly towards his health insurance premium.

#### Retired Members Not Receiving Health Insurance Premium Subsidy

[REDACTED] retired 10/1/2008 with 23 years of service with the Okaloosa County Sheriff's Office; a total of 23 years creditable service in the Florida Retirement System. [REDACTED] was not offered the health insurance premium subsidy program because he was not covered under the Sheriff's Office health insurance when he retired.

[REDACTED] retired 10/1/2004 with 25 years of service with the Okaloosa County Sheriff's Office; a total of 25 years creditable service in the Florida Retirement System. [REDACTED] did not receive information reference the health insurance premium subsidy program put in place by Former Sheriff Charlie Morris in 2006 because he was not covered under the Sheriff's Office health insurance plan.

[REDACTED] retired 11/1/2000 with almost 30 years of service with the Okaloosa County Sheriff's Office; a total of 30 years creditable service in the Florida Retirement System. [REDACTED] did not receive information reference the health insurance premium subsidy program put in place by Former Sheriff Charlie Morris in 2006 because he turned 65 years of age in 2003.

[REDACTED] entered DROP (retired) 3/1/2008. [REDACTED] terminated DROP on 9/25/2010 under the Voluntary Separation Agreement of 2010. The terms of the agreement entitled him to a one time lump sum payment of \$33,779 (50% of current annual base salary), payout of annual leave and sick leave according to Sheriff's Office policy, one half of the employee only health insurance premium paid by the Okaloosa County Sheriff's Office for up to 18 months and the employee's last day of employment would not be later than September 25, 2010.

[REDACTED] retired 12/1/2003 with 26 years of service with the Okaloosa County Sheriff's Office; a total of 26 years creditable service in the Florida Retirement System. [REDACTED] did not receive information reference the health insurance premium subsidy program

put in place by Former Sheriff Charlie Morris in 2006 because she was not covered under the Sheriff's Office health insurance plan.

██████████ retired 1/1/2011 with 25 years of service with the Okaloosa County Sheriff's Office; a total of 25 years creditable service in the Florida Retirement System. ██████████ did not receive health insurance premium subsidy program because this program was discontinued on October 1, 2010 by Sheriff Ed Spooner.

██████████ retired 10/1/2010 with 29 years of service with the Okaloosa County Sheriff's Office; a total of 29 years creditable service in the Florida Retirement System. ██████████ retired under the Voluntary Separation Agreement of 2010. The terms of the agreement entitled her to a one time lump sum payment of \$25,000, payout of annual leave and sick leave according to Sheriff's Office policy, one half of the employee only health insurance premium paid by the Okaloosa County Sheriff's Office for up to 18 months and the employee's last day of employment would not be later than September 25, 2010.

██████████ retired 7/1/2007 with 9 years of service with the Okaloosa County Sheriff's Office; a total of 26 years creditable service in the Florida Retirement System. ██████████ did not meet the qualification of the health insurance premium subsidy program. ██████████ 9 years did not meet the program's requirement.

██████████ retired 1/1/2002 with 18 years of service with the Okaloosa County Sheriff's Office; a total of 31 years creditable service in the Florida Retirement System. ██████████ did not receive information reference the health insurance premium subsidy program put in place by Former Sheriff Charlie Morris in 2006. ██████████ 18 years of service did not meet the minimum requirement of the health insurance premium subsidy program.

██████████ retired 7/1/2002 with 25 years of service with the Okaloosa County Sheriff's Office; a total of 25 years creditable service in the Florida Retirement System. ██████████ did not receive information reference the health insurance premium subsidy program put in place by Former Sheriff Charlie Morris in 2006 because he was not covered under the Sheriff's Office health insurance plan.

██████████ retired 10/1/2010 with 25 years of service with the Okaloosa County Sheriff's Office; a total of 25 years creditable service in the Florida Retirement System. ██████████ retired under the Voluntary Separation Agreement of 2010. The terms of the agreement entitled her to a one time lump sum payment of \$39,509 (50% of annual base salary), payout of annual leave and sick leave according to Sheriff's Office policy, one half of the employee only health insurance premium paid by the Okaloosa County Sheriff's Office for up to 18 months and the employee's last day of employment would not be later than September 25, 2010

#### Insurance Coverage after Retirement

Under Florida law, public employers that provide group health insurance plans for active employees must offer their retiring employees the opportunity to continue coverage. Retirees lose eligibility to participate if they choose not to continue coverage at retirement.

The Okaloosa County Sheriff's Office health plan document allows for continued coverage for any employee that has (1) served with the Okaloosa County Sheriff's Office for the six years preceding retirement, (2) accumulated at least fifteen years of creditable service under the Florida Retirement System, and (3) applied for extended coverage at the time of retirement.