

Appendix Item # 19.Date 11-23-16

Supervisors' Record No 36

Page

COPY 40

Date 8-16-95

MEMORANDUM OF UNDERSTANDING

WHEREAS, the Dodge County Board of Supervisors has agreed to purchase from United HealthCare of the Midlands, Inc. ("UHCM") group health and dental insurance (hereinafter UHCM group insurance plan) for county officials and employees; and

WHEREAS, it is anticipated that the UHCM group insurance plan shall be effective the 1st day of September, 1995, for a period of one year with options to renew at guaranteed rates; and

WHEREAS, certain representations have been made and relied upon among the parties concerning the UHCM group insurance plan, and it is in the interest of all parties to document such representations;

IT IS THEREFORE UNDERSTOOD AND AGREED by the undersigned as follows:

1. All county officials, and county employees regularly scheduled to work a minimum of 20 hours per week are eligible for coverage under the UHCM group insurance plan at such employees/officials option.
2. It is the intention of the parties that the group insurance plan is to provide continuous coverage for covered expenses for all county officials and employees presently participating in the existing county group insurance plan. UHCM specifically agrees to provide such coverage in accordance with the terms of the Nebraska Uniform Policy Provisions.
3. UHCM will offer a separate retirees group insurance plan for county officials and employees leaving employment after age 55 and for employees becoming disabled, provided that the contribution rate for the premiums for such plan shall be 100% by the employees and 0% by Dodge County. The premiums charged for such plan shall be 10% higher than that charged for the UHCM group insurance plan.
4. County officials and active employees over the age of 65 will have primary benefits and coordination of benefits as determined by applicable law and policy.
5. Employees covered by the existing group insurance plan and who are eligible for coverage on the 1st day of September, 1995 will receive full benefits under the UHCM group insurance plan with no preexisting condition penalty. In UHCM's judgment, it believes that when comparing the plans on a general or total basis, the coverage offered under the UHCM group insurance plan equals or exceeds the Dodge County existing group insurance plan coverage, provided however, that the parties acknowledge that there may be differences on a benefit by benefit comparison basis or there may be differences between the available provider networks offered under the two plans.
6. Any present employee not enrolled in the existing group insurance plan may be enrolled in the UHCM group insurance plan during an open enrollment period, however, waiting

periods or other penalties for preexisting conditions may apply under the terms of the Policy and Certificate of Coverage.

7. Any documented amount paid by a member toward 1995 deductibles, coinsurance, and yearly maximum out of pocket expenses pursuant to the existing group insurance plan will be applied to the same provisions in the UHCM group insurance plan. Documentation of such amounts shall be reasonably acceptable to UHCM.

8. Coverage is provided in the UHCM group insurance plan for repair or replacement of Durable Medical Equipment when due to worn out devices or equipment, growth of a Covered Person, or a change in the Covered Person's medical condition.

9. UHCM agrees that it will offer to provide on mutually agreeable terms UHCM's dental insurance plan.

10. UHCM guarantees for the UHCM group insurance plan a renewal premium increase cap of 9% for the first year and 8% for the second year.

11. This Memorandum of Understanding shall be part of the contract documents concerning the group insurance plan and may be reviewed in the event of a dispute.

UNITED HEALTHCARE OF THE MIDLANDS, INC.:

COUNTY OF DODGE:

By: Debra F. Peltz

Its: Large Group Sales Manager

DATE: 8-16-95

By: Dean Lux

Its: Chairman

DATE: 8-22-95