

ORIGINAL

2015 RETIREE HEALTH INSURANCE POLICY

This policy shall be effective for employees retiring on or after January 1, 2015 who are not enrolled or participated in the Deferred Retirement Option Plan (DROP) as of December 31, 2014.

All Parish employees who are active members of the Parish's group health insurance for three (3) consecutive years prior to retirement, and who retire in accordance with the employees' retirement eligibility requirements of the Parochial Employees' Retirement System of Louisiana, Plan A, are eligible to continue their group health insurance coverage with the Parish upon retirement and until the retiree is entitled to Medicare. The retiree's election to continue coverage under the Parish's group health insurance must be made at the time of retirement; insurance cannot be added after the retiree's Retirement date.

Dependents of Retirees being entitled to Medicare

Dependent of Retirees are eligible to retain coverage through the group sponsored health plan if and only if they were enrolled for coverage as an eligible dependent prior to the Retiree being entitled to Medicare and they make monthly premium payments timely and prior to the month for which coverage is rendered. Cost of coverage will change from time to time.

- Upon the retiree's eligible spouse becoming Medicare entitled (currently age sixty-five), the eligible spouse shall no longer be covered by the Parish's group health insurance.
- Non-spousal retiree's dependents (under age twenty-six) may continue to be covered by the Parish's group health insurance until the limiting age as an eligible dependent is reached.
- Upon the death of a retiree, the surviving spouse under age sixty-five (65) and eligible dependents under age 26 may continue coverage on the Parish's group health insurance subject to the same criteria listed in this document.

The cost of said health insurance premium shall be paid based on the following schedule:

For employees hired prior to January 1, 2013

Retiree with a minimum of twenty (20) years of service with St. Charles Parish Government: Parish shall pay the same percent of the premium as for an active employee and retiree shall pay the same percent of the premium as an active employee.

Retiree with a minimum of ten (10) years of service with St. Charles Parish Government: Parish shall pay twenty-five percent (25%) of the premium and Retiree shall pay seventy-five percent (75%) of the premium.

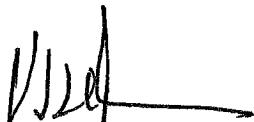
For employees hired on or after January 1, 2013:

Retiree with a minimum of thirty (30) years of service with St. Charles Parish Government – Parish Government – Parish shall pay the same percent of the premium as for an active Employee and Retiree shall pay the same percent of the premium as an active employee.

Retiree with a minimum of twenty (20) years of service with St. Charles Parish Government – Parish shall pay fifty percent (50%) of the premium and Retiree shall pay fifty percent (50%) of the premium.

Retiree with a minimum of ten (10) years of service with St. Charles Parish Government - Parish shall pay twenty-five percent (25%) of the premium and Retiree shall pay seventy-five (75%) of the premium.

Retirees or Dependent's losing coverage due to Medicare entitlement are required to notify the Plan Sponsor within thirty (30) days prior to the date of Medicare entitlement.



V.J. St. Pierre, Jr.
Parish President

Original Retiree Policy Adopted:	April 1, 1986
Revised:	July 1, 1991
Revised:	December 1, 1999
Revised:	February 28, 2012
Revised:	November 28, 2012
Revised:	December 31, 2014

PAROCHIAL EMPLOYEES' RETIREMENT SYSTEM OF LOUISIANA

PLAN A – ELIGIBILITY PROVISIONS

Eligibility Provisions for Active Members Hired Prior to 1/1/2007

7 years and age 65
10 years and age 60
25 years and age 55
30 years and any age

Eligibility Provisions for Active Members Hired 1/1/2007 and Later

7 years and age 67
10 years and age 62
30 years and age 55

Note: All full time employees of St. Charles Parish Government are members of Plan A. Above provisions are as adopted by the Louisiana State Legislature through its 2010 Regular Session.