

CIS BENEFITS RULES

The CIS Board of Trustees adopts the following Rules regarding CIS Benefits programs. The Rules are effective July 1, 2026 and supersede and replace existing CIS Benefits Rules.

RULE EB 1: LOSS FUND PROTECTION AND SURPLUS DISTRIBUTION

A. CIS BENEFITS LOSS FUNDS

CIS Benefits Pooled Risk Retention Programs are funded by Contributions “to establish Loss Funds and any other necessary or prudent reserves, to purchase reinsurance and/or excess insurance in the name of the Trust, and to provide Administration.” (Trust Agreement, Article 1, definition of “Contribution”.) The CIS Benefits Loss Funds are established by Trust Fund (EBS and AOCIT) and by Health and Life Coverage.

B. USE OF SURPLUS

For purposes of this Rule, “Surplus” is defined as those monies remaining in a Loss Fund after the payment of the costs of administration and reinsurance or excess insurance, the payment of claims, and establishment of adequate reserves for outstanding claims. Surplus may, in the sole discretion of the Trustees, be used in any one or more of the following ways:

1. Allocated for any purpose consistent with the Trust Agreement, including, but not limited to, Trust Program enhancements, risk management programs such as Healthy Benefits, or held as contingency reserves.
2. Allocated to offset deficits as follows:
 - a. In the event of a deficit in a Loss Fund for a Coverage Year, that deficit may be offset with Surplus accrued in that Loss Fund in other Coverage Years;
 - b. Within the same Trust Fund, Surplus may be transferred from a Loss Fund to a Loss Fund that is in deficit. However, such transfers shall only be made when there is a reasonable expectation that repayment can be made from future contributions and earnings of the Loss Fund that has incurred the deficit.
3. Distributed to Members as a Surplus Distribution as described in Section C of this Rule.

C. SURPLUS DISTRIBUTION

The Board, at its sole discretion, may declare a distribution of Surplus to Members through rate subsidies or other means and methods that the Board may determine.

Rule EB2: GENERAL PROVISIONS

A. REQUEST FOR COVERAGE

Prior to initially receiving coverage, and annually during the time period specified by CIS, the Member must complete a Request for Coverage (RFC) in a form specified by CIS. Such RFC shall be approved and signed by a duly authorized employee. The Member must certify that it is and will continue to be in compliance with all CIS Benefits governing documents.

CHANGES TO RFC

Elections made on the RFC can only be changed annually except for mid-year changes resulting from collective bargaining or with CIS approval. This includes changes to plans and eligibility (waiting period, required work hours, etc.). Members must give CIS at least 60 days advance notice for mid-year collective bargaining changes. Changes will be effective the first of the month following the 60-day notification.

B. RIGHT TO MODIFY, DISCONTINUE, OR TERMINATE

The CIS Board of Trustees retains the right to modify or discontinue any portion of the CIS Benefits Program. Except in the case of discontinuation or modification to comply with state or federal regulations, CIS will give participating entities advance written notice of at least 6 months on Board actions resulting in a plan discontinuation and advance notice of at least 90 days on plan modification. CIS will not be bound by any agreements entered into by the Member that do not comply with CIS Rules or the CIS Employee Benefits Trust Plan. CIS retains the right to terminate coverage for Members that are in violation of state or federal benefits regulations or are not in compliance with CIS governing documents.

C. HIPAA COMPLIANCE

CIS programs are in compliance with the Health Insurance Portability and Accountability Act (HIPAA) privacy standards and are governed by the CIS Employee Benefits Trust Plan. As such, CIS can receive health status and claims data for participating employees. Health status and individual claims data will not be provided to participating Members without the expressed written consent of the employee. Claims data may be shared with a third party administering CIS' health risk management programs.

D. APPEALS PROCESS

1. APPEALS REGARDING COVERAGE

An employee participating in an employee benefits Insurance Program or the Health Risk Management Program who wishes to appeal a coverage/claim decision must utilize the appeal procedure outlined in the plan booklet and/or as required by law. The determination made by the medical plan or the Independent Review Organization (IRO) is final. There are no further appeal rights.

2. APPEALS REGARDING ADMINISTRATIVE AND ELIGIBILITY ISSUES

An employee participating in an employee benefits Insurance Program or the Health Risk Management Program who wishes to appeal an administrative or eligibility decision may ask for reconsideration by the Benefits Director. The request must be made in writing and received by CIS within 45 days of the date of denial. The Benefits Director will make a determination and send a written response and explanation within 15 days. If the Member representative or employee is dissatisfied with the decision of the Benefits Director, he/she may make a written request for reconsideration to the Executive Director within 45 days of the Benefits Director's denial. The Executive Director may, at his or her discretion, consult with the Board of Trustees and will respond with a notification of status of the request for consideration within 15 days. A final determination response will be sent in writing not later than 30 days from the date the request is received by the Executive Director. The Executive Director's determination is final, and there are no further appeal rights.

Rule EB3: HEALTH INSURANCE

A. CONTINUING ELIGIBILITY

A CIS Employee Benefits Trust Plan Member as of January 1, 2010, that is an intergovernmental entity formed by a public body with another state or with a political subdivision of another state, or with an agency of the federal government, is allowed to remain a Member of the CIS Employee Benefits Trust Plan in which it is participating, provided however, if such Member terminates participation in that Trust plan, it is not eligible to become a Member except as provided by the CIS Bylaws, Article 2.

B. SUBGROUP ELIGIBILITY

For purposes of these Rules, a subgroup is defined as a subset of employees covered under the same bargaining unit (Public Works, Fire, Police, SEIU, AFSCME, etc.) or non-union employees with the same job classification (Management, Department Heads, Administration, etc.).

For Members with 100 or more eligible employees, subgroups of less than 100 employees may be allowed to join CIS, but their rates may be based on their claims experience, if available, or subject to a surcharge.

For Members with fewer than 100 eligible employees, CIS will consider allowing subgroups to join based on an underwriting review.

C. MEMBER PLAN SELECTION

For purposes of these Rules, Regence, Surest, Willamette Dental and Delta Dental refer to the CIS self-insured plans that are administered by Regence, Surest, Willamette Dental, and Delta Dental.

1. Within the constraints of the Rules outlined below, Members may select different benefit plans for specific subgroups. If the subgroup is not a collective bargaining unit, the subgroup may select different plans only if there are at least 10 employees enrolled for benefits. A non-bargaining unit subgroup of fewer than 10 enrolled employees must select plan(s) offered to other subgroup(s) of the Member.
2. Members or subgroups with fewer than 10 employees may offer:
 - a. One Regence plan and one Surest plan; or
 - b. One Kaiser plan and one Surest plan; and
 - c. One dental plan.

3. Members or subgroups with 10 to 99 covered employees may select up to three medical plan options as follows:
 - a. One Regence plan, one Surest plan, and one Kaiser plan; or
 - b. Two Regence plans within a 7.5% rate spread and one Surest plan; or
 - c. Two Regence plans withing a 7.5% rate spread and one Kaiser plan.

All rates may be surcharged for potential adverse selection risk.

4. Members or subgroups with 100 to 232 covered employees in the Regence medical plan(s) may select one additional Regence plan within a 15% rate spread for a total of up to 4 medical plan options. All rates may be surcharged for potential adverse selection risk.
5. Members or subgroups with 233 or more covered employees in the Regence medical plan(s) may select two additional Regence plans within a 20% rate spread, and one additional Kaiser plan, for a total of up to 7 medical plan options. All rates may be surcharged for potential adverse selection risk.
6. Members with 10 or more enrolled employees may offer one Delta Dental plan option, Kaiser Dental and Willamette Dental plan.
7. Members may select different medical and dental plan insurers or administrators (e.g., Regence medical and Kaiser dental).
8. Members may select riders, as defined by CIS each year, to be added to their basic medical or dental plans. Benefit riders cannot be offered on a stand- alone basis. Riders may be added/dropped only: (1) during the annual Request for Coverage (RFC), (2) as a result of collective bargaining, or (3) in conjunction with an eligible mid-year plan change. If a rider is dropped by a Member, it cannot be added again for two plan years. Riders include vision, hearing aids, alternative care, employee assistance program, and orthodontics.

Within the constraints of Rules 2 through 6 above, Members eligible to offer multiple plans to one or more subgroups must include the same riders on all plans offered.

9. Employer contributions to a Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA) may be considered in determining the value of the rate spread in 3, 4 and 5 above.

10. Members or subgroups with 100 or more employees joining CIS may, with the agreement of CIS and the claims administrator or carrier for the line(s) of coverage sought, maintain the plan design(s) in force at the time the Member or subgroup joins CIS until the end of the applicable collective bargaining agreement(s) or two years, whichever is earlier. At that time, the Member or subgroup must migrate into one or more CIS plan designs, as provided above. The Member or subgroup's claims experience in the plan design(s) in force will be used in determining rates for the CIS plan design(s).
 - a. Members or subgroups with 140 or more employees joining CIS may be allowed to maintain the plan design(s) in force without a time limit, subject to approval by CIS.

11. CIS will accept new Members only if the member agrees to a plan year and open enrollment period coinciding with CIS'.

Rule EB4: HEALTH INSURANCE - MEMBER PAYMENTS

- A. If a Member does not contribute toward the cost of dependent coverage, then the Member must pay at least 75% of the employee rate for both medical and dental. If the Member contributes toward the cost for dependent coverage, then the Member must pay at least 50% for any coverage level for both medical and dental. The Member's payment may vary by subgroup.
 - 1. If a Member contributes a lump sum for all benefits, the total must be at least 50% for any coverage level for medical and dental combined.
- B. If rates are subsidized by CIS Benefits trust reserves, there is a 24-month wait before the subsidized rates are available to Members or subgroups entering or re-entering the program.
- C. Members with less than 100 covered employees will receive the pooled group's rates, except as outlined in Rule EB3.
- D. Members with 100 or more covered employees in Regence and Surest medical plans combined and/or Delta Dental plans will have rates for these plans adjusted based on their own experience. These Members will also receive quarterly utilization reports specific to their group.
- E. Composite rates may be allowed for Members with 150 or more covered employees in the Regence medical plan, subject to CIS staff approval.
- F. Commissions for agents of record will be added to the CIS medical/dental rates and riders upon request. Commissions are negotiable between the Member and the agent. Commissions can only be added to Regence medical, VSP vision, Delta Dental and Willamette Dental plans.
 - 1. Commissions can only be added to the rates at the time of the first billing for the new plan year and must be provided to CIS at least 60 days in advance.

Rule EB5: HEALTH INSURANCE - ENROLLMENT ELIGIBILITY

- A. To qualify for health insurance, employees must work at least: (1) 17.5 hours per week or (2) the minimum number of hours specified by the Member, whichever is greater. Employees may qualify for medical and vision (if applicable) coverage if they don't meet the hours requirement defined by the employer but meet the minimum number of hours (30) defined by the Patient Protection and Affordable Care Act.
- B. No seasonal, temporary, or limited duration employees can be covered unless eligible under the Patient Protection and Affordable Care Act. Contract employees (through a temporary employment agency or personal services contract) and volunteers are not eligible for coverage.
- C. Employers have the choice to allow domestic partnership eligibility by electing domestic partnership coverage when completing their RFC. Domestic partner coverage is only available to:
1. Partners who file a Certificate of Registered Domestic Partnership within the applicable Oregon county; and
 2. Partners residing in a state that does not offer a formal domestic partnership registration process, provided the employee and partner complete and submit a notarized CIS Affidavit of Domestic Partnership.
- An Affidavit of Domestic Partnership will not be accepted for partners residing in any state or jurisdiction that offers a legally recognized domestic partnership or similar registration process. In those cases, proof of registration is required for eligibility.
- Same and opposite sex domestic partners covered prior to January 1, 2016 due to completion of an Affidavit of Domestic Partnership remain eligible to be covered until the employee voluntarily terminates the coverage or the partnership dissolves.
- The Member agrees to charge employees covering a domestic partner and his/her eligible children the applicable imputed value amount.
- D. Health insurance may be made available for elected officials who do not qualify as employees as long as coverage is authorized by the governing body, the Member pays at least 50% of the employee rate, and the group or subgroup meets the participation requirements outlined in Rule EB6(C). For purposes of plan selection, elected officials do not qualify as a unique subgroup.
- E. Waiting periods and eligibility hours must be consistent between the medical and dental plans offered for each employee group.

- F. A Member may waive its stated waiting period for new employees under the following conditions:
1. The employee moves directly from another CIS Benefits-covered Member such that CIS coverage is continuous;
 2. The waiver must apply to all CIS coverages offered by the employer, as long as the employee was enrolled in them at the previous employer;
 3. If the employee was not previously enrolled in a specific type of coverage such as LTD, the waiting period cannot be waived for that coverage; and
 4. The employer administers this exception consistently for all new employees eligible for the waiting period waiver.

Continuous coverage means that Active CIS coverage through the prior CIS Benefits-covered Member is still effective as of the employee's date of hire with the new employer, or if the date of hire with the new employer is the 1st of the month, prior Active CIS coverage ended the last day of the previous month.

- G. The following are considered eligible dependents:
1. A legally married spouse.
 2. Domestic Partners who meet the criteria listed in Rule EB5(C).
 3. Child(ren) under the age of 26 who are:
 - a. The natural child of the employee, spouse or approved domestic partner;
 - b. The adopted child, or a child placed for adoption, of the employee, spouse or approved domestic partner, provided that the child is adopted or placed for adoption prior to attaining age 18;
 - c. A child for whom the employee, spouse, or approved domestic partner has obtained court-ordered legal guardianship or custody; or
 - d. A child for whom the employee is obligated to provide benefits pursuant to a qualified medical child support order (QMCSO).
 4. An unmarried child over the age of 26 who is incapable of self-support due to a physical, mental or developmental disability that occurred before the child's 26th birthday and for whom an incapacitated dependent certification form has been received and approved by the insurer or administrator. The child must have been enrolled in a CIS plan at the time he/she turned 26. A new hire or newly eligible employee may add a disabled child over age 26 if the child was disabled prior to his/her 26th birthday.
- H. Ineligible dependents will be deleted retroactive to the last day of the month in which they became ineligible. Claims paid for ineligible dependents will be the responsibility of the employee.

- I. Government-issued or other legal documentation verifying dependent eligibility as outlined above in Rule EB5(G) is required for any enrolled dependents at the time of initial enrollment. If acceptable documentation is not provided within the stated time frame as outlined in the Enrollment and Eligibility Guide, the affected dependent(s) will not be added to coverage.
 1. If it is discovered through dependent audit or other means that any enrolled dependents are not approved for coverage, and the employee neglects to provide the required documentation within the stated time frame upon request, CIS reserves the right to terminate coverage for the affected dependent(s) retroactive to the dependent(s)' original effective date on any CIS plans.

Rule EB6: HEALTH INSURANCE - ENROLLMENT/UNDERWRITING REQUIREMENTS

- A. The following definitions apply to this section:
1. Group Medical/Dental Coverage. Employer-sponsored coverage. Does not include individual coverage or individual policies purchased through any state or federal sponsored exchange, Medicaid (such as Oregon Health Plan), TRICARE or Medicare.
 2. Opt Out. Employees choosing not to enroll because they are enrolled in other group medical and/or dental coverage.
 3. Waive. Employees without other group medical and/or dental coverage choosing not to enroll.
- B. Employees who opt out or waive must still be enrolled in all employer-paid life and disability plans offered through CIS.
- C. For Members with 10 or more employees, at least 90% of the eligible employees, excluding opt outs, must be enrolled in medical coverage. For Members with fewer than 10 employees, at least 50% of the eligible employees, excluding opt outs, must be enrolled in medical coverage. If the Member offers an employee choice of CIS and non-CIS coverage, at least 51% of eligible employees must be enrolled in the CIS coverage.
- D. For Members that offer vision coverage, the individuals enrolled in vision must match the individuals enrolled in the medical plan.
- E. Dental enrollment is not required to match medical/vision enrollment.
- Employees or dependents enrolling in a Delta Dental plan after their initial eligibility period will be subject to a late enrollment penalty. The penalty limits coverage to preventive services only for the first 12 months.
- F. Members, when completing their annual RFC, may choose to offer a cash payment or other financial incentive to employees who opt out of medical. The incentive cannot exceed 50% of the employee rate for the highest cost medical plan offered to the employee. Opt out compensation is not available to any employee who waives medical coverage (i.e., who does not have other group medical coverage), including individuals enrolled in Medicare coverage or other government-sponsored health insurance.
- G. An opt out or waiver election is subject to IRS Code Section 125 election restrictions. Accordingly, an election made for a year may not be revoked or modified, except in the case of a Qualified Change in Status Event.

- H. Except as outlined in Section F above, Members may not provide cash or other financial incentives to employees for not enrolling themselves or their eligible dependents on the medical and/or dental plans.
- I. Members may not directly reimburse employees for any medical expenses incurred including, but not limited to, payment of all or part of the deductible, copayments or coinsurance amounts.

Rule EB7: GROUPS/SUBGROUPS LEAVING THE HEALTH INSURANCE PROGRAM

- A. A Member or subgroup leaving the CIS health program or dropping coverage must provide written notice of termination received by CIS at least 60 days prior to the effective date of termination.
 - 1. If the terminating member qualifies as a special district under ORS 198.010, the member cannot return to CIS for benefits coverage at a future date.
- B. Members that remove a subgroup from CIS Benefits may continue participation for the remaining employees, but CIS has the right to review premiums and potentially surcharge them based on an underwriting review. For Members with more than 100 benefit-eligible employees, the surcharge would be in addition to the rate adjustment factor previously applied.
- C. Members that remove all of their employees, or a subgroup of its employees, must also remove the retirees and COBRA participants associated with the Member or its subgroup.

Rule EB8: EMPLOYER/EMPLOYEE CONTINUATION RIGHTS

- A. CIS complies with all state and federal rules regarding continuation programs available to employees who become ineligible for insurance.

- B. CIS will offer up to 12 months of continuation for medical, vision and dental coverage for employees approved for a workers' compensation claim. Members have the choice whether or not to offer the continuation and/or whether or not to pay for coverage. If the 12-month continuation option is not offered, employees can only continue coverage through the federal COBRA program.

Rule EB9: HEALTH RISK MANAGEMENT PROGRAM

Employees, retirees and spouses enrolled in a CIS medical plan are eligible to participate in CIS' wellness and/or lifestyle programs. Some programs or services may have specific eligibility requirements.

Rule EB10: LIFE/DISABILITY INSURANCE

A. SUBGROUP ELIGIBILITY

For purposes of these Rules, a subgroup is defined as a subset of employees covered under the same bargaining unit (Public Works, Fire, Police, SEIU, AFSCME, etc.) or non-union employees with the same job classification (Management, Department Heads, Administration, etc.).

For Members with less than 25 eligible employees, subgroups are only eligible if they include all employees not eligible for an Employee Benefits Trust affiliated with their bargaining unit.

B. MEMBER PLAN SELECTION

1. Accidental Death & Dismemberment (AD&D) may only be offered in conjunction with Basic Life options and only in amounts equal to the Basic Life insurance coverage selected.
2. Dependent Life insurance is only available in conjunction with Basic Life options.
3. Supplemental Employee and Spouse Life are only available in conjunction with Basic Life options.
4. Statutory Life coverage is for firefighters, volunteer firefighters, and police officers. Coverage for police reserves is optional. EMTs, unless also a firefighter or police officer, are not eligible. This coverage is mandated by Oregon statute.
5. Members or subgroups with 25 or more eligible employees may choose from the standard CIS Basic Life plan options or tailor-make their own plan (with approval from carrier). Members with less than 25 eligible employees may select only from the standard CIS Basic Life plan options.
6. Short Term Disability (STD) may only be offered in conjunction with Basic Life or Long Term Disability (LTD).
7. Within the constraints of the Rules outlined above, Members may select different life and disability plans for specific subgroups. If the subgroup is not a collective bargaining unit, the subgroup may select different plans only if there are at least 10 employees enrolled for benefits. A non-bargaining unit subgroup of fewer than 10 enrolled employees must select plan(s) offered to other subgroup(s) of the Member.

C. MEMBER RATE

1. Members or subgroups with 25 or more eligible employees will have their rates based on a census of their employee group. If subgroups offer different plans, each subgroup may be rated separately.
2. Members with fewer than 25 eligible employees will receive the pooled group's rates.
3. For Members with over 25 eligible employees, commissions for agents of record will be added upon request. Commissions are negotiable between the Member and the agent. Commissions can only be added to Basic Life and LTD.
 - a. Commissions can only be added to the rates at the time of the first billing for the new plan year and must be provided to CIS at least 60 days in advance.

D. MEMBER PAYMENTS

1. The Member must pay at least 50% of the Basic Life, AD&D, and LTD rates for its eligible employees. The Member's payments may vary by subgroup.
2. Statutory coverage for police officers, firefighters, and volunteer firefighters/police reserves shall be 100% Member paid, and all eligible individuals must be insured.
3. Voluntary Dependent Life and Supplemental Employee/Spouse Life may be 100% employee paid.
4. Short Term Disability must be 100% employee paid; Members cannot pay for this plan.

E. ENROLLMENT ELIGIBILITY

1. Employees must work at least (1) half of the full-time schedule stated by the Member (but no less than 17.5 hours per week), or (2) the minimum number of hours specified by the Member, whichever is greater, to qualify for insurance coverage.
2. No seasonal, temporary or limited duration employees or volunteers may be insured, except volunteer firefighters or volunteer/reserve police officers eligible for Statutory Life.

Contract employees (through a temporary employment agency or personal services contract) are not eligible for coverage.

3. Employers have the choice to allow domestic partnership eligibility by electing domestic partnership coverage when completing their RFC. Domestic partner coverage is only available to:
 - a. Partners who file a Certificate of Registered Domestic Partnership within the applicable Oregon county; and
 - b. Partners residing in a state that does not offer a formal domestic partnership registration process, provided the employee and partner complete and submit a notarized CIS Affidavit of Domestic Partnership.

An Affidavit of Domestic Partnership will not be accepted for partners residing in any state or jurisdiction that offers a legally recognized domestic partnership or similar registration process. In those cases, proof of registration is required for eligibility.

Same and opposite sex domestic partners covered prior to January 1, 2016 due to completion of an Affidavit of Domestic Partnership remain eligible to be covered until the employee voluntarily terminates the coverage or the partnership dissolves.

The Member agrees to charge employees covering a domestic partner and his/her eligible children the applicable imputed value amount.

4. For elected officials who do not qualify as employees, the same amount of Basic Life coverage offered to employees, or a lesser amount, may be made available as long as all elected officials are enrolled. If the Basic Life benefit is tied to amount of salary, the maximum amount that may be offered is \$50,000. The Member must pay at least 50% of the rate. If Basic Life is offered, the Member may elect to also offer Voluntary Dependent Life and Supplemental Employee/Spouse Life to elected officials.
 - a. LTD and STD cannot be offered to non-employee elected officials.
5. Waiting periods and eligibility hours must be consistent between the life and disability plans offered for each employee group.
6. A Member may waive its stated waiting period for new employees under the following conditions:
 - a. The employee moves directly from another CIS Benefits-covered Member such that CIS coverage is continuous;
 - b. The waiver must apply to all CIS coverages offered by the employer, as long as the employee was enrolled in them at the previous employer;
 - c. If the employee was not previously enrolled in a specific type of coverage such as LTD, the waiting period cannot be waived for that coverage.; and
 - d. The employer administers this exception consistently for all new employees eligible for the waiting period waiver.

Continuous coverage means the Active CIS coverage through the prior CIS Benefits-covered Members is still effective as of the employee's date of hire with the new employer, or if the date of hire with the new employer is the 1st of the month, prior Active CIS coverage ended the last day of the previous month.

7. Employees may insure eligible dependents as defined in EB5(G).

Rule EB11: LIFE/DISABILITY INSURANCE - ENROLLMENT/UNDERWRITING REQUIREMENTS

- A. All benefit-eligible employees must be enrolled in Basic Life, AD&D and Long-Term Disability upon initial eligibility and thereafter as long as eligibility continues. Employees cannot opt out of coverage.
- B. Employees not enrolled when initially eligible will be enrolled retroactive to their original effective date.
- C. Waiting periods and eligibility hours must be consistent between the life and disability plans offered for each employee group.
- D. A Member or subgroup leaving the CIS life/disability program or dropping coverage must provide written notice of termination received by CIS at least 60 days prior to the effective date of the termination.

Rule EB12: VOLUNTARY BENEFITS

A. MEMBER ELIGIBILITY

Members may elect to offer voluntary benefits (critical illness, hospital indemnity, accident, identity theft protection and trauma coverage) only if they also offer CIS' life or medical insurance.

B. MEMBER PLAN SELECTION

Critical illness, hospital indemnity, and accident plans cannot be selected independently on the Member level and must be selected as a bundle. If the Member offers these plans, employees can elect individually and do not have to enroll in all three plans.

C. MEMBER PAYMENTS

Voluntary plans can be 100% employee paid.

D. ENROLLMENT ELIGIBILITY

1. Eligibility rules (waiting period, hourly requirement) will follow the eligibility for the medical plan(s), if offered. If the Member does not offer a CIS medical plan, eligibility will follow the eligibility for the life and disability plans.
2. A Member may choose to offer voluntary plans to non-employee elected officials.

Rule EB13: RETIREES

A. RETIREE ELIGIBILITY

1. A retiree is a former officer or employee of a local government participating in the CIS Benefits program who is retired for service or disability, and who received, is receiving, or is eligible to receive retirement benefits under the Oregon Public Employees Retirement System or any other retirement system or plan applicable to officers and employees of the local government.
2. The retiree must be enrolled as an active employee in a CIS medical or dental plan at the time of retirement to qualify for continued coverage.
3. The retiree must enroll in Retiree coverage within 60 days of their date of retirement. The retiree has the option of enrolling an eligible spouse/domestic partner and/or dependents for coverage at retirement, provided they are covered through CIS at the time of the employee's retirement. Dependents not enrolled in Retiree coverage at the time of retirement may not be added at a later date; however, a new spouse or qualified domestic partner, or new dependent child(ren) acquired after retirement will be eligible to enroll within 31 days of the event. Dependents become ineligible if the retiree leaves the CIS plan, unless the retiree's loss of eligibility is due to Medicare eligibility or death. If incapacitated, a child can remain on coverage until both the employee and spouse become Medicare eligible or the incapacitated child becomes Medicare eligible, whichever is earlier.
4. Eligibility ceases for medical and dental coverage when the retiree, or his/her eligible dependent, becomes Medicare eligible due to age or disability.
5. If the retiree voluntarily terminates medical and/or dental coverage for him/herself or any covered dependents, coverage cannot be reinstated at a later date.
 - a. Retirees who return to work for a Member in the CIS health benefits program and who become eligible for benefits as an active employee may temporarily drop the Retiree plan for the Active plan and later return to the current Member's Retiree plan as long as CIS coverage is continuous.

B. PLANS AVAILABLE

1. Employees offered only one plan option while active may only continue that plan at retirement.
2. Employees offered a choice of plans while active can change to a different option at the time of retirement, or during open enrollment.
3. If a Kaiser member moves out of the Kaiser service area, he/she may make a mid-year change to a Regence or Surest plan, or a Delta Dental or Willamette Dental plan, if available.
4. If the retiree is enrolled in both medical and dental coverage as an active employee, he/she may choose to continue only medical in retirement. If medical is offered by the Member, retirees cannot continue dental only unless they opted out of medical as an active employee.
5. Retirees continue at the rates specified by CIS or as specified by law.
6. If the active group or subgroup from which the employee retired changes medical and/or dental plans with CIS, the retiree must move with them to the new plan(s).
7. If the active group or subgroup from which the employee retired leaves CIS, the retiree must move with them and is no longer eligible to continue CIS Retiree coverage.

C. MEMBER PAYMENTS

The Member determines the amount, if any, they will contribute toward the cost of Retiree coverage.

Rule EB14: PRE-TAX AND COMMUTER REIMBURSEMENT PROGRAMS

A. MEMBER PLAN SELECTION

Members must offer a CIS medical plan to offer a CIS pre-tax or commuter reimbursement plan. Subgroups can participate only if they also are covered by at least one line of CIS coverage (e.g., medical, dental, Basic Life or LTD). Members may select one or more of the options available: Premium Only Plan, Healthcare Flexible Spending Account, Dependent Care Flexible Spending Account, Parking and Transit Reimbursement program.

Other partial funding options such as Health Savings Accounts (HSA) or Health Reimbursement Arrangements (HRA) funded through a Voluntary Employees Beneficiary Association (VEBA) plan may be selected. The Member is responsible for providing the data for testing and any applicable required filings outlined in Internal Revenue Code.

An HSA can only be offered with CIS HDHP-4 and 5 administered by Regence or Kaiser HDHP-2.

B. MEMBER PAYMENTS

There are no required Member payments to these programs.

C. EMPLOYEE ELIGIBILITY

Employees must be covered by a CIS medical, dental, life or disability plan to be eligible to participate in a CIS pre-tax or commuter reimbursement plan.