

### **3 - EMPLOYEE BENEFITS**

#### **3.11 - Group Insurance Benefits – Beginning Coverage**

Revised: July 1, 2007

Reviewed : April 2018

If this policy is in conflict with any law or any Insurance Plan Document in effect, then the provisions of that law or that Document shall apply.

#### **BEGINNING COVERAGE**

New employees and their dependents are generally eligible for group insurance coverage on the first day of the month coinciding with or immediately following the completion of one month of employment in a City job classification that is regularly scheduled to work 30 hours or more per week. Restrictions such as proper enrollment, authorization for premium payment, and availability for active work apply.

Hours worked in more than one City position cannot be combined to meet the 30 hour requirement. Regular employees scheduled to work less than 30 hours per week and temporary employees are not eligible for coverage.

Current options for active employees are as follows:

- Medical and Dental Benefits
- Pre-Tax Medical & Dental Premiums through Payroll Deduction
- Health Care Flexible Spending Accounts
- Dependent Care Flexible Spending Accounts
- Life & AD&D Insurance
- Additional Voluntary Life Insurance for Employee
- Voluntary Life Insurance for the Employee's spouse and/or eligible dependents
- Employee Assistance Program (includes eligible dependents)
- Employee Long Term Disability (LTD) Coverage

#### **COST AND PAYMENT FOR COVERAGE**

The employee's cost for group medical/dental insurance coverage for either a single or a family policy is currently 15% of the total estimated cost of the coverage, rounded to the nearest 50 cents. Premium amounts may be decreased by credits given by the City's Insurance Reserve Fund or any other applicable discounts.

Unless unusual circumstances occur, the employee's share of any required premium will be deducted in equal installments from the first two paychecks each month, during the month before the coverage period.

The subrogation clause outlined in Section 3.7 of this manual applies to payments made under group insurance. The group medical/dental plan has the first right of recovery.

**ADDITIONAL INFORMATION**

Please ask the Human Resources Department for help if you need additional information concerning any of the benefit plans.