

I. PURPOSE

The purpose of the insurance policy is to briefly describe the insurance benefits available to employees. Details on the coverage is provided in insurance booklets, insurance contracts or other explanatory documents.

II. POLICY

One of the greatest assets of the City is its employees, their efforts and cooperation. In recognition of this, together with the City’s interest in the welfare of each employee, the City maintains a comprehensive insurance program. This program provides insurance in the following areas:

Health Insurance

Other Insurance

Medical
Dental
Vision

Life
Long Term Disability

The premiums for these benefits are provided by the City at no cost to the regular full-time employee. Regular part-time employees (3/4 time only) may apply for the life and health coverages and pay 1/2 the premium costs through a payroll deduction.

Employees may purchase health and life insurance for their dependents through a payroll deduction.

Employees may also purchase a supplemental life insurance policy for themselves and dependents. Application forms for this supplemental life insurance policy are available in Risk Management.

Employees on leaves of absence may purchase health and life insurance at a premium cost determined by the City.

Retirees and their dependents are eligible for medical and vision benefits at a cost determined each year by the City.

III. PROCEDURE

Risk Management staff will meet with new regular employees to enroll them in the City's insurance program within the first thirty (30) calendar days of employment.

New employees, re-hired, re-employed, become eligible for health and life insurance on the first of the month after working ninety (90) consecutive days. (e.g. If an employee begins work on January 15, their health and life insurance will become effective on May 1).

Employees should contact Risk Management with regards to any insurance claims or for information regarding the City's health and life insurance programs.