

## SECTION V – BENEFITS

The City recognizes that employee benefits are a critical component in career decisions. The City intends to provide a comprehensive benefits package that remains affordable and value based.

The plan document for each plan is available upon request.

### **Eligibility**

Employees are eligible for benefits when employees work a minimum of 30 hours per week. These benefits may include: medical coverage, dental coverage, and vision benefit options. If employees' hours drop below 30 hours per week on a regular basis, employees will lose eligibility for health insurance. If this occurs, the employee and all covered dependents will be offered COBRA.

Employees are responsible to list only dependents that are eligible for coverage as defined by the plan rules. If a covered dependent becomes ineligible based on the plan rules, it is the employee's responsibility to notify Human Resources immediately. Employees must notify Human Resources of any changes in status within 30 days of the status change. This includes: dependent status change, address changes, divorce, marriage, birth, adoption, reduction in work hours, or any other change that could affect benefit plan eligibility.

### **Benefit Effective Dates**

Medical, dental and vision insurance will be effective the 1st day of the month following the hire date for full-time employment.

## Health Coverage

Eligible employees must enroll for coverage within the first week of employment or a qualifying event. Temporary employee and part-time employees are **not** eligible for medical coverage.

### **Annual Enrollment / Transfer Period**

Health plans, benefit designs, eligibility rules, and premiums are subject to change each plan year based on the previous year's claims experience. Pre-taxed deductions can only be changed with a qualifying event during the plan year or at annual open enrollment.

### **Contribution**

The City may elect to contribute toward the cost of health benefits. The City's contributions, if any, are subject to change.

### **Qualifying Events**

Employees are responsible to notify the City if they experience any significant life event such as birth, marriage, divorce, legal separation, adoption, legal placement of a child, change of address, reduction in employee's regularly scheduled work hours, or a dependent change in status (i.e., school status). Some events will allow changes to benefits including adding or dropping dependents or terminating / adding coverage. Employees should notify Human Resource within 30 days of experiencing a qualifying event or may be required to wait until the following open enrollment to make any changes. Documentation must be provided such as a marriage certificate, birth certificate, divorce decree, court order, etc.