

**CITY OF CAMDEN, ARKANSAS**  
**PERSONNEL POLICIES AND PROCEDURES MANUAL**

**SUBJECT: LIFE INSURANCE**

**PURPOSE:** To define procedures for the administration and eligibility for life insurance.

**STATEMENT OF POLICY:**

All full-time City of Camden employees are currently covered by a term life insurance policy provided and paid by the City through the Employee Group Health Insurance benefits package. The policy provides a double indemnity accidental death and dismemberment (AD&D) policy for each regular full-time employee.

Coverage is effective 60 days after the month hired and continues until the employee leaves the City's employment, the employee moves to an employee class which is not eligible for this benefit, or the policy is discontinued completely by the City for some reason.

Specific benefits and terms of the policy are provided each new employee by the City Clerk's office. Additional copies are also available from the same office.

It is the employee's individual responsibility to keep policy information on file up-to-date as to name, address, and beneficiary(s). Additional information concerning life insurance is available through the City Clerk's office.

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**SUBJECT: GROUP MEDICAL INSURANCE**

**PURPOSE:** To establish procedures for the administration and eligibility of the Employee Group Health Insurance Program.

**STATEMENT OF POLICY:**

The City offers to all regular full-time employees and all eligible dependents, group medical insurance. The City pays 100% of the group individual health insurance premium for each full-time employee and the employee pays an amount determined by the City for a family policy at his or her own expense through payroll deduction.

Coverage becomes effective 60 days after the month of hire. Specific benefits of the plan are described in the Group Health Insurance Plan Booklet, which can be found on the insurer website.

**PROCEDURES:**

Enrollment forms should be completed in the following instances:

- 1) New employees beginning service with the City of Camden.
- 2) Employees wanting to add an eligible dependent.
- 3) Employees who want to drop a dependent.

Enrollment forms are available from the City Clerk's office. It is the employee's responsibility to notify the City Clerk's office of any change in dependent status by completing updated enrollment forms. Upon termination of employment with the City, the employee may elect to continue medical coverage under the Consolidated Omnibus Budget Reconciliation Act (R.L. 99-272) (COBRA). The Group Health Insurance Administrator and the City of Camden provide eligible employees with information on COBRA.

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**SUBJECT: GROUP DENTAL INSURANCE**

**PURPOSE:** To establish procedures for the administration and eligibility of the Employee Group Dental Insurance Plan.

**STATEMENT OF POLICY:**

The City of Camden offers to all regular full-time employees and all eligible dependents, a group dental plan. The City pays 100% of the dental premium for each full-time employee and the employee pays an amount determined by the City for a family policy at his or her own expense through payroll deduction.

Coverage becomes effective the first day of the month following a 60-day waiting period after the month of hire. Specific benefits are described in the Group Dental Insurance Plan booklet provided to each new employee by the City Clerk's office.

**PROCEDURES:**

Enrollment forms are available from the City Clerk's office. It is the employee's responsibility to notify the City Clerk's office of any change in dependent status by completing updated enrollment forms.