

**CITY OF COOPER CITY
HUMAN RESOURCES DEPARTMENT**



**ACCESS TO GROUP HEALTH INSURANCE PROGRAM POLICY
POLICY #02-002**

SUMMARY OF REVISED, DELETED, OR ADDED MATERIAL

This operating procedure shall replace the Personnel Rules and Regulations and Policies enacted prior to the effective date of this operating procedure.

Revision	Date	Description of Change
1		Initial Release

APPROVALS

Human Resources Director

Date

City Commission

Date



City of Cooper City City Policies and Procedures

SUBJECT	Access to Group Health Insurance
POLICY #	02-002
City Commission Approval	

POLICY:

ACCESS TO GROUP HEALTH INSURANCE

- **Group Health Insurance Program**

The City Manager and full-time City employees are eligible to participate in the City of Cooper City Group Health Insurance Program. The City Manager or their designee, from time to time, shall negotiate and submit to the City Commission for approval, execution, and renewal of group insurance contracts that provide adequate group coverage for City employees in accordance with Section 112.08 (F.S.).

Eligible individuals may select individual coverage, individual and family coverage, or no coverage. The City pays the employees' group health coverage. The City shall contribute an amount per month toward the premiums for any dependent health insurance coverage the employee may elect to receive as designated by the City Manager in the annual budget. The group insurance plan provides for hospitalization, dental, and vision care.

An employee who declines to participate in the City health insurance plan may be eligible to receive a stipend not to exceed \$500 per month. The non-participating employee shall provide proof of alternative health insurance coverage (other than Medicare) and proof of the premium paid for dependent coverage on the alternative health insurance plan, if applicable. The stipend amount shall be based on the lesser of either \$500 per month or the monthly amount paid for dependent coverage by the non-participating employee for alternative coverage. The non-participating employee shall be responsible to provide updated evidence of coverage and premiums annually or within 30 days of change in status. Failure to promptly report a change in coverage shall result in disciplinary action and loss of the health benefit stipend. An employee who declines to participate in the City health insurance plan may be eligible to receive a stipend not to exceed \$500 per month.

The schedule of benefits and the effective date of coverage shall be determined by the plan documents. Each full time employee shall receive, upon appointment, a booklet detailing the benefits under the present insurance plan.

- **Retiree Medical Coverage**

Retirement is when an employee withdraws from active service at the City, with a retirement benefit granted to the employee pursuant to the provisions of Chapter 2 of the Cooper City Code of Ordinances, or pursuant to the requirements of the retirement plan applicable to the specific employee. Pursuant to the provision of Section 112.0801, Florida Statutes, all City employees who retire from City service shall be eligible to participate in the City's group health coverage at their own cost. No administrative fee shall be charged to the employee to continue benefits. Retirees and their eligible dependents shall be offered the same group health insurance coverage as is offered to active employees. If an employee declines coverage upon retirement or does not elect coverage within 30 days of retirement, coverage may not be added at a later time. If the retiree fails to pay the monthly cost of insurance on a timely basis and after 30 days written notice by the City to the retiree, coverage may be terminated by the City.

Elected Officials and Department Directors hired or elected prior to January 1, 2012, and who have met the criteria (in accordance with policy 14.06 of the 2010 edition of the Personnel Policy Manual) shall receive: (1) fully paid health insurance coverage and associated benefits; and (2) the Medicare supplement offered by the City at the City's cost. This provision does not apply to anyone first elected or hired after January 1, 2012.

- **Life and Accidental Death and Dismemberment (AD&D) Insurance**

The City provides to each employee whole life insurance with ancillary AD&D coverage, at no cost to the employee. The amount of coverage is set annually as part of the budgetary process. Employees may elect to purchase on their own additional life insurance coverages for themselves and their dependents. Coverage ends when employment or service with the City terminates.

- **Long-Term Disability Insurance**

The City provides for a mandatory group policy for long-term disability, in the event an employee is disabled from illness or a non-job-related injury. The City pays 50% of the premium and the remaining 50% is deducted from each employee's bi-weekly pay. Coverage ends when employment or service with the City terminates.

- **Dental & Vision Insurance**

The City provides a group insurance plan for dental and vision coverage for all employees, at no cost to the employee. Any employee who requires dependent dental and vision coverage may purchase same via the City's group dental and vision plan and pay the full costs thereof.

- **Voluntary Coverages**

The City also offers a number of programs/policies that employees may participate in at their own cost. These include various supplemental policies through a variety of vendors, and supplemental voluntary life insurance benefits. Depending upon City policy, these benefits may or may not be eligible for continuation when employment or service with the City terminates.

- **Cobra Benefits**

The Consolidated Omnibus Budget Reconciliation Act (COBRA) requires most group health plans to provide temporary continuation of coverage that otherwise might be terminated. COBRA requires continuation coverage to be offered to covered employees, their spouses, their former spouses, and their dependent children when group health coverage is lost due to certain specific events. See the Human Resources Department for more information.

- **The Health Insurance Portability and Accountability Act of 1996 (HIPPA)**

The Health Insurance Portability and Accountability Act of 1996 requires that employees be notified on how medical information about them is collected, how that information may be disclosed, and how they can get access to this information. Confidentiality is a top priority for the City of Cooper City. We are committed to maintaining the highest level of confidentiality with all of the information we receive from our employees and subscribers to the various health benefit plans of the City. The City requires that contracted third-party administrators of the City's health plans meet HIPAA security standards for all information, including that which is transmitted or maintained electronically.

The City respects the privacy of personal information and understands the importance of keeping this information confidential and secure. The City protects the confidentiality of the personal information we receive following Federal and State laws. Our practices apply to current and former employees and complies with the "Protected Health Information" (PHI) HIPAA disclosure requirements. The City is committed to maintaining compliance with HIPAA regulations and all related provisions of federal and state law, as it may be amended from time to time, shall apply.

- **Employee Assistance Program (EAP)**

The City of Cooper City recognizes that employees may have personal problems that greatly affect their quality of life and may also affect their job performance. Therefore, the City has made counseling services available to its employees through its existing health benefit plans. Any employee who displays a tendency to engage in violent, abusive, or threatening behavior or who otherwise engages in behavior that the City, in its sole discretion, deems offensive or inappropriate will be referred to a mental health professional of the City's choice and at the City's expense, for evaluation.

All employees of the City, at any time during their period of employment, may be required by the Department Director to undergo psychological or medical examinations in order to determine if they are mentally and physically fit for the position in which they are employed. All psychological or medical examinations requested by the City shall be at no expense to the employee. Refusal to submit to such examinations is grounds for immediate termination.

When an employee of the City is reported by the examining physician or psychologist to be physically or mentally unfit to perform work in the position which they are employed, such employee may, within five (5) days from the date of notification of such determination by the examining physician, indicate in writing to the Department Director their intention to submit the question of their physical or mental unfitness to a physician or psychologist of their own choice. If there is a difference of opinion between the original examining professional and the professional chosen by the employee, then the City Manager may, in their sole and exclusive discretion, designate a third professional to examine the employee. The City Manager is not bound by any such opinions, however, and may take any action they deem appropriate. The City shall bear the expense of reasonable direct costs of the examinations and shall provide the employee with reasonable time off to meet these appointments. The City shall be responsible for reasonable and necessary overnight travel and expenses related to these appointments if authorized in advance by the City Manager.