

TOWN OF COTTAGE CITY
RESOLUTION 2026-05

A RESOLUTION TO APPROVE A TOWN HEALTH & LIFE INSURANCE POLICY FOR EMPLOYEES OF THE TOWN OF COTTAGE CITY

WHEREAS, the Commission of the Town of Cottage City recognizes the importance of providing comprehensive and affordable Health & Life Insurance benefits to its employees; and

WHEREAS, offering Health & Life Insurance promotes employee well-being, supports recruitment and retention, and enhances the Town’s ability to provide high-quality public services; and

WHEREAS, the Town has reviewed available health & Life Insurance options and determined that establishing an official Town health & Life Insurance policy is in the best interest of the employees and the residents of The Town Cottage City;

NOW, THEREFORE, BE IT RESOLVED, by the Commission of the Town of Cottage City that:

1. The Town hereby approves and adopts a Town Health & Life Insurance Policy for eligible employees.
2. The Town of Cottage City will pay up to the first \$1,000.00 for eligible employees enrolled in the Town approved Health Insurance Plans. Anything above the \$1,000.00 will be the responsibility of the employee and shall be deducted from said employee’s salary through payroll deduction plan.
3. All full-time employees of the Town shall be covered by group life insurance policies in the amount of \$50,000.00. The full cost of the life insurance shall be paid by the Town.
4. Other Insurance Coverages: All employees shall be eligible to purchase additional coverages, which may be available through the Town by private carriers. The full cost of the premiums for such insurance coverage shall be the responsibility of the employee and shall be deducted from said employee’s salary through payroll deduction plan. All efforts will be made by the Town to offer these policies on a pre-tax basis.

BE IT FURTHER RESOLVED, the Town will amend Section IV (Page 27) of the Employee Handbook

BE IT FURTHER RESOLVED that this Resolution shall take effect July 1, 2026, as part of the FY27 Budget.

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ADOPTED this 11th day of March 2026, by the Cottage City Commission of the Town of Cottage City, Maryland.

ATTEST: TOWN OF COTTAGE CITY, MARYLAND

John Hoatson, Town Manager

By: _____
Wanda Wheatley, Ward 3, Commissioner Chair

CERTIFICATION

I, HEREBY CERTIFY, as the duly appointed Town Manager of the Town of Cottage City, Maryland, that on the 11th day of March 2026 with ___ Aye votes and ___ Nay votes, the aforesaid Resolution 2026-05 passed.

John Hoatson, Town Manager