

INSURANCE

It is the goal of the City to provide full-time employees with a comprehensive benefits package that may include, medical, dental, disability and life insurance for each full-time employee. The Human Resources Department will evaluate the benefits being provided on an annual basis as part of the budget process and make recommendations to the City Manager. This insurance is effective so long as the employee remains on the full-time payroll.

Insurance coverage for an employee's eligible dependents will be made available at the employee's expense.

The City also carries a workers' compensation insurance policy. In cases of job-related injuries, provisions and benefits available under workers' compensation are activated.

The City shall offer its retirees, age 64 and under, who were participating in the City's health plan at the time of their retirement, the option to purchase continued health benefits coverage at a retiree calculated rate. Currently, retirees are allowed to participate in the City's health care plan at the same premium rates as active employees. If this benefit is revised to require that active employee and retiree insurance premiums be separately determined, the retiree premiums could increase significantly, and the City will require that retirees pay for their insurance at the higher rate.

Retirees, age 65 and older, will not be eligible to continue the City's health plan. The City reserves the right to alter, reduce, or eliminate any benefit at any time.

Employees retiring from the City of Manor, with a minimum of fifteen (15) years of service with the City, and be of age 60 or older, will be eligible for the retiree health benefits. The number of years of service with other Cities does not qualify for this specific retirement benefit. Retiring employees must notify the Human Resources Department within thirty (30) days of the date of retirement of their intent to continue coverage under the City's plan. Failure to notify the HR department within 30 days will result in a permanent loss of benefits.

The City will offer the Pre-65 employees at the time of retirement, the current employee health plan at the same rate as employees with 100% City contribution. At 65 years of age, the retired employee must switch from regular coverage to the Post-65 retiree insurance option.

Retirees, age 65 and older, will be offered a Medicare Advantage Plan at the time of retirement with 100% City contribution. The Post-65 retiree is required to apply for and obtain both Medicare parts A and B for further coverage.

Loss of coverage will occur upon the death of the retiree, change of policy, City Council, or ordinance. If discontinued coverage due to policy, City Council, or ordinance, the City will give a two (2) year written notice, with continued coverage, for the retiree to seek other insurance options.