# CITY OF COMMERCE ADMINISTRATIVE POLICIES

## **GROUP DENTAL PLAN**

### 1.0 PURPOSE

To establish procedures for the administration and eligibility of the group dental plan.

## 2.0 POLICY

- 2.1 The City offers to all it's regular full-time and their eligible dependents group dental coverage through a provider chosen by the City
- 2.2 The plan is administered by the provider chosen by the City.
- 2.3 Employee dental insurance is paid 100% by the City.
- 2.4 Dependent dental insurance will be financed 100% by the employee through payroll deduction.
- 2.5 Regular part-time employees may be granted the option of enrolling in the City's dental program with 50% being paid by the City.
- Specific benefits of the plan are described in insurance brochures provided to each new employee by the Department of Administrative Services.

#### 3.0 PROCEDURES

- 3.1 Enrollment cards will be completed in the following instances:
  - A. New employees beginning service with the City.
  - B. Employees wanting to add an eligible dependent (within 30 days of hire date or during open enrollment which is September of each year).
  - C. Employees who want to drop a dependent.
- 3.2 Enrollment cards are available in the Accounting Supervisor's office.
- 3.3 It is the employee's responsibility to notify the Accounting Supervisor of any change in dependent status by completing updated enrollment cards.
- 3.4 Enrollment is processed through the Department of Administrative Services.

- 3.5 Claims are generally sent directly to provider by the participating dentists.
- 3.6 Dental coverage may be continued during an appropriate leave of absence up to three months at the employee's own expense.
- 3.7 Extensions may be granted with approval by the City Manager and the appropriate insurance carrier.
- 3.8 COBRA eligible employees may continue benefits as provided by law.

**EFFECTIVE: 06-01-97** 

LAST REVISED: 02-06-04

CITY MANAGER APPROVAL:

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