

# **CITY OF COMMERCE ADMINISTRATIVE POLICIES**

## **GROUP MEDICAL INSURANCE**

### **1.0 PURPOSE**

To establish procedures for the administration and eligibility of the employee medical program.

### **2.0 POLICY**

- 2.1 The City offers to all regular full-time employees and all eligible dependents group medical insurance.
- 2.2 The City pays 100% of the cost of medical insurance for the employee.
- 2.3 Employees may purchase dependent medical insurance by payroll deduction.
- 2.4 Regular part-time employees may be granted the option of enrolling in the City's medical insurance program on a pro-rata basis.
- 2.5 Coverage is effective thirty (30) days after date of employment and continues until the employee leaves the City's employment or the policy is discontinued completely by the City for some reason.
- 2.6 Specific benefits and terms of the policy are provided each new employee by the Accounting Supervisor.

### **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 in 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 the insurance company by the participating physician, hospital, etc.
- 3.6 Medical 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: 02-04-04

CITY MANAGER APPROVAL:

Bill Shipp

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