

	<b>City of Cedar Park</b> <b>Human Resources Policy Manual</b>		
	<b>Medical, Dental and Life Insurance Programs</b>		
	Number: D-1	Revision: 1	Effective Date: 5/10/2018

**1.0 Policy**

A regular full-time employee is provided the opportunity to participate in group medical, dental, life and long-term disability insurance programs sponsored by the City.

**2.0 Procedure/Rule**

2.1 Medical and Dental Insurance. A regular full-time employee is provided the opportunity to participate in City-sponsored medical and dental insurance beginning the first day of the month following employment or as insurance contract(s) allows. Specific coverage information for the employee and his/her dependent(s) is provided prior to the beginning of each plan year and upon employment. The City’s level of participation in paying for specific coverage shall be decided by the City Council annually as part of the annual budget process.

2.1.1 For purposes of determining who is a full-time employee under the Patient Protection and Affordable Care Act (PPACA), the City will use the “look-back” method

2.1.1.1 For a newly hired employee, the initial measurement period will begin on the first day of the month following the date of hire and will continue for 12 months.

2.1.1.2 For existing employees, the standard stability period will begin November 1 and continue for 12 months.

2.1.2 An employee may elect to cover his/her eligible dependent(s) for medical and dental insurance protection. If the employee elects to cover eligible dependent(s) for medical or dental insurance coverage, the employee shall contribute toward the cost of the coverage as provided for in the current plan documents. Participant contribution normally shall be deducted from the employee’s payroll payment.

2.1.3 In the event of termination, reduction in force, separation, divorce or other qualifying event, an employee, spouse, and/or dependent

covered by the City's medical and/or dental insurance plan shall be notified of the opportunity to continue his/her medical insurance coverage as required by the Consolidated Omnibus Budget Reconciliation Act (COBRA), U.S.C. §§1161, et seq., as amended and by Texas Insurance Code Chapter 1251, as amended.

2.2 Life Insurance, Accidental Death and Dismemberment and Long-Term Disability Insurance. The City provides group term life, accidental death and dismemberment and long-term disability insurance coverage for a regular full-time employee. The benefit amount and the City's level of participation in paying for specific coverage shall be decided by the City Council annually as part of the annual budget process.

2.2.1 In the event of the death of an employee from any cause, at any time or place, while insured, the life insurance is payable to the beneficiary designated by the employee. Specific coverage is defined by the policy.

2.2.1 Each employee is responsible for maintaining proper beneficiary designation and to notify the Human Resources Department of any changes.