

## ARTICLE VII INSURANCE

### Section 1. Hospitalization, Surgical, Major Medical, Vision Care and Dental Insurance.

The City shall continue to provide comprehensive hospitalization, surgical, major medical, and additional physicians' services coverage, with the city paying all of the monthly premiums for both the Supervisors and family coverage, except for the member contributions set forth as follows.

EFFECTIVE DATE	NETWORK PLAN	
	Single	
01/01/10	15%*	01/01/10

\*2010 rates at 15% will be \$73.25/month for single and \$189.71/month for family. One-half of these amounts will be deducted out of the employees' paychecks two times per month.

Employees and spouses, if applicable, who participate in and meet the requirements of the Healthy Merits Health Incentive Program will receive a 9% discount on the member contribution rate and pay 6% of the monthly premium.

### Section 2. Prescription Drugs:

A. The City shall provide prescription drug coverage. Details regarding your plan may be obtained through the Human Resources Department in addition to your Summary Plan Description.

B. \_\_\_\_\_

### Section 3. Dental and Vision Insurance.

The City shall provide, at no cost to the Supervisor, vision and dental insurance coverage for the Supervisor and his/her family. Plans will have at least equivalent benefits provided at the time this Ordinance is executed. The City will pay the entire premium for the vision and dental coverage.

C. \_\_\_\_\_

### Section 4. The City will provide fully-paid life insurance for the Supervisor in an amount of fifty thousand dollars or equal to twice the Supervisor's annual salary, whichever is greater.

D. \_\_\_\_\_

### Section 5. Cost Containment.

If the Supervisor or a dependent is informed that a non-emergency in-patient admission is necessary, the admission must be pre-certified by the City. If no pre-certification is made, a two hundred dollar (\$200) co-insurance will be applied, in addition to the deductible and co-insurance provisions. This two hundred dollar (\$200) co-insurance does not apply to the out of pocket maximum.

**EXHIBIT A**

**Section 6. Effective 1/1/2010, any Supervisor who elects not to be covered by the medical, dental and vision plans offered by the City and can demonstrate they have coverage by another plan other than the plan the city offers may elect a cash payment of one thousand dollars (\$1,000) per year, paid through a yearly election. A married Supervisor who can demonstrate their spouse has coverage by another plan other than the plan offered by the city and elects single coverage may elect a cash payment of five hundred dollars (\$500) per year, paid through a yearly election. Supervisors will receive these cash payments during the month of December and must be in Active Paid Status at the time the checks are issued. These amounts will be pro-rated for any new hires from the date they are eligible to begin coverage until the end of the calendar year.**