



## **INSURANCE PROGRAMS**

### **I. PURPOSE**

To maintain competitive benefits that will attract and retain quality employees; and to enhance employees' quality of life.

### **II. SCOPE**

This policy applies to eligible employees of the City.

### **III. POLICY**

The City, as it deems appropriate to maintain competitive benefits and enhance quality of life, may provide basic life, hospital and medical insurance to its full-time employees within budget limitation as set in the City's annual budget.

### **IV. SUMMARIES**

Contact the Human Resources department for more information.

#### **A. Group Health Insurance**

The City, as it deems appropriate and within budget limitations may provide basic life, hospital and medical insurance to its full-time employees.

1. Under the provisions of the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) a continuation coverage option of group health insurance coverage offered by the City is provided to eligible employees and their eligible dependents. The rights allowed under COBRA are defined in the City of Georgetown health insurance booklets and are also available through information provided by the Human Resources Department. Each employee should receive an initial COBRA notification in his/her new employee packet. Employees are encouraged to seek out this information if they are unsure of their rights under this law.



2. Opt-out Program - Employees who can provide proof of alternate medical coverage at the time of initial and/or Open Enrollment, will be given the opportunity to opt-out of the City's medical coverage and receive a designated payment in return through the bi-weekly payroll. This program will be reviewed annually and its continuance will be based on the medical carrier's agreement to participation with no adverse impact to medical premiums for the City. Terminated employees will be paid on a pro-rated basis.

B. Group Insurance Plan Booklet

The Human Resources Department administers the group insurance plan, in accordance with the terms of the contract in effect, and shall render such assistance as is necessary to explain the operation and benefits of the plan to City employees.

The group insurance program may be revised from time to time by the City. Benefit provisions shall be those specified in the current contract of insurance and shall be outlined in brochures issued to each member of the group insurance plan.

C. Social Security

Employees of the City are covered under the provisions of the Federal Old Age and Survivor's Insurance (Social Security) as expressed in the agreement between the Texas State Department of Public Welfare and The City of Georgetown dated February, 1955.

D. Unemployment Insurance

All employees of the City are covered under the Texas Unemployment Compensation Insurance program and the City pays this tax. This program provides payments for employees separated from work by the City for reasons other than gross misconduct.

E. Workers' Compensation Insurance

Workers' Compensation benefits are applicable to on-the-job injuries and resulting disability for all City employees. Benefits will be in accordance with the provision of the Texas Employers' Liability and Workers' Compensation Insurance Law, and with special rules and requirements of the insurance carrier. The application and administration of this arrangement shall be handled by the



Human Resources Department in accordance with operating and procedural rules issued by the City Manager. See [Injury Leave #314](#).