

INTRODUCTION

Permanent full-time employees of the City of Taft shall be entitled to participate in the City's medical, surgical and hospitalization insurance programs in accordance with administrative procedures of the applicable group insurance provider.

Permanent part-time employees hired to work less than forty (40) hours per week but twenty (20) hours or more per week may be eligible on a pro-rata basis to participate in the City's medical, surgical and hospitalization insurance programs.

Should an employee elect to participate in a medical, surgical and hospitalization program, the City of Taft shall bear the cost of such insurance for the individual employee and eligible dependents as may be authorized in the appropriate Memoranda of Understanding.

COVERAGE

As a public agency, the City of Taft offers its employees a choice of insurance programs which are available in the Taft area.

INSURANCE ENROLLMENT

1. Employees become eligible to participate in a medical, surgical and hospitalization insurance program on the first day of the calendar month following employment. Employees have a maximum of thirty (30) calendar days in which to enroll. If an employee does not enroll within the thirty (30) day period or prior to the first day of the month following employment, he/she will be required to wait until the appropriate Open Enrollment Period.
2. Employees wishing to enroll in a medical, surgical and hospitalization insurance program shall complete the appropriate Enrollment Form provided by the Personnel Department. The signed Enrollment document shall authorize payroll deductions for any premium differential not covered by the applicable Memoranda of Understanding.
3. Employees not wishing to participate in a medical, surgical and hospitalization insurance program shall complete the appropriate waiver provided by the Personnel Department.
4. Premium differential payroll deductions shall be made in two installments each month.
5. Employees may modify their medical, surgical and hospitalization insurance programs in accordance with administrative regulations of the applicable

insurance provider (generally once per year during the Group Open-Enrollment Period).

6. Employees wishing to initiate changes in medical, surgical and hospitalization insurance coverage shall be responsible for completing new Enrollment Forms in accordance with the requirements of this policy. Such changes may include addition or deletion of a family member through marriage, birth, adoption, death, divorce, etc.
7. Employees wishing to secure a change in medical, surgical and hospitalization insurance coverage or wishing to discuss the possibility of such change may consult the Personnel Department.