

## **6. BENEFITS – INSURANCE (Rev August 2014)**

### **6.1. Health Insurance Coverage**

#### **6.1.1. Eligibility**

Full-time regular employees and those part-time regular employees who are regularly scheduled to work at least 30 hours per week and the Mayor and City Council members are eligible to enroll in a group medical, dental, and optical insurance plan under the terms of a collective bargaining agreement. Insurance becomes effective 90 days from acceptance of enrollment.

#### **6.1.2. Benefits**

The specific terms and conditions of coverage are specified in the plan documents for medical, dental, and optical insurance issued by the insurance carrier. Dependent coverage is provided.

For employees hired before March 27, 2014, the City shall contribute the premium amount not to exceed \$850.00, from July 1, 2013 through June 30, 2014, not to exceed \$875.00 from July 1, 2014 through June 30, 2015, and not to exceed \$900.00 from July 1, 2015 through June 30, 2016 for each full-time, regular employee with family coverage through the Teamsters Security Fund for Southern Nevada, Local 14 and 995.

For employees hired after March 27, 2014, the City shall contribute thirty-three percent (33%) of the premium amounts detailed above for each full-time, regular employee.

**(For employees covered under labor agreements the labor agreement governs this benefit if the labor agreement language is different from this policy)**

Elected officials of the City of Mesquite may elect to opt in for coverage under the Teamsters Security Fund for Southern NV, Local 14 & 995. In the even an elected official opts in for such coverage, the City shall contribute thirty-three percent (33%) of the premium amounts detailed above.

#### **6.1.3. Plan Changes**

The City will, from time to time, evaluate the group insurance coverage to be offered and make such adjustments in the level of coverage and the amount of premium cost to be paid by the City as the City Council deems appropriate. The various plans may be changed from time-to-time by the sponsoring organizations.

### **6.2. Life Insurance Coverage**

#### **6.2.1. Eligibility**

Full-time regular and those part-time regular employees who are regularly scheduled to work at least 30 hours per week are covered by term life insurance and accidental death and dismemberment insurance plans.

#### **6.2.2. Policy**

The specific terms and conditions of coverage are specified in the various plan documents issued by the insurance carrier and are available from the Personnel Office.

### **6.2.3. Coverage**

Eligible regular employees are covered by policies in the total amount of \$16,000. Department Heads, including the Municipal Court Judge, City Clerk, City Attorney, City Manager, Mayor, and elected Council Members are covered in the total amount of \$41,000, Police and Correction Officers are covered by policies in the total amount of \$5,000.00. Any amounts of life insurance coverage included in health coverage plans under collective bargaining agreements will be deducted from these amounts. The City will provide the excess to provide the above totals.

### **6.3. Long-Term Disability**

The City provides both short term and long term disability policies. Both policies are coordinated with the City's paid leave plans. The plan description may change from time to time at the discretion of the City, following notice to the covered employees.

### **6.4. Deferred Compensation**

- A. Employees may defer a portion of their taxable income by participation in a deferred compensation plan offered through the City.
- B. Initial enrollment may be made at any time during the year for earnings beginning the first of the following pay period. Changes in contribution are governed by the terms and conditions of the particular plan.
- C. Only income earned after the effective date of initial or increased participation can be deferred.
- D. Prior to retirement, participants may withdraw the balance of their deferred compensation account only upon termination of employment. However, in the event of an unforeseeable emergency, the portion of the account needed to pay for the emergency may be withdrawn. The IRS defines conditions and requires approval of early withdrawal on a hardship basis.

### **6.5. Retirement**

City employees are covered by the Nevada Public Employees Retirement System, as provided in Chapter 286 of the Nevada Revised Statutes.

### **6.6 Workers Compensation**

Employees are insured under the provisions of the State Worker's Compensation Act for occupational injuries and diseases that arise/arose out of an in the course of their employment. Worker's compensation benefits, payments for medical and surgical treatment as well as compensation for lost work time and other benefits associated with industrial injury or illness shall be pursuant to applicable Chapters of the Nevada Revised Statutes and the Nevada Administrative Code. Employees are required to report all on-the-job accidents, injuries, or illness to their immediate supervisor as soon as reasonably possible or within twenty-four (24) hours of the accident, injury, or illness. Employees are also required to complete C-1 form within seven days of the accident, injury, or illness regardless of whether medical attention was received.

**(For employees covered under labor agreements the labor agreement governs this benefit if the labor agreement language is different from this policy)**

- A. Transitional Duty

The City is committed to providing work, when possible, for employees who have been restricted by a treating health care provider due to work-related injury or illness. Such work will be provided subject to availability. Work will be assigned according to the nature of the injury or illness and the limitations set forth by the treating health care provider. Every effort will be made to place employees in positions within their own departments. If necessary, an employee will be placed wherever an appropriate position is available.

- While on transitional duty, employees will continue to receive their regular rate of pay. Employees who are placed outside their department will continue to have their salary charged to their regular department.
- An employee on transitional duty must furnish a written update from the health care provider to the workers' compensation coordinator, after each visit in order to remain in the reassigned job. Transitional duty assignments are limited to a period of 90 days, subject to review.
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#### B Return to Work

Before an employee may return to work following a disabling, on-the-job injury, the employee shall present a release from the attending physician. Any questions concerning an employee's fitness to return to work may result in the employee being required to consult, at the City's expense, a physician of the City's choice. In administering the provisions of the policy, the City may exercise such safeguards as are deemed appropriate and necessary to protect the City's and the employee's interest including the requirement for a medical examination by the City designated physician. The employee may acquire a second opinion from a physician of their choosing to be used as an appeal.

If an employee has received authorization from a physician that he/she is able to perform in a light duty assignment, the employee must accept that position in order to be eligible for any benefits under this policy, except as prescribed by statute.

#### C. Health Insurance Plan

Contributions to the City's health insurance plan by the City shall continue only to the extent of coverage by worker's compensation benefits, not to exceed six (6) months.