

## STANDARDS FOR EMPLOYEE ELIGIBILITY FOR HEALTH AND WELFARE INSURANCE PLANS

All City employees presently covered under this Health and Welfare Insurance Program shall continue to be eligible so long as they comply with all the rules and regulations and provisions contained herein.

### A. EXCLUDED CLASSIFICATIONS

1. Those titles specifically excluded under special employment or as specified in the Bargaining Unit contracts.
2. Any employee who is participating as an insured in any other governmental Health and Welfare Program for which contribution is being paid by the employer.
3. Any independent contractor whose services are furnished to the City under written contract between such independent contractor and the City and whose salary is paid in accordance with the provision of such contract or agreement and whose name is not carried on the usual payroll of the City, unless such employment contract expressly provides that the independent contractor shall be included in the City Insurance Program.

### B. NEW EMPLOYEES

1. AT THEIR OWN EXPENSE may enroll in the City's Health and Welfare Insurance Program from the first day of employment provided that:
  - (a) They have a classified, unclassified or a provisional appointment.
  - (b) They are not excluded under Section A, entitled Excluded Classifications.
  - (c) Their position is anticipated/budgeted for at least 40 hours each biweekly pay period; and
  - (d) They submit a written application and authorization for payroll deductions within 30 calendar days of their date of hire.

### C. CITY CONTRIBUTION

The City will pay that portion of the insurance premiums that is established in the bargaining unit contract or by separate City policy, according to the following schedule:

1. Elected City Officials, Non Represented Managers group, and their exempt appointees on the first day of their employment provided that:
  - (a) Their position is anticipated/budgeted for at least 40 hours each biweekly pay period;
  - (b) They are not excluded under Section A - entitled "Excluded Classifications";
  - (c) They submit a written application and authorization for payroll deduction within thirty calendar days of their date of hire.
2. Classified, Unclassified and Provisional Appointed Employees on the first day of the month following 30 calendar days from date of hire provided that:
  - (a) Their position is anticipated/budgeted for at least 40 hours each biweekly pay period;
  - (b) They are not excluded under Section A – entitled "Excluded Classifications;"
  - (c) They submit a written application and authorization for payroll deduction within thirty calendar days of their date of eligibility; and
  - (d) The employee's collective bargaining agreement does not specifically prohibit, limit, or enhance benefit eligibility.

3. Except as provided by the Family Medical Leave Act or other applicable law, employees lose their eligibility upon leave of absence, layoff or termination. Employees who are on leave of absence or laid off will continue qualifying upon return to work, provided that they continued coverage during the period of leave or layoff. If an employee does not continue coverage during leave or layoff and returns to work, that employee will become eligible again as provided in paragraph 1 or paragraph 2 above, whichever applies.
4. Effective on or after January 1, 2015, temporary employees hired with the intent of working 30 hours or more per week will be eligible for City health benefits on the first of the month following 60 days of employment. Employees who work less than 30 hours per week are not eligible for City health benefits.
5. Special Employment temporary employees who are seasonal in nature, i.e. Parks & Recreation Workers, Life Guards, etc., are not eligible for City health benefits if they are not intended to work longer than one season (generally six months.) However, a temporary employee who works more than one season, i.e. a position in summer and then a different position in the winter would be eligible on the terms stated in the preceding paragraph.
6. Paid Interns who work 30 hours or more per week will be eligible for City health benefits on the first of the month following 60 days of employment. Unpaid Interns are not eligible.
7. When employees are compelled to serve on a jury, or appear as a witness in court for City business, such time spent shall be considered as working time for the City for the purpose of determining eligibility for City group insurance coverage.
8. In no event shall an employee in #2 above become eligible for city insurance premium earlier than the first of the month following 30 calendar days from date of hire.

#### D. TRANSFERS

Employees of Ramsey County, State of Minnesota, or ISD 625 who transfer to City of Saint Paul employment, who were at the time of transfer eligible for employer premium contribution at their previous employment, shall without interruption be eligible for City contribution in the City's insurance plans.

#### E. CONTINUING COVERAGE

1. An employee, once having attained eligibility for payment of the city-share of the premium shall each month thereafter continue to be eligible for such city premium contribution so long as said employee is reasonably expected to work an average of 130 hours or more per month (or 30 hours per week).
2. Such employee who is disabled and off regular city payrolls as a result of personal injury or illness arising out of and in the course of his/her employment with the City shall continue to be eligible for city-share coverage during the period he/she is receiving compensation payments from the City for a temporary partial disability or temporary total disability and not otherwise.
3. An employee insured for coverages under the City group plans for which payroll deduction is authorized, who has insufficient earnings from which to make authorized payroll deductions, may pay premiums directly to the administrative agency in order to maintain continuous coverage.

#### F. DEPENDENTS

"Eligible Dependent" as used herein in respect to health coverages is defined as the insured employee's spouse and dependents as defined by Carrier Contract.

#### G. COLLECTIVE BARGAINING

Changes in the eligibility and coverages may be as provided for under the collective bargaining agreement or policies.

H. SURVIVORS; EARLY AND REGULAR RETIREES

1. Eligibility and contribution level is referenced in the collective bargaining agreements. Election to continue coverage must be made within 30 calendar days of the date of the event, and coverage must be effective on the first of the month following termination of employee's coverage.
2. Coverage for survivor/retiree must be continuous. Any lapse in premium payment will terminate insurance eligibility. The survivor/retiree will not be allowed to re-enroll at a later date.
3. No retiree age 65 or older shall be eligible for city group life insurance, unless continuation is approved by carrier due to disability.

**FURTHER RESOLVED**, that Council File No. 01-929 shall be deleted in its entirety and this new resolution shall establish the standards necessary to administer the City insurance program. And be it

**FINALLY RESOLVED**, that this Resolution shall be effective September 1, 2014.