

SECTION 6

INSURANCE AND BENEFITS

6.1 GENERAL

The City will attempt to negotiate, approve, execute, and renew group health and life insurance contracts that provide adequate coverage for City employees, as well as offer additional insurance coverage options that employees may select.

6.2 HEALTH INSURANCE

The City will pay 100% of the employee's standard health insurance premium for all permanent full-time employees. Family coverage is offered to employees. The City will pay 50% of the dependent premium, while the employee will be responsible for the remaining 50% of the premium. The employee portion of the premium will be automatically deducted from the employee's paycheck for the first two pay periods each month.

6.3 LIFE INSURANCE

The City will provide a basic life & accidental death and dismemberment insurance policy to all permanent full-time employees. Employees also have the option to purchase additional life insurance for themselves and dependent life insurance for their spouse and/or eligible children.

6.4 WORKERS COMPENSATION INSURANCE

Workers Compensation insurance covers employees who are injured in the course of performing their duties with the City. The Florida State Workers Compensation Law governs this insurance. Refer to Section 7 for details regarding Workers Compensation coverage. The City maintains a Managed Care Arrangement that allows employees to select a primary care provider from a network of health care professionals.

6.5 EMPLOYEE ASSISTANCE PROGRAM

The objective of the Employee Assistance Program (EAP) is to benefit both the employees and the City by providing professional and confidential personal assistance to employees and family members who are experiencing any type of personal problems. Through this program, on-the-job effects of personal problems can be minimized and employees can receive meaningful help in improving their personal and family lives. The Employee Assistance Program benefits the City by improving on-the-job performance of employees.

The Employee Assistance Program is established within the following framework:

City Responsibility:

- The City recognizes that any employee having a work-hampering personal problem should receive the same careful consideration and offer of professional and confidential assistance that is presently extended to employees having health problems.
- The City's concern with personal problems is strictly limited to the effect of these problems on employees' work performance and/or attendance.
- The City assures that the decision to seek or accept assistance through the EAP will in no way be detrimental to an employee's job security or advancement opportunities. It is the supervisor's responsibility to evaluate employees only in terms of work performance.
- All records kept pertaining to the EAP will be treated with the same degree of confidentiality afforded employees' medical records. Self-referred individuals seeking assistance will be able to do so with complete anonymity, unless employees give their written consent to make such information available to their supervisor or other party.
- Treatment and/or rehabilitation benefits for any condition identified through the EAP will be provided in accordance with the City's Group Health Insurance as delineated in the existing Program of Insurance Benefits.
- EAP visits scheduled by an employee that occur during work hours will be charged to that employee's sick leave. If no sick leave is available, the employee will have the option to request vacation leave or take the time without pay. Management EAP referrals, which are mandatory referrals, will be scheduled on City time if possible, and the employee's sick leave balance will not be charged for the first visit only. All subsequent visits will be charged as outlined above.

Supervisory Responsibility:

- It is the responsibility of supervisors at all levels to be aware of instances of substandard work performance and to bring these to the attention of the employee along with an offer of assistance at the earliest indication of a recurrent pattern. Supervisors are not to attempt to diagnose the nature of the personal problem which may be responsible for the pattern of poor performance.

Employee Responsibility:

It is expected that the City's concern with the effects of personal problems will encourage employees to take early advantage of the professional problem assessment, counseling and treatment services available through the EAP.

- Employees are responsible for seeking assistance through, or accepting referral to, the EAP and for complying with the recommended action plan when personal problems are affecting the employee's performance. An employee's failure to take constructive action to resolve a work-hampering personal problem will be handled in the same way that similar refusals or treatment failures are handled for all other problems and when the results of such refusals or failures continue to affect job performance.
- Participating in the EAP in no way relieves the employee of the responsibility to meet acceptable work performance standards. Participating in the EAP must

never be used as an excuse for poor work performance. Similarly, an employee cannot escape proper discipline by seeking assistance through the EAP.

- Since employee work performance and attendance can be affected by the problems of an employee's spouse or family members, the EAP is also available to the immediate family members of City employees.

6.6 ADDITIONAL OPTIONAL INSURANCE AND BENEFITS

In addition to health and life insurance programs, the City offers benefits and insurance that employees may elect at their cost. Currently, these benefits include but are not limited to a choice of two Internal Revenue Code Section 457 deferred compensation plans, short-term disability insurance, long-term disability insurance, dental insurance, and Flexible Spending Reimbursement Accounts for eligible medical and child care charges. These optional benefits are subject to change from time to time. Employee-paid benefits are offered on a pre-tax basis as a part of the City's Section 125 plan.