



POLICY AND ADMINISTRATION MANUAL	REFERENCE NUMBER: P 13
SECTION: PERSONNEL POLICY	POLICY TITLE: GROUP INSURANCE AND MEDICAL EMPLOYEE HEALTH AND DENTAL PLAN

1. APPLICATION OF THIS POLICY

1.1 This policy applies to fulltime permanent employees of the Municipality of Argyle. Fulltime permanent employees are those working 20+ hours per week.

2. POLICY OBJECTIVE

2.1 New employees are eligible for benefits after 3 months of being employed on a permanent basis working 20+ hours a week.

2.2 The Municipality will pay 50% of the cost of the Employee Health and Dental Benefit Plan for each employee. The portion of the cost paid by the Municipality will be attributed to the health and dental components of the package first. The employee's portion of the cost will be first applied to the Long-Term Disability, Life Insurance, AD&D, Dependent Life and Critical Illness is applicable. As the employee is paying the premiums for Long Term Disability, any payments made to them under these benefits are non-taxable.

2.3 In the event of a temporary or seasonal layoff, the Municipality will continue to pay 50% of the cost of the Employee Health and Dental Benefit Plan with the exception of Out of Country coverage and Critical Illness if applicable, and Long Term Disability for a period not to exceed 6 months, subject to insurance company approval. Should the employee choose not to return, all benefit coverage will be terminated on that date.

2.4 In the event of the employee's death, if the employee had family coverage and if the Municipality's plan includes survivor benefits, the eligible dependents will continue to be covered for Health and Dental Benefits on a non-premium basis at no cost to them, however, coverage will end on the earliest of the following dates:

- the contract termination date;
- twenty-four (24) months after the employee's death;
- the effective date of any similar coverage with another insurer;
- whenever they cease to be eligible dependents

2.5 In the event an employee becomes disabled, the Municipality will pay the full cost of the benefit package for a period of 3 months or until the employee returns to work, whichever is earliest. After 3 months, the employee may continue to be on the Municipality's Health and Dental Plan but at 100% cost to them (the employee) payable monthly and due within 30 days of the first of each month. After 24 consecutive months of disability, the employee will be removed from the Municipality's Benefits Plan.



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Chief Administrative Officers' Annotation for Official Policy Record	
Date of Notice to Council Members of Intent to Consider (7-days minimum)	
Date of Passage of Current Policy	February 24, 1993
Date of Notice to Council Members of Intent to Consider – Amendment	
Date of Passage of Current Policy - Amended	
I certify that this policy was adopted by Council as indicated above.	
_____	_____
Warden	Date
_____	_____
Chief Administrative Officer	Date

DRAFT