

ARTICLE 23

HEALTH AND LIFE INSURANCE

Section 23.1 The City shall maintain the present health and life insurance plan(s) in effect. Health insurance shall consist of four (4) benefit parts:

- A. Medical and Hospitalization
- B. Vision Coverage
- C. Dental Coverage
- D. Prescription Coverage

Section 23.2 The City agrees to provide health insurance coverage for active employees and their eligible dependents at the monthly premium of:

	City Plan	HMO Plan
Single	\$10.00	\$20.00
With 1 dependent	\$45.00	\$55.00
With 2 or more dependents	\$75.00	\$90.00

Section 23.3 No changes in benefits or monthly premiums can be made without the mutual consent of both parties to this agreement.

Section 23.4 The employee shall have the choice of either the City self insurance or the HMO plan and shall be entitled to change from one plan to another during an open enrollment period designated each year by the employer and the Lodge.

Section 23.5 Retired employees shall be entitled to the same medical coverage as active employees with their choice of medical plans. The monthly premium shall be as identified below.

	City Plan
Single	\$ 36.70
With 1 dependent	\$ 73.40
With 2 or more dependents	\$110.10

Section 23.6 No changes in benefits or monthly premiums pertaining to the retiree's insurance can be made without the mutual consent of both parties to this agreement.

Section 23.7 The City shall maintain for each active police officer a life insurance policy providing for coverage equal to one and one-half (1½) times the employees annual base salary.

Section 23.8 A retiree shall be entitled to a life insurance policy as follows:

	Monthly Premium
Ten thousand (\$10,000.00) dollars coverage to age sixty-five	\$13.80
Five thousand (\$5,000.00) dollars coverage at age sixty-five and above	\$ 6.90

Section 23.9 A retiree shall be considered any employee that has completed twenty (20) years or more of service and has separated employment with the City.