

**ARTICLE XXXIII                    INSURANCE**

33.01            The Employer shall provide each employee with either individual or family coverage, as appropriate, with hospitalization and dental coverage as selected by the Employer. The Employer shall have the right to change insurance carriers, providing the insurance coverage is comparable to the existing coverage during the term of this Agreement. Parties specifically agree to a yearly reopener on “comparable to existing coverage” language under this provision<sup>1</sup>.

Renumber paragraphs

33.02            deleted

33.03            Effective January 1, 2013 employees shall contribute toward health care premiums. The employee contribution for family coverage shall be \$45.00 per month. The employee contribution for individual coverage shall be \$24.00 per month.

Effective January 1, 2014, employees shall also contribute an additional \$32.00 per month in employee contributions for family coverage (total monthly premium of \$77.00) and an additional \$16.00 per month in employee contributions for individual coverage (total monthly premium of \$40.00 per month).

Effective January 1, 2015, employees shall contribute an additional premium increase of \$38.00 per month in employee insurance contributions for family coverage (total maximum monthly premium of \$115.00) and an additional \$16.00 per month in employee insurance contributions for individual coverage. (total maximum monthly premium of \$56.00 per month).

**ALL EMPLOYEES SHALL COMPLETE THE HEALTH RISK ASSESSMENT/WELLNESS PROGRAM** before August 15, 2013. (the available on site dates are May 24 and June 28, 2013).

Every employee currently covered under the City’s health insurance who successfully completes the Health Risk Assessment/Wellness Program prior to June 29, 2013 shall be paid One Hundred Dollars (\$100.00) as a onetime only incentive payment. (dates available to complete the on site assessment are May 24 and June 28, 2013)

All Employee insurance premium contributions shall be by payroll deduction. In the event that an employee is not receiving a paycheck said employee will be permitted to voluntarily pay his/her portion of the premium directly to the City for so long as said person is employed.

33.04            The Employer shall provide life insurance in the amount of Fifteen Thousand Dollars (\$15,000.00) for each employee.

33.05            The Employer will provide vision care which will include or reimburse for an eye examination, one pair of eyeglasses or contact lenses for each covered individual and dependent (under the family plan) within policy limits. The Employer reserves the right, in its discretion, to change carriers or to self insure providing the vision care coverage is comparable.

33.06            The Employer shall continue to provide liability insurance in the present amount, providing such insurance continues to be available.

33.07            The dental coverage shall include a deductible of Fifty Dollars (\$50.00) per employee or One Hundred Fifty Dollars (\$150.00) maximum for family. The annual maximum benefit per covered individual will be \$1,500.00. Orthodontia shall be subject to plan limitations.

---

<sup>1</sup> As the parties expect and anticipate that the relative cost of health insurance will continue to rise as it has for many years, and, as the cost thereof is directly connected to the scope of coverage and usage, and, as usage is directly connected to the specifics of co-insurance and deductibles, contract negotiation shall be reopened annually to review all such items with the goal of providing reasonably comparable coverage(s) at the most affordable cost. All elements of the insurance contract are on the table for said negotiations, including but not limited to co-insurance, deductibles, prescription coverage without limitation.