

## **6. BENEFITS – INSURANCE**

### **6.1. Health Insurance Coverage**

#### ***6.1.1. Eligibility***

Full-time regular employees and those part-time regular employees who are regularly scheduled to work at least 30 hours per week and the Mayor and City Council members are eligible to enroll in a group medical, dental, and optical insurance plan under the terms of a collective bargaining agreement. Insurance becomes effective 120 days from acceptance of enrollment.

#### ***6.1.2. Benefits***

The specific terms and conditions of coverage are specified in the plan documents for medical, dental, and optical insurance issued by the insurance carrier. Dependent coverage is provided. No employee, Mayor or City Council member premium contributions are required, unless otherwise stated.

#### ***6.1.3. Plan Changes***

The City will, from time to time, evaluate the group insurance coverage to be offered and make such adjustments in the level of coverage and the amount of premium cost to be paid by the City as the City Council deems appropriate. The various plans may be changed from time-to-time by the sponsoring organizations.

### **6.2. Life Insurance Coverage**

#### ***6.2.1. Eligibility***

Full-time regular and those part-time regular employees who are regularly scheduled to work at least 30 hours per week are covered by term life insurance and accidental death and dismemberment insurance plans.

#### ***6.2.2. Policy***

The specific terms and conditions of coverage are specified in the various plan documents issued by the insurance carrier and are available from the Personnel Office.

#### ***6.2.3. Coverage***

Eligible regular employees are covered by policies in the total amount of \$16,000. Department Heads, including the Municipal Court Judge, City Clerk, City Attorney, City Manager, Mayor, and elected Council Members are covered in the total amount of \$41,000, Police and Correction Officers are covered by policies in the total amount of \$5,000.00. Any amounts of life insurance coverage included in health coverage plans under collective bargaining agreements will be deducted from these amounts. The City will provide the excess to provide the above totals.

### **6.3. Long-Term Disability**

The City provides both short term and long term disability policies. Both policies are coordinated with the City's paid leave plans. The plan description may change from time to time at the discretion of the City, following notice to the covered employees.

#### **6.4. Deferred Compensation**

- A. Employees may defer a portion of their taxable income by participation in a deferred compensation plan offered through the City.
- B. Initial enrollment may be made at any time during the year for earnings beginning the first of the following pay period. Changes in contribution are governed by the terms and conditions of the particular plan.
- C. Only income earned after the effective date of initial or increased participation can be deferred.
- D. Prior to retirement, participants may withdraw the balance of their deferred compensation account only upon termination of employment. However, in the event of an unforeseeable emergency, the portion of the account needed to pay for the emergency may be withdrawn. The IRS defines conditions and requires approval of early withdrawal on a hardship basis.

#### **6.5. Retirement**

City employees are covered by the Nevada Public Employees Retirement System, as provided in Chapter 286 of the Nevada Revised Statutes.

#### **6.6 Workers Compensation**

**(For employees covered under labor agreements the labor agreement governs this benefit if the labor agreement language is different from this policy.)**

Employees are insured under the provisions of the State Workers' Compensation Act for injuries received while at work for the City of Mesquite. Employees are required to report all on-the-job accidents, injuries, or illness to their immediate supervisor as soon as reasonably possible or within twenty-four (24) hours of the accident, injury, or illness.

The following is intended to supplement the stated coverage:

- A. **One Work Week or Less**  
In the event a full-time, permanent employee incurs a disabling on- the-job injury and the employee is determined to be eligible for worker's compensation benefits, the employee will receive the employee's regular wage from the City when the injury results in a bona fide need for the employee to remain off the job for one (1) week or less and such compensation will not be charged against the employee's accumulated leave.
- B. **Over One Week**  
In those instances where the worker's compensation administrator makes a determination that the employee is eligible for lost time benefits and the employee's regular wage is not entirely protected, the City will pay the employee, upon application by the employee, an amount equal to the difference between the lost time compensation received and the employee's normal wage for a period not to exceed ninety (90) calendar days. Such supplemental payments will not be charged against accumulated leave. For ease of administration, the employee will turn over to the City the lost time payments received from the administrator and the City will issue the employee's regular paycheck.
- C. **Additional Ninety Days**

In the case of injury on duty that involves a deadly weapon, the City, upon application may extend the supplemental payment for a longer period of time, not to exceed an additional ninety (90) calendar days. Such extensions shall be subject to the City Manager's determination that the employee meets the following conditions:

- (1) That the employee is receiving worker's compensation benefits.
- (2) That the employee was engaged in the performance of the employee's job at the time of the injury.
- (3) That the employee was generally adhering to all safety rules and practices, departmental rules and procedures and City rules and regulations. If the City Manager finds that the employee should not be granted a supplemental payment extension, the employee, at the employee's option, may elect to make up the employee's difference between the lost time compensation received and the employee's regular wage by using accumulated sick time.

D. Return to Work

Before an employee may return to work following a disabling, on-the-job injury, the employee shall present a release from the attending physician. Any questions concerning an employee's fitness to return to work may result in the employee being required to consult, at the City's expense, a physician of the City's choice. In administering the provisions of the policy, the City may exercise such safeguards as are deemed appropriate and necessary to protect the City's and the employee's interest including the requirement for a medical examination by the City designated physician. The employee may acquire a second opinion from a physician of their choosing to be used as an appeal.

If an employee has received authorization from a physician that he/she is able to perform in a light duty assignment, the employee must accept that position in order to be eligible for any benefits under this policy, except as prescribed by statute.

E. Health Insurance Plan

Contributions to the City's health insurance plan by the City shall continue only to the extent of coverage by worker's compensation benefits, not to exceed eighteen (18) months.