155.07 MEDICAL INSURANCE COVERAGE.

(a) All full time employees whose classification is articulated in the then-current Wages and Classifications Ordinance shall be eligible for hospitalization and medical insurance. The City shall pay eighty-five percent (85%) of the premium starting January 1, 2012 and thereafter for all full-time employees. City Council Members shall be prohibited in participating and receiving coverage.

(b) (1) All employees eligible for medical insurance pursuant to Section 155.07(a) who are covered by another health insurance plan who elect not to participate in the City's medical insurance plan shall be eligible to receive reimbursement of one thousand dollars ($1,000) annually based on their status during the open enrollment period. Those employees electing not to participate in the City's health insurance plan shall furnish proof to the City Manager or the City Manager's designee of other health insurance prior to receiving reimbursement. Employees hired during an insurance year who elect to waive City coverage shall have said reimbursement prorated.

(2) Should an employee have a qualifying event during an insurance year and subsequently elects to participate in the City's health insurance plan, the employee shall be responsible for reimbursing the City of Loveland on a pro-rated basis for the previously paid incentive attributable to the same plan year.

(c) Permanent part-time employees hired prior to March 28, 2017, covered under the then-current Wages and Classification Ordinance who work between 500 and 1,560 hours per year will be offered our health insurance, but required to pay 50% of the premium unless under applicable Federal health insurance law, that employee is considered to be fulltime, in which case the premiums will be identical to all other fulltime employees.

(d) An employee whose spouse is presently covered or is eligible for coverage by hospitalization and medical insurance from any other source, other than insurance for which the employee or spouse must pay more than 50% of the cost, is not eligible for coverage of the spouse under City hospitalization and medical insurance policies. For purposes of this section, the cost shall be calculated based on the cost of the premium for single coverage of the spouse. If that spouse ceases to be covered, for reasons other than a voluntary waiver of that coverage or eligibility for coverage, the employee becomes eligible for coverage of the spouse under the terms and conditions applicable to other City employees. The spouse shall be covered under the City's insurance coverage as soon as possible after the City is notified of the loss of coverage. It is the duty of the employee to notify the City of any loss of coverage.

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