

m ***Health Care Benefits Program***

The City of Baltimore (“City”) recognizes the relationship between key benefits such as health care insurance and welfare benefit programs and a healthy workforce. To help City employees make an informed choice regarding their health coverage options, this Policy outlines the various programs available to employees, key resources, and requirements that affect all benefits sponsored by the City.

I. PURPOSE

The purpose of this Policy is to establish the guidelines for determining the administration of employee health benefits for the City of Baltimore (“City”).

II. SCOPE

This Policy applies to eligible employees who elect to enroll in health care benefits programs sponsored by the City.

III. AVAILABLE PROGRAMS

The City offers several health care and welfare benefits plan options to employees that provide coverage for medical, prescription drug, vision, term life insurance, Accidental Death & Dismemberment (“AD&D”) insurance, flexible spending and dental benefits. City employees may not be enrolled in more than one City-sponsored medical, prescription, vision, term life insurance, flexible spending or dental plan at a time. The type of medical, dental, prescription drug, and vision benefits provided will differ among the various provider plans available to employees.

IV. INFORMATION RESOURCES

For specific information, contact the Employment Benefits Division or the Agency’s Human Resources Practitioner. Employees may also find additional information about the benefits sponsored by the City on the enrollment website, <https://www.baltimorecity.essbenefits.com/essenroll.asp>. For additional information on the City benefits programs currently available and related costs, DHR’s Employee Benefits Division may be reached by telephone at (410) 396-5830.

V. DATES OF COVERAGE

A. Effective date of coverage

Coverage for new hires will become effective on the first day of the calendar month following the employee’s commencement date.

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B. End date of coverage

Coverage for employees will end on the last day of the calendar month in which the employee’s separation occurs.

VI. ENROLLMENT

A. New Employees

May apply for coverage under one of the health care programs offered through the Employee Benefits Division by visiting the website (*See Section IV. Information Resources*) within forty-five (45) days of their date of commencement. Employees that elect not to enroll in benefits within the forty-five (45) day period must wait until the next scheduled annual Open Enrollment period to enroll.

B. Open Enrollment

Eligible employees that wish to enroll in a health care plan sponsored by the City may enroll during the scheduled annual open enrollment period. In addition, employees currently enrolled in a City-sponsored health plan may change their election only during an annual open enrollment period, unless the employee has a qualifying life event. Failure by current employees to enroll in a City-sponsored health plan when scheduled will result in the employee’s coverage rolling over.

C. Enrollment after a Leave of Absence (“LOA”)

Employees returning from an approved leave of absence for more than ninety (90) of days may apply for health care coverage by contacting the Employee Benefits division within sixty (60) days from their return to work date.

VII. QUALIFYING LIFE EVENT

A qualifying event is a change in the employee’s life status that allows a corresponding change in the employee’s benefits. Some examples include marriage, divorce, birth of a newborn or adoption, and spousal loss of coverage. Once an employee is enrolled in health benefits, a change cannot be made unless there is a Change in Status or a qualifying event. The employee has sixty (60) days from the date of the event to notify and submit to the City an enrollment change due to a Change in Status. New dependents must be added to a health plan within sixty (60) days of a qualifying event. The employee will make the necessary elections using the City of Baltimore's enrollment website, <https://www.baltimorecity.essbenefits.com/essenroll.asp>. Failure to submit documentation

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within sixty (60) days of the qualifying life event will result in the employee being unable to change benefit elections until the next annual open enrollment period.

VII. SEPARATION FROM CITY SERVICE

Employees who separate from City service may be eligible to continue participation in their health care program under the Consolidated Omnibus Budget Reconciliation Act (“COBRA”) (*AM 204-28 COBRA*).

VIII. AUTHORITY

This Policy was issued pursuant to *AM 002-1* and *002-1-2 Administrative Manual* wherein the Department of Human Resources recommended changes to the Administrative Manual to the Board of Estimates for approval.

IX. INTERPRETATION

The Department of Human Resources reserves the right to revise or eliminate this Policy at any time. The City’s Board of Estimates reserves the right to approve proposed policy revisions or eliminations as determined by the Department of Human Resources.

X. RELATED POLICIES

- AM-203-2 Family and Medical Leave
- AM-204-28 COBRA
- AM-204-14 Sick Leave
- AM-208-1 Leave of Absence Without Pay 30 Calendar Days or Less Overview
- AM-204-11-5 Continuation of Benefits While on Military Leave
- PM-220 COBRA
- PM-220-1 COBRA Rules and Procedures
- PM-240 Employee Benefits Unit
- PM-290 Health Providers Telephone Directory