



**Administrative Regulations
Office of the Mayor**

Title: INSURANCE COVERAGE

A.R. Number: 4.4 Effective Date: 2/1/2007 Page: 1 of 2
Supersedes: Insurance Coverage A.R.: 4.4 DATED: 9/1/2000

I. POLICY

The City of Richmond will continue insurance coverage for employees on leave, not in pay status and Consolidated Omnibus Budget Reduction Act (COBRA) beneficiaries, pursuant to the requirements of this policy.

II. PROCEDURE

A. Health and Dental Insurance

A check or money order, payable to the City of Richmond must be received no later than the first day of each month or coverage will lapse. Coverage shall be reinstated only during an open enrollment period with an effective date of the next contract period.

COBRA beneficiaries must complete a new application and submit the initial payment prior to initiating coverage. Although COBRA beneficiaries have 60 days from the date of qualifying for COBRA, to apply for this coverage the city will cancel coverage until an application and payment is received. Coverage will be reinstated retroactively to the cancellation date if an application and full payment is received prior to the 60-day decision period.

B. Life Insurance

A check or money order payable to the City of Richmond must be received no later than the first day of each month. If payments are not received by the end of each month, coverage will lapse. Coverage will automatically reinstate when the employee is in pay status.

Life insurance does not continue for COBRA beneficiaries. Service terminated employees may apply to convert coverage by completing a Virginia Retirement System application available in the Department of Human Resources.

C. Payment Procedure

Checks or money orders payable to the City of Richmond must be sent to the Department of Human Resources, Room 902, City Hall 900 East Broad Street, Richmond, Virginia 23219. Separate checks or money orders are required for each plan.

III. RESPONSIBILITY

A. Employee

1. The employee is required to remit timely payments if insurance coverage is desired while on leave and not in pay status.
2. The employee is required to advise Human Resources of divorce where the spouse is covered under the employee's health insurance so that the COBRA beneficiary may be advised of his/her rights and responsibilities.
3. The employee is required to complete a change form removing the divorced spouse from the plan.



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B. COBRA Beneficiaries

COBRA beneficiaries are required to complete an application and remit timely payments if insurance coverage is desired.

C. Agency Director

The agency director is required to establish a system whereby each employee who receives approved leave and who will not be in pay status is aware of this Administrative Policy.

D. Human Resources

1. Human Resources is required to process insurance payments and ensure that coverage continues.
2. Human Resources is required to advise COBRA beneficiaries of their rights and responsibilities.

IV. REGULATION UPDATE

The Office of the Mayor and the Department of Human Resources shall be responsible for modifications to this Policy.

APPROVED:

A handwritten signature in cursive script, appearing to read "L. Douglas Wilkins".

MAYOR

