



HR – PSEBA

City of Crystal Lake Administrative Directive

PURPOSE:

The general purpose of this policy is to establish the process for application for health insurance benefits pursuant to the Public Safety Employee Benefits Act (“PSEBA”) (820 ILCS 320/1 *et seq.*). This policy is established in recognition of the City of Crystal Lake's obligations under state law to provide health insurance benefits to its public safety employees who qualify for, and are determined to be eligible to receive, certain health insurance benefits from the City of Crystal Lake.

Any full time firefighter or police officer who after November 14, 1997 suffers a catastrophic injury or is killed in the line of duty may apply for health insurance benefits under the Act by sending a letter of request for benefits to the City of Crystal Lake as provided in No. 2 below. The same benefits may be extended to the spouse and eligible dependents of the catastrophically injured or deceased public safety employee, provided the conditions as established by the Act are met. Where sections of this directive conflict with an employee's collective bargaining agreement, the collective bargaining agreement shall govern.

PROCEDURE:

There are seven (7) steps in effecting the process of implementing the Health Insurance Benefits pertaining to the above Administrative Order, as follows:

1) **Application Form.**

Any public safety employee, spouse, or eligible dependent child who believes they are entitled to benefits under the Act must request the Application Form from the City of Crystal Lake Human Resources Division.

2) **Time Period for Submission of Application.**

The application for PSEBA benefits form must be submitted via certified mail to 100 W. Woodstock Street, Crystal Lake, Illinois 60014, within one year after the date on which the catastrophic injury or death occurred. The appropriate City staff will review the application when all of the required documentation as described in Paragraph 3(b) has been received by the City of Crystal Lake

3) **Matters Pending Before a City of Crystal Lake Pension Board.**

In the event that a timely application for pension benefits has been filed with a City of Crystal Lake Pension Board, the following rules shall govern the submission of a health insurance application:

- a. The submission deadline for the health insurance application form shall be extended to the date that is 30 days after the date of any final ruling by a City of Crystal Lake Pension Board concerning any duty related disability.

- b. The applicant shall be responsible for submitting all transcripts and exhibits from a City of Crystal Lake Pension Board hearing that resulted in the award of a duty related disability pension.

4) Processing of Application by City of Crystal Lake.

Upon receipt of a timely, complete, and executed application form, the City of Crystal Lake's Director of Human Resources shall review the application and engage in such additional fact-finding as may be deemed necessary or appropriate by the Director of Human Resources to evaluate the application.

- a. if fact-finding is determined to be necessary or appropriate, the applicant shall fully cooperate in such fact-finding activity.
- b. if the applicant refuses or otherwise fails to fully cooperate, then a reminder notice shall be sent to the applicant explaining the duty of full cooperation in the fact-finding process.
- c. if the applicant fails to cooperate as requested within 21 days after receipt of such notice, then the application for benefits shall be deemed withdrawn and waived.

5) Recommendation to the City Manager.

Upon completion of the review of an application and any related investigation, the Director of Human Resources shall make a recommendation to the City of Crystal Lake City Manager concerning eligibility.

6) Determination of Eligibility.

Upon receipt of the recommendation from the Director of Human Resources, the City of Crystal Lake City Manager shall review the file to make a determination regarding eligibility. The determination shall be based on the application and evidence provided by the applicant to the Director of Human Resources, and the fact-finding conducted by the Director of Human Resources necessary to demonstrate eligibility for insurance under the Act.

7) City Manager's Determination.

Within 30 days after receipt of the recommendation of the Director of Human Resources the City of Crystal Lake City Manager shall advise the applicant, in writing, of one of the following two final determinations:

- a. The City of Crystal Lake approves the application and awards health insurance benefits; or
- b. The City of Crystal Lake denies the application and refuses to provide health insurance benefits.

*Before the City of Crystal Lake denies an application, the applicant will be afforded an opportunity to present any additional arguments, evidence or testimony to the City Manager.

If an applicant is awarded health insurance benefits, the following provisions apply:

8) City of Crystal Lake Insurance Plan.

If the City of Crystal Lake approves the application and awards health insurance benefits, City of Crystal Lake's basic level insurance plan will be the only plan offered. If the applicant chooses to enroll in any other plan offered by the City of Crystal Lake, the applicant must pay the difference in insurance premiums.

9) Other Health Insurance Benefits.

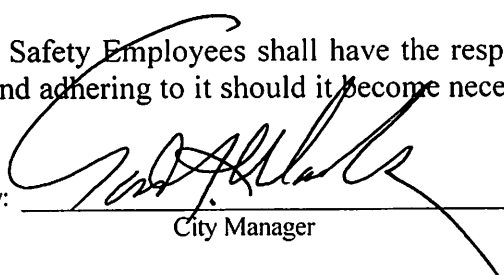
According to state law, health insurance benefits payable from any other source will reduce the benefits payable from the City of Crystal Lake. Each applicant will be required to sign an affidavit attesting to the fact that they are not eligible for insurance benefits from any other source.

It is the responsibility of the benefit recipient to notify the City of Crystal Lake within 30 days of any changes to other sources of health insurance benefits. Receipt of benefits in violation of this provision will require reimbursement to the City of Crystal Lake of any benefits received. The City of Crystal Lake reserves the right on an annual basis to have the benefit recipient provide another affidavit affirming whether other health insurance is available or payable to the applicant, his/her spouse and/or his/her dependent children.

RESPONSIBILITY:

All Public Safety Employees shall have the responsibility of familiarizing themselves with this directive and adhering to it should it become necessary to enact it.

Approved By: _____


City Manager

Original Effective Date: 2007

Revised: May, 2011

Next Review: