

	<b>CITY OF DECATUR PERSONNEL POLICY</b>		
<b>Chapter 04</b>	<b>Benefits</b>		
<b>Section 12</b>	<b>Insurance</b>		
<b>Revised By:</b>	<b>Nate Mara, City Manager</b>	<b>Revised Date:</b>	<b>December 22, 2025</b>
<b>Approved By:</b>	<b>Nate Mara, City Manager</b>	<b>Effective Date:</b>	<b>January 1, 2026</b>

**04.12 Insurance**

The City shall offer medical, disability, and life insurance for each full-time employee. Employees are eligible to participate in a Cafeteria Benefit Plan. For details of coverage, see the City’s Benefits Summary. This insurance is effective so long as the employee is enrolled in a plan and remains on the full-time payroll.

Additional supplemental insurance coverage for employees and members of their families, beyond those amounts provided by the City, shall be made available at the employee’s expense.

The City also carries a workers’ compensation insurance policy. In cases of job-related injuries, provisions and benefits available under workers’ compensation are activated. The City provides salary continuation for an employee on Workers Comp which pays 70% of gross earnings, and the employee may use PTO and compensatory leave to be paid for the remaining 30%.

The City provides salary continuation for all Public Safety employees on Workers Comp which pays 100% of gross earnings as required by the Texas Workers’ Compensation Act- 87<sup>th</sup> Legislature, 2021.

The City offers employees retiring or separating from the City the option to purchase continued health benefits coverage as provided for under COBRA.