

ORDINANCE NO. F-1628

**AN ORDINANCE ADOPTING CITY OF WHEATON
PERSONNEL RULES AND REGULATIONS, AS REVISED**

WHEREAS, the City of Wheaton, Illinois, is a home rule municipality pursuant to the provisions of Article VII, Section 6 of the Illinois Constitution, 1970; and, as such, the City may exercise any power and perform any function pertaining to its government and affairs; and

WHEREAS, the City of Wheaton has determined that the employment, performance and conduct of its employees is related to its government and affairs; and

WHEREAS, Chapter 2, Article VI, Section 2-481, Personnel Manual Adopted, of the Wheaton City Code, reads as follows: "The Personnel Manual, dated May 1, 2011, a copy of which is on file in the office of the City Clerk, City Hall, and incorporated in this article by reference of adoption, shall be the personnel rules and regulations of the City"; and

WHEREAS, the City of Wheaton has determined that it is necessary to revise the rules and regulations which govern the employment, performance and conduct of its employees.

NOW, THEREFORE, BE IT ORDAINED by the City Council of the City of Wheaton, DuPage County, Illinois, pursuant to its home rule power as follows:

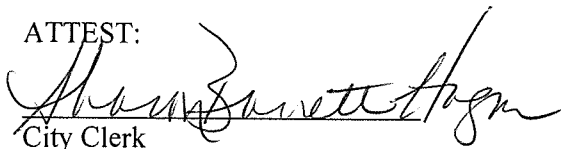
SECTION 1: That the Personnel Manual dated May 1, 2011 is superseded in its entirety by the Personnel Manual dated March 19, 2012, a copy of which is on file in the office of the City Clerk, City Hall, Wheaton, Illinois, and incorporated in this ordinance by this reference of adoption as though fully set forth herein; the Personnel Manual dated March 19, 2012 shall be the personnel rules and regulations of the City of Wheaton, Illinois.

SECTION 2: That Chapter 2, Article VI, Section 2-481 of the Wheaton City Code is amended by changing the reference date of the Personnel Manual to March 19, 2012.

SECTION 3: That all ordinances or parts of ordinances in conflict with these provisions are repealed.

SECTION 4: That this ordinance shall become effective March 19, 2012, after its passage, approval and publication in the form and manner prescribed by law.

ATTEST:


City Clerk


Mayor

Ayes:

Nays:

Absent:

Roll Call Vote:

Councilman Suess

Councilwoman Ives

Councilman Mouhelis

Councilman Rutledge

Mayor Gresk

Councilwoman Pacino Sanguinetti

Councilman Scalzo

None

None

Motion Carried Unanimously

Passed: March 19, 2012

Published: March 20, 2012

FOREWORD**A. Welcome:**

Welcome to the City of Wheaton. We are pleased that you have decided to join the City's staff. We hope you will find your employment with us to be both rewarding and challenging.

You are now part of a large organization serving the people of the City of Wheaton. Every job is an important part of the total government operation and plays a significant role in providing services throughout the City. Only through your efforts are we able to provide the quality of service that our citizens have come to expect. We look forward to your participation in the City of Wheaton.

B. Personnel Manual Disclaimer:

All employees are subject to and are covered by the provisions of this handbook. All employees of the City of Wheaton are at-will employees, except for those individuals subject to the Board of Fire & Police Commissioner's jurisdiction.

You should be aware that this handbook does not constitute an employment contract between the City of Wheaton and any employee. There may be occasions where, based upon the circumstances, the City may not follow the policies and procedures stated in this handbook, or may add, amend or delete portions of this handbook at any time with or without notices, as the City deems appropriate.

You will be notified in written form of any change in the policies, practices, and benefits described in the handbook through your supervisor.

C. Union Employees:

In the event of any conflict between the provisions of this manual and the provisions contained in any collective bargaining agreement applicable to union employees, the collective bargaining agreement shall control with respect to the union employees in question. If an issue is not addressed in a collective bargaining agreement, this manual shall control.

D. Employees Subject to the Board of Fire & Police Commissioners Rules:

In the event of any conflict between the provisions of this manual and the provisions contained in the Rules & Regulations of the Board of Fire & Police Commissioners (BFPC), the BFPC Rules & Regulations shall control with respect to the employee in question. If an issue is not addressed in the Rules & Regulations, this manual shall control.

E. Definition of Tier 1 and Tier 2 Employees:

Tier 1 Employees: Full time employees hired before March 31, 2012.

Tier 2 Employees: Full time employees hired after March 31, 2012.

CHAPTER 1

NON-DISCRIMINATION POLICIES

D. Workplace Violence

1. Prohibited Conduct

Threats, threatening behavior or acts of violence against employees, visitors, guests, or other individuals by anyone will not be tolerated. Employees are prohibited from making threats or engaging in violent activities. This list of behaviors, while not all inclusive, provides examples of conduct that is prohibited:

- a. Causing or threatening physical injury to another person or their property;
- b. Making threatening communications (this includes both direct and indirect communications);
- c. Aggressive or hostile behavior that creates a reasonable fear of injury to another person, property or subjects another individual to emotional distress;
- d. Intentionally damaging employer property or property of another employee;
- e. Possession of a weapon or use of city property as a weapon while on City property or while on City business, except for any City personnel whose job requires them to regularly carry a weapon while on duty;
- f. Committing acts motivated by, or related to, sexual harassment or domestic violence.
- g. Firearms, weapons, and other dangerous or hazardous devices or substances are prohibited from the premises of the City of Wheaton without proper authorization.

2. Prevention

- a. All employees should be treated with courtesy and respect at all times. Employees are expected to refrain from fighting, "horseplay," or other conduct that may be dangerous to others.
- b. The City encourages employees to bring their disputes or differences with other employees to the attention of their supervisors or the Human Resources Department before the situation escalates into potential violence.
- c. The City of Wheaton is eager to assist in the resolution of employee disputes, and will not discipline employees for raising such concerns.

3. Reporting Procedures

All City employees shall notify their supervisor and/or the Director of Human Resources of any activity which is described as prohibited conduct above which that person has witnessed or received information about from an employee, citizen, customer, vendor supplier, or even family and friends of an employee. The supervisor shall notify their Department Director and the Director of Human Resources, and all reported incidents will be investigated. Even without an actual threat, employees should report any behavior they have witnessed that they regard as threatening or violent to the City’s work environment.

CHAPTER 3

THE PAY PLAN

Q. Service to City Award:

- 1. The City of Wheaton provides a performance based service award to all eligible non-union employees. This award allows eligible employees to buy back accumulated sick leave days or accumulated vacation days according to the following schedule:

<u>Years of Service</u>	<u># of Days Eligible for Buy-Back</u>
12 Years	5 Sick Leave Days or 5 Vacation Days
17 Years	10 Sick Leave Days or 10 Vacation Days
22 Years	15 Sick Leave Days or 15 Vacation Days
27 Years	20 Sick Leave Days or 20 Vacation Days
32 Years	25 Sick Leave Days or 25 Vacation Days
37 Years	25 Sick Leave Days or 25 Vacation Days

- 2. Eligibility. Employees are considered eligible after 12, 17, 22, 27, 32 and 37 years of service. The employee must have received at least a “meets standards” on the annual performance evaluation for both the current year

and the year previous to be eligible. If an otherwise eligible employee fails to attain the necessary score, he/she will not receive the award. Missing the award at one service year does not necessarily preclude the employee from being awarded at the next service year. However, once an employee misses one service year, they will not be eligible for that specific service year award again.

3. The award date will be in relation to an employee's evaluation date. If the evaluation date and hire date are the same, then an employee will be eligible for the service award after their evaluation following 12, 17, 22, 27, 32 and 37 completed years of service, assuming the appropriate score. If the evaluation date and hire date differ, then the employee will become eligible for a service award at their next evaluation following the specific service year.
4. Eligible employees must return the Service to City Request form to Payroll no later than 30 days after the performance evaluation occurs. Forms received after this deadline will not be allowed. Employees electing to decline participation in the program should also return forms to payroll.
5. Tier 2 employees are not eligible for the Service to City Award.

CHAPTER 4

FRINGE BENEFIT PACKAGE

A. Sick Leave:

1. Sick Leave Program

a. Tier 1

Full-time employees shall be credited with one (1) paid sick leave day for each full month of service. Such days may accumulate to a maximum of one hundred (100) sick days. Sick days will not accrue beyond one hundred (100) days, except for the purpose of IMRF accrual (i.e., the days cannot be used for sick leave, but may be accrued only for IMRF service time credit upon retirement). Regarding IMRF service time accrual, employees will accrue ½ day per month for any months in which the employee has over 100 days accrued.

For employees with a sick leave accumulation in excess of 100 days as of March 31, 2012:

- 1) Sick leave balances as of March 31, 2012, will become the

individual employee's accumulation maximum.

2) As sick leave balance is reduced; individual accumulation maximum shall also be reduced until the accumulation reaches 100 days.

- b. Tier 2
Full-time employees under Tier 2 shall be credited with two-thirds (2/3) paid sick leave day for each full month of service. Such days may accumulate to a maximum of seventy-five (75) sick days; thereafter, days will accumulate at a rate of one-half day per month to a maximum of 100 days.
- c. Sick leave shall not be considered a privilege which an employee may use at the employee's discretion, but shall be allowed only in the event of actual sickness or disability of the employee. Sick leave may also be granted to meet health or dental appointments which cannot be reasonably scheduled during non-working hours, and in the event of an illness or injury of an immediate family member which requires the presence of the employee. For the purpose of this section, immediate family includes the employee's child (adopted, step, biological), spouse, and the employee's parents.
- If a pattern of sick leave abuse occurs, the City reserves the right to impose any discipline, up to and including discharge.
- d. Employees off on sick leave for five (5) consecutive days may be required to submit a note from their health care provider which indicates when the employee is able to return to work or provide a prognosis as to the earliest date when the employee will be able to return to work. The employee will also be placed on FMLA leave. The Human Resources Department may require an employee to have the physician's certificate updated. Any costs associated with providing a physician's certificate are the responsibility of the employee.
- e. Department Heads or their designee may send an employee home on sick leave if, in the opinion of the Department Head or designee, the employee appears ill and threatens the health of other employees, or the employee is unable to properly or safely perform the essential functions of their job. Employees who are eligible for sick leave, but do not have any accrued sick days available, will be required to use other accrued paid time off (personal days, vacation days, compensatory time) before being allowed to take their time unpaid.
- f. Sick leave may be advanced to employees by the Director of Human

Resources. The Department Head shall provide the Director of Human Resources with a memorandum describing in reasonable detail the rationale for approval.

D. Vacation Leave:

1. Tier 1 Vacation Program

a. Full-time employees under Tier 1 shall earn paid vacation days on a monthly basis, in accordance with the following schedule:

<u>Service Time</u>	<u>Vacation Available (max accrual)</u>
First Four Years	10 work days per year
Fifth Year	15 work days per year
Sixth Year	16 work days per year
Seventh Year	17 work days per year
Eighth Year	18 work days per year
Ninth Year	19 work days per year
Tenth Year	20 work days per year
Eleventh Year	21 work days per year
Twelfth Year	22 work days per year
Thirteenth Year	23 work days per year
Fourteenth Year	24 work days per year
Fifteenth Year and after	25 work days per year

b. Employees may accumulate up to one (1) year of accrued vacation leave (at their specific eligibility rate) according to the schedule in Section D.1. Accumulation of additional time must be approved in writing by the City Manager.

c. For Tier 1 employees with excess vacation accrual over their one-year eligibility rate as of March 31, 2012, the following will apply:

- 1) One-half of the excess accrual will be paid out as a one-time payment to the employee or into a Deferred Compensation Program: ICMA-RC or Nationwide; and
- 2) Remaining excess vacation accrual shall be utilized so that excess vacation time (more than one (1) year) is used prior to May 1, 2016. Employees are encouraged to spread out the use of this time over the course of this period.
- 3) Any excess vacation accrued and not used as of May 1, 2016 will be forfeited.

- d. For the purposes of determining vacation eligibility, the employee's date of employment, and not the calendar year, is controlling. An employee is not entitled to use any vacation time until he has completed six (6) full months of consecutive full-time employment.
- e. Recognizing that every employee's anniversary date is different, for the purpose of earning vacation time, Department Heads are authorized to advance an employee vacation days not yet earned with the approval of the Director of Human Resources.

2. Tier 2 Vacation Program

- a. Full-time employees under Tier 2 shall earn paid vacation days on a monthly basis in accordance with the following schedule.

<u>Service Time</u>	<u>Vacation Available (max accrual)</u>
First Four Years	10 work days per year
Fifth Year	15 work days per year
Sixth Year	16 work days per year
Seventh Year	17 work days per year
Eighth Year	18 work days per year
Ninth Year	19 work days per year
Tenth Year and after	20 work days per year

- b. Employees under Tier 2 may not carry over more than five (5) vacation days from one year to the next. Accumulation of additional time must be approved in writing by the City Manager.
- c. For the purposes of determining vacation eligibility, the employee's date of employment, and not the calendar year, is controlling. An employee is not entitled to use any vacation time until he has completed six (6) full months of consecutive full-time employment.
- d. Recognizing that every employee's anniversary date is different, for the purpose of earning vacation time, Department Heads are authorized to advance an employee vacation days not yet earned with the approval of the Director of Human Resources.

E. Holidays:

- 1. Except as otherwise provided in this Chapter, employees are given the following days off with pay:

- a. New Year's Day
 - b. Presidents' Day
 - c. The Friday before Easter
 - d. Memorial Day
 - e. Independence Day
 - f. Labor Day
 - g. Thanksgiving Day
 - h. The Friday following Thanksgiving
 - i. Christmas Day
 - j. Two (2) personal days (all newly-hired full-time employees must work three months before taking a personal day off). A newly hired employee who works less than 6 months in the fiscal year shall earn one (1) personal day, while a newly hired employee who works more than six (6) months in the fiscal year shall earn two (2) personal days. The scheduling of all personal days is subject to the prior approval of the supervisor who will pass the request to the Department Head.
 - k. All employees who are eligible to take personal days off must do so in the fiscal year in which the personal days are earned. Personal days may not be accrued.
 - l. Police Division Commanders, Police Services Manager, Community Service Officers and Police Services Representatives are eligible for one personal day taken as paid time off. (The second personal day is included in their Holiday pay.)
2. Full-time employees who attain twenty-five (25) or more years of service by March 31, 2012, shall receive three (3) personal days. Full-time employees who attain twenty-five (25) or more years of service on/after April 1, 2012 shall continue to receive a maximum of two (2) personal days.
 3. Holiday Pay: Police Division Commanders, Police Services Manager, Community Service Officers and Police Services Representatives receive a lump sum of 4% of their annual base salary as holiday pay, computed and paid out as follows:

- a. For employees with one (1) year of service at the time of the regular holiday pay out, the employee shall receive payment on or about Thanksgiving Day, for all authorized holidays falling during the course of the fiscal year.
- b. For employees with less than one (1) year of service at the time of the regular holiday pay out, the employee shall receive payment on or about April 30th for those authorized holidays falling during the course of their employment.

Holiday pay for employees with less than one (1) year of service is based on the number of holidays falling during the employee's employment. Thereupon, the employee will fall under the provisions governing employees with one year or more service.

- 4. If a holiday falls on a Sunday, the following Monday will be observed as the holiday and, if a holiday falls on Saturday, the preceding Friday will be observed as the holiday.
- 5. In the event an employee other than a Community Service Officer or Police Services Representative is required to work on a holiday because their presence is essential, that employee shall be entitled to additional pay computed on the basis of actual time worked and in accordance with the overtime provisions applicable to the employee's department.

J. Health and Life Insurance:

- 1. The City provides a comprehensive health plan for full-time employees and eligible dependents. Full-time employees become eligible for health insurance coverage immediately upon the first day of their introductory employment. Information and Summary Plan Descriptions regarding these plans are available on the City's Intranet and in the Human Resources Department. This insurance is provided under the terms of the City's group hospitalization and major medical plans and is subject to change.
- 2. The City provides all full-time employees group life insurance. Full-time employees become eligible for life insurance coverage after 90 continuous days of employment. The life insurance policy may change from time to time. Benefits and requirements of the plans vary and are described in the policy booklet provided to the employee. Policy booklets are available on the City's Intranet and in the Human Resources department.

Full-time employees over the age of 70 will continue to receive City

sponsored life insurance benefits, but at reduced amounts. Full-time employees will not be eligible for City sponsored life insurance benefits upon reaching the age of 75.

- 3. This Personnel Manual contains an outline of some City benefits. In the event of discrepancies between this Manual and insurance documents, the insurance documents supersede the Manual.

L. COBRA:

Under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), all employers, including state and local governments, are required to extend continuing health care coverage to employees and dependents following termination, a reduction in hours (full-time to part-time), retirement, divorce, or death. If an employee terminates employment for any reason, other than gross misconduct, or reduced hours and such employee was covered under the City's Group Insurance Plan on the day preceding termination or reduction, then such employee may continue health/dental coverage for himself/herself and any eligible dependents who were also covered during such time by making payment for the full cost of such coverage.

- 1. If an employee dies, becomes legally separated or divorced, the employee's spouse and dependent children, if they are then also receiving coverage under the City's Group Insurance Plan, can elect to purchase continued health and dental coverage under the Plan for up to thirty-six (36) months. (In the event of an employee's death, see Chapter 4, M.4-3.)

- 2. If an employee is terminated (for a reason other than gross misconduct), or is reduced to a part-time status, ~~or retires~~, the employee's family members, if they are then covered under the Plan, can elect to purchase continued health coverage under the Plan for up to eighteen (18) months. If an employee and/or other eligible family members do not choose to continue in the City's health and dental insurance programs, coverage will end on the employee's termination date.

- 3. If the employee has a covered dependent child who ceases to be eligible for dependent coverage under the Plan, the employee's child can elect to purchase continued health coverage for up to thirty-six (36) months.

- 4. Under the law, a participant or family member has the responsibility to inform the City of a divorce, legal separation, or a child losing dependent status under the Plan within sixty (60) days of the event. If the Plan Administrator is not notified within sixty (60) days of the event, the right to continue coverage is forfeited.

M. Retiree Health Benefits:

Eligible employees may continue health, dental and life insurance upon retirement by paying the full cost as required by state law. If an employee does not elect to continue

in the City's health, dental and life insurance programs, coverage will end on the last day of the month in which the employee retires.

1. Employees who retire from active service and are immediately eligible for an IMRF pension may continue health insurance, dental and life insurance by paying the full cost, per state law (40 ILCS 5/7-101). The employee is not required to actually begin the IMRF pension, but must be eligible to immediately receive the pension on the date of termination.
2. Employees who become disabled and are eligible to receive an IMRF disability benefit may continue health insurance, dental and life insurance by paying the full cost, per state law (40 ILCS 5/7-101).
3. If an employee dies, and the surviving spouse is entitled to receive an IMRF surviving spouse's monthly pension, continuation health insurance coverage will be provided to the spouse and covered dependents at the full cost as required by state law. Eligibility for the surviving spouse ends upon death or remarriage. Continuation for covered dependents ends on the date it would have otherwise ended (such as attainment of limiting age).

CHAPTER 8

RETIREMENT AND RESIGNATION

A. Retirement:

Definition: An employee will be eligible to receive Retirement-related benefits described in this chapter after having served for a total of twenty (20) or more years with the City, and having reached pensionable age as defined by IMRF or the applicable pension plan for sworn employees.

1. An employee intending to retire should provide a written notice to his/her immediate supervisor at least two (2) months prior to the effective date of retirement.
2. Use of time-off by departing employees: Departing employees may only take up to two (2) days of paid time off (e.g. personal days, vacation days, compensatory time) during the last two (2) weeks of employment, unless otherwise approved by the Director of Human Resources.
3. Retirement Programs

Depending on the employee's position, the City participates in and contributes towards the employee's retirement program. Questions regarding eligibility should be directed to the Human Resources Department.

- a. Eligible City employees participate in a combination of Social Security and the Illinois Municipal Retirement Fund.
 - 1) All eligible employees hired after May 1, 1992 will be covered by the Illinois Municipal Retirement Fund as of their date of hire.
 - 2) Part-time employees who work more than 1000 hours per year are required to be included in the Illinois Municipal Retirement Fund. An employee must be in a position normally requiring performance of duty for more than 1,000 hours in the next 12-month period in order to be able to participate in IMRF. It is the *expected* annual hourly requirements that control. The actual hours worked may be more or less than the hours expected.
 - b. Full-time sworn Police Officers and Firefighters participate in their respective service's pension plan as required by State Statute and applicable collective bargaining agreements.
 - c. All employees are eligible to participate in 457 Deferred Compensation Plans as provided by Nationwide and ICMA-RC from time to time.
4. Sick Leave Pay:

Tier 1

Employees under Tier 1 may receive a cash payment of unused accrued sick leave if the following conditions are met:

- a. An employee attains twenty (20) years of full-time service and meets pensionable age requirements as defined by IMRF or the applicable pension plan for sworn employees, or
- b. An employee attains ten (10) years of full-time service and age 62, and meets pensionable age requirements as defined by IMRF or the applicable pension plan for sworn employees.

Sick leave payment will be at the rate of one-half day per accrued day of sick leave with up to 50 total days being paid out.

- a. At no time will greater than fifty (50) days be paid out at retirement, unless such employee is grandfathered under Chapter 4.A.1.a.
- b. Any remaining sick leave balance will be applied to IMRF pension credits under the applicable IMRF rules and regulations (where applicable).

Tier 2

Upon retirement, employees under Tier 2 will not be eligible for payment of unused accrued sick leave. IMRF-eligible employees will receive service/pension credits for accrued sick leave under the applicable IMRF rules and regulations (where applicable).

5. Retirement Pay:

Tier 1

Employees under Tier 1 who terminate service in good standing (voluntarily and with appropriate notice) with the City are eligible for retirement pay as follows:

- a. Employees who attain 15 years of service and are at pensionable age will be eligible to receive 2 months retirement pay.
- b. Employees who do not meet pensionable age but attain 20 years of total service with the City will be eligible for 2 months retirement pay.

Tier 2

Employees under Tier 2 are not eligible for Retirement Pay.

6. Retirement pay and cash payment of unused accrued sick time shall be paid out only once during the employee's lifetime. Retirement pay and payment of unused accrued sick time shall be based on the rate of pay at retirement.
7. Health, dental and life insurance programs will terminate on the last day of the month in which the employee retires. Election to continue in the City's insurance programs is limited as follows:
 - a. It must be exercised immediately upon retirement, with the employee forfeiting any future participation upon cancellation.
 - b. Retirees are responsible for the full cost of the insurance program. Premium payments are due by the 25th of the month preceding the month of coverage (e.g., February 25 for March). Retirees can opt to have continued health insurance premiums deducted directly from the applicable monthly pension checks.
 - c. Retirees may purchase City sponsored life insurance benefits up to the age of 70.
 - d. Individuals who retire from active service and are immediately eligible for an IMRF pension are not required to actually begin the

IMRF pension, but must be eligible to immediately receive the pension on the date of termination (40 ILCS 5/7-101).

B. Resignation:

Definition: The official date of resignation or termination will be the last full day the employee reports for work.

1. Use of time-off by departing employees: Departing employees may only take up to two (2) days of paid time off (e.g. personal days, vacation days, compensatory time) during the last two (2) weeks of employment, unless otherwise approved by the Director of Human Resources.
2. Unless due to emergency circumstances beyond their control, employees absent without leave for more than three (3) consecutive work days shall be deemed to have resigned. Absent without leave is defined as the failure to notify your immediate Supervisor of an absence.
3. An employee wishing to leave the City service in good standing shall complete an Employee Resignation Notice, which is available in their department or on the City's intranet, and submit to their Department Head. The Resignation Notice should state the reason for leaving and provide as much notice as possible, but no less than ten (10) working days notice. For Firefighters, Fire Lieutenants, and Fire Captains, a written resignation stating the reason for leaving should be submitted with at least five (5) duty-day's notice.
 - a. The Department Head may consent to the employee leaving sooner.
 - b. A copy of the Employee Resignation Notice must be forwarded to the Director of Human Resources for placement in the personnel file.
4. Employees will receive payment for unused vacation time, provided the employee has been employed for a minimum of six (6) consecutive months. Rate of pay for unused vacation time shall be the rate of pay paid to the employee at the time of termination.
5. Upon resignation, the City cancels, without compensation, unused accrued sick time. An employee who is reinstated to full-time employment within thirty (30) days from resignation will be allowed the accrued sick time earned while previously employed, and will accrue vacation time at their previous rate.

6. Upon resignation, health, dental and life insurance coverage will cease on the employee's termination date, except as described in paragraph B.7 below.
7. Eligible employees who have resigned may elect to continue in the City's health and dental insurance programs under the Consolidated Omnibus Budget Reconciliation Act (COBRA) or as required by applicable State Statute (*215 ILCS 5/367 et seq.* or Public Safety Employee Benefits Act *820 ILCS 320*). This option is limited as follows:
 - a. It may be exercised only once (and in accordance with COBRA), with the employee forfeiting any future participation upon cancellation.
 - b. Employees will be responsible for the full cost of the insurance program. Premium payments are due by the 25th of the month preceding the month of coverage (e.g., February 25 for March).

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