

Health Insurance

The Library provides health insurance for all eligible employees.

All full-time employees, as defined by the Patient Protection and Affordable Care Act, working an average of thirty (30) hours per week, are eligible for health insurance for individual and family coverage with the cost of the monthly premium shared by the Library and the employee. The shared cost will be determined at the discretion of the Board of Trustees.

Employees enrolling in the Library's health insurance plans shall be required to pay a portion of the monthly premium costs, through payroll deductions.

The cost of individual medical insurance for eligible full-time employees is ten percent (10.0%) of the monthly premium, the Library will subsidize ninety percent (90.0%) of the monthly premium. The additional cost for medical insurance for an employee to add his/her spouse, child(ren), or family is fifteen percent (15.0%) of the difference between the cost of the individual medical monthly premium and the plan chosen by the employee.

The cost of individual dental and vision insurance for eligible full-time employees is at no cost of the monthly premium, the Library will subsidize the entire monthly premium. The additional cost for dental and vision insurance for an employee to add his/her spouse, child(ren), or family is wholly paid for by the employee at the Library's monthly premium rate.

Employees hired after November 13, 2013, will be required to disclose if their spouse has access to health insurance coverage through their employer when enrolling in the Library's health insurance. If the spouse does have access to health insurance coverage through their employer, they cannot be enrolled in the Library's health insurance plan.

Employees are responsible for keeping the Library and health insurance carriers current on any changes affecting their coverage by notifying the Human Resources Department of such changes within thirty (30) days of status change.

Employees on an unpaid leave of absence without pay, that do not qualify as Family and Medical Leave or Military Leave for Active Duty sections of this manual, will not be covered by the Library's health insurance. The employee may pay his/her portion of the monthly premium directly to the Library and not through payroll deductions.

The Library, or its designee, will initiate Consolidated Omnibus Budget Reconciliation Act (COBRA) notices and continuation of coverage subject to the requirement of the law. The Library will adhere to COBRA regulations as set forth by the U.S. Department of Labor.
<https://www.dol.gov/general/topic/health-plans/cobra>.

Related Forms

Health Insurance Disclosure Form

Related Policies

Family and Medical Leave
Hiring and Staffing

Leave of Absence Without Pay
Paychecks and Payroll Deductions