Insurance Benefits for Full-Time Employees

Health Care

Medical

The Library provides health care coverage to all employees whose standard hours total 30 or more per week. The Library pays 85% of the premium cost and the employee contributes 15% through payroll deduction the month in advance of coverage. An employee may also elect coverage for their spouse and/or children. However, a surcharge is applied to those employees who opt to cover a spouse who has coverage available through their own employer.

Dental and/or Vision

Dental and/or Vision coverage is made available to all employees whose standard hours total 30 or more per week. The plans are funded entirely by the employee through payroll deduction the month in advance of coverage. Employees may also carry coverage on their spouse and/or children.

Flexible Spending Account

A Flexible Spending Account is available to employees who work 30 or more standard hours per week. The plan is funded entirely by the employee through payroll deduction.

Insurance Benefits for Full-Time Employees

Life Insurance

Bargaining Unit Employees

Employees who work 30 or more standard hours per week receive \$10,000 in group term life insurance and accidental death and dismemberment coverage (AD&D). Premiums are paid by the Library.

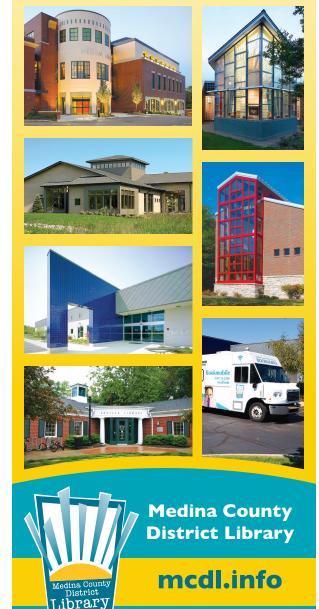
Professional/Administrative & Page Employees

Employees who work 30 or more standard hours per week receive \$20,000 in group term life insurance and AD&D. Premiums are paid by the Library.

Employees

Employees who work 30 or more standard hours per week may purchase voluntary coverage on themselves, their spouse and/or children at the time of hire through payroll deduction without being subject to evidence of insurability.

Employee Benefit Highlights at MCDL



The effective date of coverage for all of the above listed benefits is the Ist of the month following hire date. The effective date of coverage for all of the above listed benefits is the Ist of the month following hire date.

Benefits for All Employees

Vacation

Eligible employees begin accruing vacation time at the date of hire. Newly hired employees with prior public service may be eligible for service credit towards the vacation accrual process at MCDL.

Bargaining Unit Employees

New employees may begin using accrued vacation time after successfully completing a 6 month probationary period. Full-time employees receive:

- 10 days per year for years 1-4
- 15 days per year for years 5-10

• 20 days per year for years 15 and more Vacation time is prorated for part-time staff.

Professional/Administrative & Page Employees

New employees may begin using accrued vacation time without a waiting period. Full-time employees in Grades 1-5 receive:

- 10 days per year for years 1-4
- 15 days per year for years 5-10

• 20 days per year for years 15 and more Grades 6-10 receive 22 days per year. Vacation time is prorated for part-time staff.

Personal Time

Employees receive the equivalent of 4 personal days the first full pay period in January of each year. Employees hired after the first full pay period of the year do not receive personal days until the following year.

Sick Leave

Employees begin accruing sick leave, based on their standard hours, at the date of hire. Employees may accumulate a maximum of 800 hours. Newly hired employees coming from another public employer may be credited with the unused balance of his/her accumulated sick leave not to exceed 225 hours.

Holidays

Employees receive the following holidays off with pay, in which the Library is closed. Part-time employees must work 10 hours or more per week to be eligible for Holiday pay, in which paid time will be prorated.

- New Year's Day
- Thanksgiving Day
- Memorial Day
- Christmas Eve
- Independence Day
- Labor Day
- Christmas Day New Year's Eve

Tuition Reimbursement

Tuition reimbursement assistance is available to employees with 20 standard hours or more per week who have completed one continuous year of service. Consideration is given to courses related to current job, performance improvement, or advancement within the library.

Retirement

Ohio Public Employees Retirement System (OPERS)

All employees are members of OPERS. Employees may also access the OPERS website at **opers.org** where they will find many online tools, including plan information, seminar schedules, and information videos.

Library employees pay into OPERS system instead of Social Security. Employees contribute 10% of their gross pay to OPERS and the Library contributes 14%. Contributions are made through payroll deduction and are taken out before State and Federal Taxation.

Ohio Public Employees Deferred Compensation Program

The Ohio Deferred Compensation Program is a supplemental IRS section 457 retirement plan that offers all public employees in Ohio the opportunity to invest tax-deferred assets for retirement.

Employees may enroll immediately into the plan by completing a Supplemental Retirement Account Election Form, by calling the OPEDCP customer service at 1-877-644-6457, or enrolling online at **ohio457.org**. Contributions are tax-deferred, funded by the employee and deducted from each pay.