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## Richmond Heights Memorial Library GROUP HEALTH AND RELATED BENEFITS

### Benefits Summaries and Eligibility

The Library has established a variety of Employee Benefits Programs designed to assist full-time employees and their eligible dependents in meeting the financial burdens that can result from illness, disability, and death, and to help them plan for retirement, deal with job related or personal problems, and enhance their job-related skills. This section highlights some of the features of the Library's benefits programs. Several of the plans outlined are described more fully in Summary Plan Description booklets that are provided to employees once they become eligible to participate in those programs. Certain other documents, such as master contracts and master plan documents, also contain additional information regarding these programs. If the information listed herein or the Summary Plan Descriptions contradicts information contained within the master contracts or master plan documents, the master contracts/documents shall govern in all cases.

The Library reserves the right to amend or terminate any of its benefits programs or to require or increase employee contributions towards any benefits with or without advance notice at the Library's sole and absolute discretion. This reserved right may be exercised even in the absence of financial necessity. For more complete information regarding any of the Library's benefit programs, please contact the Library Director. Full benefits are provided to full-time employees only. Partial vacation and sick leave benefits are provided to regular part-time employees as enumerated in **Employee Leave Allowance Policy E-009**.

### Full-time Employee Status Determination

In accordance with the Patient Protection and Affordable Care Act (PPACA), employers with more than fifty (50) or more full-time equivalent employees must offer full-time employees (and their dependents) affordable health coverage with

a minimum value, or face possible penalties. *An employee averaging at least 30 hours of service per week (or 130 hours of service per month) is considered full-time for this mandate.* Although the Richmond Heights Memorial Library may not have fifty (50) or

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more full-time equivalent employees, it is the intent of the Library to remain in compliance with the PPACA.

In accordance with the PPACA, IRS Notice 2012-58 addresses when employees must be treated as full-time under the Act's employer shared-responsibility mandate. The IRS guidance provides two safe harbors that employers can use to decide if an employee has averaged 30 or more hours per week. One safe harbor applies to ongoing employees, the other to new employees. The safe harbors allow employers to use these time periods to predict whether an employee will qualify as full-time. The length of these time periods, as selected by the employer, may be anywhere between 3 and 12 months utilizing a standard measurement period.

The Richmond Heights Memorial Library uses a 12-month measurement period for both new and ongoing employees. New part-time and seasonal employees' hours are tracked for 12 months following the date of hire to determine full-time employee status.

Part-time and/or seasonal Library employees averaging at least 30 hours of service per week receive notification following the close of each pay period. In order to ensure compliance with the mandate, part-time and seasonal employees are required to be scheduled for no more than 28 hours per work week unless prior authorization has been granted by the Library Director.

### **Health Insurance**

The Library provides group medical insurance coverage for all full-time employees and their dependents at partial cost to employees. The Library reserves the right to cancel coverage, change carriers, modify or limit coverage or make any other changes or modifications whenever the Library considers such changes or modifications are in the best interest of the Library and its employees. Employees may be eligible for post-employment coverage at their own expense depending on the circumstances. Employees facing this situation should contact the Library Director.

### **Dental Insurance**

The Library has made every effort to find a comprehensive dental plan that will meet the needs of both families and individuals. A detailed explanation of benefits and how to use the insurance is available in the dental summary plan booklet provided by the insurance company. The Library reserves the right to cancel coverage, change carriers, modify or limit coverage or make any other changes or modifications whenever the Library considers such changes or modifications are in the best interest of the Library and its



employees.

Employees may be eligible for post-employment coverage at their own expense depending on the circumstances. Employees facing this situation should contact the Library Director.

### **Vision Insurance**

The Library provides a voluntary, comprehensive vision plan for all full-time employees and their dependents at full cost to the employee. A vision summary plan document is provided by the insurance company and given to the employee at hire and upon request. Employees may be eligible for post-employment coverage at their own expense depending on the circumstances. Employees facing this situation should contact the Library Director.

### **Disability Insurance**

The Library provides long-term disability coverage for all full-time employees. This coverage provides compensation should an employee become so sick or disabled that the employee is unable to perform their duties for a period of over ninety (90) calendar days and extending no longer than two (2) years. That period of time may be extended if the employee is totally and permanently disabled. The Library reserves the right to cancel coverage, change carriers, modify or limit coverage or make any other changes or modifications whenever the Library considers such changes or modifications are in the best interest of the Library and its employees.

### **Life, Accidental Death, and Dismemberment Insurance**

The Library provides a term life insurance policy and Accidental Death and Dismemberment insurance policy for all full-time employees at no cost to employees. The Library reserves the right to cancel coverage, change carriers, modify or limit coverage or make any other changes or modifications whenever the

Library considers such changes or modifications are in the best interest of the Library and its employees. Additional life insurance products are available through payroll deduction. Employees who choose to purchase voluntary insurance products shall pay the full premium.



## **COBRA Notification**

According to the federal Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1985, in the event of your termination of employment with the Richmond Heights Memorial Library or loss of eligibility to remain covered under the Library's group health insurance program, full-time employees and their eligible dependents may have the right to continued coverage under the Library's group health insurance program for a limited period of time at their own expense. Consult the Library Director for details.

## **Retiree Medical Insurance**

The Richmond Heights Memorial Library may permit employees, in good standing, who have terminated their employment with the Library to continue their health coverage through the Library's insurance policies at the employee's expense until they become eligible for coverage under Medicare or any similar federal or state program, dependent upon their meeting the following conditions:

1. Twelve (12) years of continual employment service with the Richmond Heights Memorial Library, as defined and verified by records of the Library and the records of the applicable retirement system, **AND**
2. Have reached the age of fifty-one (51) or older

## **Employee Assistance Program**

Through the City of Richmond Heights, the Library provides, at no cost to the employee or his/her immediate family, an employee assistance program to confidentially counsel and help employees resolve personal problems. Information, consultation and counseling are provided by professionals who work for an independent, outside firm.

*Adopted by the RHML Library Board of Trustees January 16, 2024*