

## Insurance Coverage

### **Health Insurance**

The Library offers a traditional copay PPO health insurance plan through Allied with a modest in-network deductible of \$500 for individuals \$1000 for families\*. The Library pays 80% of health care premiums. The employee portion of bi-weekly premiums are as follows:

Individual	\$73.10
Individual/Children	\$129.23
Individual/Spouse	\$143.61
Family	\$176.89

\*Medicare Supplement Plan also available to those who qualify for Medicare. Please contact Human Resources for more information.

### **Dental Insurance**

Dental Insurance is available through Anthem BCBS. Semi-monthly premiums (no premium due on 3rd pay period of the month) are as follows:

Individual	\$14.18
Individual/Spouse	\$36.60
Individual/Children	\$40.29
Family	\$60.14

### **Vision Insurance**

Vision insurance is available through Anthem BCBS. Semi-monthly premiums (no premium due on 3rd pay period of the month) are as follows:

Individual	\$3.81
Individual/Spouse	\$7.62
Individual/Children	\$7.81
Family	\$11.61

### **Term Life Insurance**

SJCPL pays 100% of the premium, less \$.01 per month for a \$30,000 policy for full time staff. No family coverage is available.

### **Long Term Disability Insurance**

For injuries or illness, SJCPL pays 50% of regular pay (not to exceed \$1,500.00 per month) for full time staff.

### **Section 125**

Employees who pay premiums for health, dental and/or vision coverage may do so on a tax-free basis. Federal income, social security and state taxes are waived.

## Retirement Benefits

### **Public Employees Retirement Fund**

Benefits include a Pension and an Annuity Savings Account. Employees are vested with 10 or more years of service. [Click here for additional information.](#)

- *Pension*: Monthly benefit for life with no employee contribution.
- *Annuity Savings Account*: Employees contribute 3% of gross wages.

**Deferred Compensation Plan (Hoosier START 457b)**

Employees may set aside compensation through payroll deduction in this optional retirement plan. Federal, state and local income taxes are deferred on the compensation invested. Several investment options are available.

Other Benefits

**Employee Assistance Program**

All employees are eligible for free and confidential short-term counseling services through New Avenues for employees and immediate family members.

**Educational Assistance**

Employees who have completed 6 months of employment are eligible for a partial tuition reimbursement for undergrad or graduate coursework. Those completing their Indiana Librarian Certification may be eligible to receive a full reimbursement for classes that are required for certification.

**Vacation (earned monthly)**

Non-Exempt Part Time:

- Hired to work 20-29 Hours Per Week: 1.33 hours per month (16 hrs. yearly)
- Hired to work 30-39 Hours Per Week: 2 hours per month (24 hrs. yearly)

Non-Exempt Non-Librarian Positions Full-Time:

- 10.67 hours per month (128 hrs. yearly) through the fourth (4th) year
- 13.96 hours per month (167.6 hrs. yearly) beginning the fifth (5th) year of service
- 17.36 hours per month (208.4 hrs. yearly) beginning the tenth (10th) year of service
- 18.67 hours per month (224 hrs. yearly) beginning the fifteenth (15th) year of service
- 20.67 hours per month (248 hrs. yearly) beginning the twentieth (20th) year of service

Non-Exempt Librarians Positions (employees assigned to positions requiring an MLS/MIS degree)

- 17.36 hours per month (208.4 hrs. yearly) through the fourteenth (14th) year of service
- 18.67 hours per month (224 hrs. yearly) beginning the fifteenth (15th) year of service
- 20.67 hours per month (248 hrs. yearly) beginning the twentieth (20th) year of service

Exempt Full Time:

- 16.7 hours per month (200.4 hrs. yearly) through the fourteenth (14th) year of service
- 18 hours per month (216 hrs. yearly) beginning the fifteenth (15th) year of service
- 20 hours per month (240 hrs. yearly) beginning the twentieth (20th) year of service

**Sick Leave**

Full time staff earn sick leave at the rate of 6.7 hours per month, or up to 80 hours per year. Sick leave accumulates to 800 hours.

**Holiday Pay**

The St. Joseph County Public Library is closed and Paid Time Off will be paid for the following holidays:

- New Year's Day
- Memorial Day
- Independence Day (July 4th)
- Labor Day
- Thanksgiving Day
- Christmas Eve – December 24th
- Christmas Day – December 25th
- New Year's Eve – December 31st