

Benefits Policy

Medical, Dental, and Life Insurance:

Upon written application, group hospitalization, dental, and life insurance benefits are available to all full-time employees.

Medical and Dental Premium:

The Library and the employee will share the cost of the total medical and dental insurance plan for eligible individual employee coverage. If desired, the employee may extend coverage to his/her immediate family dependents. This cost will also be shared between the Library and the employee. See the Library Director for details concerning the cost of insurance coverage. Insurance coverage becomes effective upon the first day of employment. The Library Director will provide details concerning insurance coverage to eligible employees.

Group Life Insurance:

The Library will pay the full cost of the group life insurance and accidental death and dismemberment coverage available to full-time employees.

COBRA:

All insurance will cease with the termination of employment. However, eligible employees can convert a group health and life insurance policy to an individual policy after separation at the sole premium cost of the employee pursuant to COBRA. For more information, see the Library Director.

Illinois Municipal Retirement Fund:

All employees who regularly work for the Library more than 1000 hours per year shall be registered with the Illinois Municipal Retirement Fund and be committed to the benefits and obligations thereof, in accordance with the state statutes.

Employee Assistance Program:

A confidential Employee Assistance Program (EAP) is offered to all full-time, regular employees and their families at no cost to the employee. The EAP is managed by Employee Resource Systems, Inc., and provides free comprehensive evaluation, brief counseling, and referral if required.

Deferred Compensation:

The Library offers employees the opportunity to participate in a Section 457 Deferred Compensation Program. Three programs are offered through the International City Management Association Retirement Corporation (ICMA-RC), Great Western Life Benefits Corp., and IPPFA (Illinois Public Pension Fund Association). Participation is at the option of the employees, through payroll deduction.

Section 125 Cafeteria Plan:

The Library offers employees the opportunity to save by having pre-tax dollars deducted to cover unreimbursed medical expenses and dependent care.