

Full-Time Employee Benefits Summary



This information is subject to change at any time. This Benefit Summary is not an offer of employment or a promise of employment. This summary is not a contract or a promise of benefits.

Employee Wellness/Healthcare Clinic

Employees and dependents are eligible to participate if enrolled in the EVPL Health Care and Prescription Drug Plan. The Wellness Clinic is staffed and managed by **Tri-State Community Clinics** and provides the same types of services a general medical office does, including in-office procedures and testing. Eligible employees and dependents may obtain some prescriptions from the Clinic Pharmacy.

EVPL pays 100% of the Clinic cost. All services are at no cost to the employee. Co-pays, deductibles and co-insurance do not apply.

Health Care and Prescription Drug Insurance

Employees and dependents are eligible to participate, on the first of the month following employment, in a group health plan administered by Cypress. The plan is a Preferred Provider Organization (PPO), utilizing the Encore PPO Network, covering preventative care, hospitalization, surgical procedures, major medical, and prescription drugs. The plan allows the employee the choice of physician and facility/provider within the network. There is an out-of-network benefit. Detailed information will be provided during the orientation and at enrollment.

EVPL pays 90% of the monthly premium for all coverage levels for Cypress PPO plan.

Dental Care Insurance

Employees and dependents are eligible to participate, on the first of the month following employment, in a group dental care plan provided through **Health Resources Inc.** (HRI). The dental care plan has a basic option and an enhanced option. Both options cover preventative care at 100%; other covered care includes restorative and orthodontics per plan guidelines. Detailed information will be provided during the orientation and at enrollment.

EVPL pays 90% of the monthly premium for all coverage levels.

Flexible Spending Accounts (FSA)

Employees and dependents are eligible to participate, on the first of the month following employment, in Flexible Spending Accounts (FSA) administered by Cypress. FSAs allow you to contribute pre-tax monies through payroll deduction to pay for expenses not covered by medical or other benefit plans. EVPL offers two different FSA accounts: healthcare reimbursement and dependent care. Detailed information will be provided during the orientation and at enrollment.

The employee contributes monies through payroll deduction on a pre-tax basis. EVPL pays the monthly administrative fees for participants.

Vision Care Insurance

Employees and dependents are eligible to participate, on the first of the month following employment, in a voluntary group vision care plan provided through **Anthem Blue Cross Blue Shield** called **Blue View Vision**. Detailed information will be provided during the orientation and at enrollment.

EVPL pays 90% of the monthly premium for all coverage levels.

Hearing Service Plan

Employees and anyone living in their household are eligible to participate upon hire. This **EPIC Hearing Plan** is not an insurance plan. It is a program offering discount pricing based on negotiated fee-for-services and wholesale priced products. Detailed information will be provided during the orientation and at enrollment.

There is no premium for this plan. Costs incurred through utilization are paid by the employee.

Premium Only Cafeteria Plan

All medical, prescription drug, flexible spending account, dental, and vision plans are part of the EVPL Premium Only Cafeteria Plan. This means that the contributions made by the employee towards the premiums for these plans may be paid with pre-tax dollars. The pre-tax dollars are not subject to Federal, State, Local, or Social Security taxes. This results in an increase in spendable income.

Deaconess Concern Employee Assistance Plan (EAP)

Concern EAP offers confidential short-term counseling, referral (if necessary), and follow-up services for the employee and any member of the employee's household. Services include family or marital concerns, depression, work-related issues, grief counseling, substance abuse, eldercare concerns, stress, parenting issues, financial issues, or retirement. Employees are eligible upon employment.

EVPL pays the entire premium for these services. The plan provides for up to five counseling visits at no cost to the employee.

Deaconess Concern Work-Life Services

Part of the **Concern EAP** program, **Work-Life Services** provides employees with services through the following programs:

- Financial Assist providing comprehensive financial support.
- Legal Assist providing qualified legal support.
- Consultation and Resources providing resources for work-life problems.
- Work-Life interactive website with modules on Family and Care-giving, Health and Wellness, Emotional Well-Being, Working Smarter, Daily Living, and much more. Employees are eligible upon employment.

EVPL pays the entire premium for these services. There is no cost to the employee.

Term Life Insurance and Accidental Death and Dismemberment Insurance

The employee designated beneficiaries will receive a benefit of 1 ½ times the employee's annualized salary to a maximum of \$150,000. If the employee's demise is accidental the benefit amount is doubled. There may be a benefit payable to the employee for an accidental dismemberment. Detailed information will be provided during the orientation and at enrollment. Employees are eligible upon employment.

EVPL pays the entire premium for this plan. There is no cost to the employee.

Voluntary Group Term Life Insurance with Living Benefits

The employee has the option to select the desired amount of benefit in increments of \$10,000 up to a maximum of \$500,000 or five (5) times the employees annualized salary, whichever is less. Spouse and dependent coverage is available. The plan includes a living benefit which is comparable to long-term care insurance policies. Employees are eligible upon employment and may enroll at any time during their employment.

The employee pays the entire premium for this voluntary coverage through payroll deduction.

Long-Term Disability Insurance

Employees are eligible to participate, on the first of the month following employment, in a Long-Term Disability (LTD) insurance providing income replacement coverage up to 60% of base wages for qualified employees/conditions following a 90 day elimination period.

EVPL pays the entire premium for this plan. There is no cost to the employee.

Worker's Compensation Insurance

Benefits are dependent on circumstances. Work-related injuries and illnesses must be reported immediately to the employee's supervisor. Follow EVPL procedure for reporting and seeking treatment.

EVPL pays the entire premium for this plan. There is no cost to the employee.

Retirement Pension and Savings Plan

Pension and a retirement saving plan are administered by the **Indiana Public Retirement System** (PERF or INPRS) and consist of (1) a defined benefit pension plan with payment upon retirement eligibility and (2) a defined contribution savings plan from which the retiree may draw upon retirement eligibility. Employees are eligible upon employment.

EVPL pays the employer's portion to fund the pension and the employee's portion to fund the savings plan. There is no cost to the employee.

Hoosier S.T.A.R.T. Deferred Compensation Plan for Retirement Savings

Employees may save for retirement on a pre-tax basis through the **Hoosier S.T.A.R.T. 457** plan administered by **Great West**. The Employee may save a portion of their compensation on a pre-tax basis with a minimum contribution of \$15 per pay period. All investments are self-directed. Employees are eligible upon employment.

EVPL Matching Contribution to Retirement Savings

EVPL will contribute matching dollars to the **Hoosier S.T.A.R.T. 401a** plan equal to 100% of the first 2% of the employee contribution. For example if the employee contributes 4%, EVPL will contribute 2%; if the employee contributes 1.5%, EVPL will contribute 1.5%. All investments are self directed. Full-time employees are eligible upon completion of one year of continuous employment.

Employee Training

EVPL provides external training opportunities, including conference attendance, upon approval. In addition, internal training opportunities two annual staff days, webinars, classes conducted by staff, and on-line opportunities are provided through sources such as IN webjunction and the Indiana State Library.

Payday

Payday is every other Friday by direct deposit. There are twenty-six (26) paydays a year. Compensatory time rather than overtime pay is the usual form of compensation for work in excess of forty (40) hours worked in a given workweek for non-exempt employees. Evenings and Saturdays are part of the regular work week. Most employees work Sunday afternoon several times per year and receive compensatory time.

Social Security Insurance

Social Security is administered by the federal government through the Social Security Administration and provides old age, survivor, disability, and retirement benefits.

Unemployment Compensation Insurance

Benefits are dependent upon the employment circumstances.

Holidays with Pay

EVPL is closed the following days for holiday time: New Year's Day, Dr. Martin Luther King Jr. Day (3rd Monday in January), Memorial Day, Fourth of July, Labor Day, Thanksgiving Day, Christmas Eve, Christmas Day, and New Year's Eve. The Day after Thanksgiving is a paid holiday for employees however the library is not closed to the public, public service employees observe the holiday on a day of their choice within the guidelines. In addition, a "floating" paid day off during the employee's birthday month is provided.

Personal Business Time with Pay

Employees receive thirty-two (32) hours of Personal Business time per year, prorated the first year of employment. Personal Business time is not cumulative. Leave may be taken in ½ hour and hour increments up to eight (8) hours.

Sick Leave with Pay

Employees receive twelve (12) days of sick leave per year, prorated the first year of employment. Sick Leave may be carried into subsequent years with a maximum balance of 90 days. Leave may be taken in ½ hour and hour increments up to eight (8) hours. Sick leave may also be taken so you may care for an ill immediate family member.

Vacation – Non-Exempt Positions

Days per year: 5 (yr 1), 10 (yr 2 & 3), 15 (yr 4 – 6), 18 (yr 7 – 9), 20 (yr 10 – 12), 21 (yr 13 – 15), 22 (yr 16 – 18), 23 (yr 19 – 21), 24 (yr 22 – 24), 25 (yr 25+), vacation days are prorated the first year of employment. Vacation may be carried into the next year with a maximum balance 50% of the annual allotment or 80 hours, whichever is less. Leave may be taken in one (1) hour increments up to eight (8) hours.

Vacation – Exempt Positions

Days per year: 20 (yr 1 & 2), 21 (yr 3 & 4), 22 (yr 5 & 6), 23 (yr 7 & 8), 24 (yr 9 & 10), 25 (yr 11 – 12), 26 (yr 13 & 14), 27 (yr 15 & 16), 28 (yr 17 & 18), 29 (yr 19 & 20), 30 (yr 21+), vacation days are prorated the first year of employment. Vacation may be carried into the next year with a maximum balance of 80 hours. Leave may be taken in one (1) hour increments up to eight (8) hours.

Leaves of Absence

Leaves of absence with or without pay may be granted for medical reasons, family medical reasons, or some personal reasons following the guidelines set forth by the Family Medical Leave Act (FMLA). Eligibility is determined following FMLA guidelines. A non-FMLA unpaid discretionary leave of no more than one (1) week may be available to some employees dependent on the situation.

Jury Duty Leave

Jury duty or witness in court may provide for paid time off by Federal or State mandate. The employee's regular pay will not be offset by any payment made to the employee the court system.

Military Active Duty or Annual Reserve Training Leave

EVPL is compliant with USERRA and other military active duty or annual reserve training leave mandates. This is not a paid leave.

Serviceman Family Military Leave

EVPL is compliant with both Federal and Indiana mandated leave for families of active military service personnel.

Bereavement Leave with Pay

Five (5) days of Bereavement leave per calendar year to be used for funerals, periods of bereavement, and other matters related to the death/estate settlement of a relative (by blood or marriage), extended family member, or person with whom the employee had a close relationship like that of a relative or family member. Leave may be taken in one (1) hour increments up to eight (8) hours.

Tobacco & Smoke Free Premises; Drug Free Workplace; Violence Free Workplace

The Library is committed to enforcing the policies it has in place to ensure a healthy and safe workplace for all employees.

Parking

Parking is provided for all employees free of charge.

You may contact the Human Resources Department at 812-436-7322 or contact HR via e-mail at hr@evpl.org, for additional benefit information.

NOTES

Information in this summary is subject to change with the approval of the Evansville Vanderburgh Public Library Board of Trustees or to remain compliant with applicable local, state, or federal laws. Statements contained herein are intended to be used only as an aid in understanding EVPL's employee benefit program for full-time benefit eligible employees. In case of conflict, the applicable plan document or carrier contract shall prevail. It is the policy of the Evansville Vanderburgh Public Library to be in full compliance with all federal and state non-discrimination and equal opportunity laws, orders, and regulations relating to race, sex, religion, disability, age, national origin, sexual orientation, or status as a disabled veteran or veteran of the Vietnam era. Questions or concerns should be directed to the Human Resources Manager, Evansville Vanderburgh Public Library, 200 SE Martin Luther King, Jr. Blvd, Evansville, Indiana 47713.

Evansville Vanderburgh Public Library is an Equal Opportunity Employer.

EVPL and the employee share the cost of this.

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