

Employee Benefits Policy

I. Disability Income Plan

The Library will provide a long-term disability income plan for all full-time employees. The plan will provide a monthly benefit as outlined in the insurance carrier's literature.

If an employee chooses to use accumulated sick time after qualifying for long-term disability benefits, the employee must apply for benefits and turn them over to the Library if they wish to continue to receive sick pay.

II. Health Insurance Program Participation

All full-time employees are eligible and may join the New York State Employees Health Insurance Program and other library sponsored medical insurance programs.

Full time employees hired prior to April 1, 2001 receive the Empire Plan, or equivalent. For such employees the Library pays the full cost of the above plan and other library sponsored medical insurance plans for both individual and dependent coverage.

Full time employees hired after April 1, 2001 as a group receive the Empire Plan, or equivalent. The Library will pay the full cost of the above plan and other library sponsored medical insurance plans for individual coverage. The Library will pay 85% (and the employee will pay 15%) of the cost of the above plan and other library sponsored medical insurance plans for dependent coverage. On January 1 following five full years of full-time employment, for those hired after April 1, 2001, the Library will pay 90% (and the employee will pay 10%) of the cost of the above plan and other library sponsored medical insurance plans for dependent coverage.

The starting date for coverage in the Health Insurance Program and other library sponsored medical insurance plans will be the first date following employment permitted by the plans.

An employee's coverage in the plans will cease on the last day of the month in which they leave eligible status, except when defined below through retirement, and except when and to the extent that extension of such coverage is legally mandated by the former employees' payment therefore.

Full time employees who are on a leave of absence, authorized by the Board of Trustees, may have their insurance coverage continued but the employee must bear the full cost of the insurance as well as a small service charge recommended by the plans. Payment must be received by the Library prior to the time it must be sent to the plans or coverage will be automatically dropped without chance of reinstatement until the employee returns to work on a full time basis.

Eligible employees who choose not to enroll in the Health Insurance Program will receive, as salary, one third of the Library's cost of individual coverage in the Program. This payment will be computed and paid on a yearly basis, near the end of Library's fiscal year, and will cease whenever the employee becomes enrolled in the Health Insurance Program.

Eligible employees choosing not to enroll in the Health Insurance Program must demonstrate and certify that they (and their dependents, if any) are sufficiently covered by a health insurance plan and must exonerate the Library from any liability for coverage.

Employees who have worked twelve or more years as a full time employee of the Library and who retire from the Library directly into the New York State Retirement System, will receive the Empire Plan or equivalent during their retirement. The full cost of individual coverage will be borne by the Library.

III. Retirement System Participation

All full-time employees (defined as those who work a regularly scheduled workweek of at least 35 hours) must join the New York State Employees Retirement System.

All part-time employees (defined as those who work a regularly scheduled workweek of less than 35 hours) may join the New York State Employees Retirement System if they desire.

Contribution rates and retirement eligibility are determined by New York State Law. The library participates in Article 14 & 15 and Section 41J.

IV. Tax Sheltered Annuity

The library allows all employees to participate in a tax sheltered annuity program through means of a payroll deduction. The Library does not contribute towards the annuity. The Board of Trustees will periodically approve a selection of tax shelter annuity products. The Library assumes no responsibility on the matter of any aspect of the annuity program to which any payroll deduction is forwarded.

V. Worker's Compensation

All employees, as defined in section 201 of the New York State Disability Benefits Law, are covered by Worker's Compensation. Time lost as a result of a compensable disability is not deducted from sick time.

Amended: June 2021