

HELEN M. PLUM MEMORIAL LIBRARY

**P-5 Insurance**

Adopted by the Library Board of Trustees, August 20, 2024.

**Full-Time Salaried Employees**

Medical and Dental insurance coverage is available to full-time staff and, optionally, their dependents (spouse, children, family). The Library pays a portion of these insurance premiums. The remaining portion is paid by the employee by means of payroll deduction.

	Employee Premium Paid by HPL	Dependent Premium Paid by HPL
Medical	90%	70%
Dental	100%	70%

Basic Life/AD&D<sup>1</sup> insurance coverage is provided to full-time staff. Voluntary Life/AD&D insurance is optional at the employee’s expense.

Vision insurance coverage is available to full-time staff and their dependents (spouse, children, family) at the employee’s own expense and paid by means of a payroll deduction.

Insurance coverage begins for a full-time employee on the first day of the following month after date of hire.

**Eligible Part-Time Employees**

Eligible part-time employees (those who work over 1000 hours annually) are permitted to enroll in Dental, Vision, Basic Life/AD&D, and Voluntary Life/AD&D Insurance. Monthly premiums plus monthly LIMRiCC<sup>2</sup> administrative fees are at the employee’s own expense and paid by means of a payroll deduction.

**Non-eligible Part-time, Substitute, and Seasonal Employees**

Non-eligible part-time, substitute, and seasonal employees are not permitted to participate in Library insurance coverage.

**Employee Assistance Program (EAP)**

All employees, regardless of classification, are eligible to use the Employee Assistance Program.

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<sup>1</sup> Accidental Death & Dismemberment (AD&D) Insurance

<sup>2</sup> Library Insurance Management and Risk Control Combination (LIMRiCC) provides conventional insurance coverage for a group of participating libraries. Pooling together as one organization provides lower insurance premiums for members.