

## CHAPTER 4: EMPLOYEE BENEFITS

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The Board reserves the right to change and/or eliminate the plans and benefits it provides at any time, in its discretion.

### 4.1 Eligibility

District employees are eligible for the following benefits as approved by the Board of Trustees based on their employment status and number of regularly-scheduled work hours as follows.

**Note:** An employee may not use one benefit to extend another unless otherwise permitted by this policy.

<b>Benefit</b>	<b>Employment Status Needed for Eligibility</b>	<b>Min # of Scheduled Hours per Week Needed for Eligibility</b>
Employee Assistance Program	Any	Any
Medical, Dental, Vision Insurance; Life & Personal Accident Insurance; Short Term Disability (STD); Long Term Disability (LTD) Insurance	New or Promoted Employee during Trial Period; Regular, Temporary	20
Vacation Leave	Regular/Promoted/Temporary	20
All Other Paid Leaves	New or Promoted Employee Trial Period; Regular, Temporary	20
ICMA Retirement Corporation (Deferred Compensation Plan)	Benefit Eligible Employee	20
Retirement (P.E.R.S.)	Benefit Eligible Employee	Determined by Washington State Department of Retirement Systems Requirements
Tuition Assistance	Benefit Eligible Employee	Enrollment in UW I-School DMLIS
Staff Library Cards with daily overdue fines waived	Any	Any

### 4.2 Medical.

Full-time employees have the maximum amount of all approved employee benefits paid by the District.

Part-time employees regularly scheduled to work 20 to 39 hours per week receive a contribution from the District toward their employee medical premium computed at the ratio of hours worked to those required for full-time employment, except those for which vendors have other requirements.

Only the premium for employee coverage in the medical plan (or a portion thereof) is paid by the District, except for employees who choose a medical plan for themselves and their dependents costing less than the approved maximum amount, in which case the employee may offset a portion of the amount it receives from the District to the monthly medical premium for their dependents. All other medical dependent coverage shall be at the employee's cost.

### **4.3 *Dental, Vision, Life Insurance.***

Premiums for dental, vision, and life insurance plans approved by the Board are paid in full for employees who are normally scheduled to work 20 hours or more per week. Dependents' coverage for dental, vision, and life insurance are at the employee's cost.

### **4.4 *Long- and Short-Term Disability Insurance***

Short-Term Disability – Voluntary coverage available at employee cost.

Long-Term Disability – Base Plan is included with WCIP and Group Health medical coverage plans. For employees scheduled to work 20 hours or more per week who have not selected a District offered medical plan, the Base Plan is paid for by the District. Voluntary buy-up coverage is available at employee cost. Dependents are not eligible for Long-Term Disability Insurance.

### **4.5 *Employee Assistance Program (EAP).***

All employees and their eligible dependents are provided the resources of an employee assistance program (EAP) to use whenever the need for assistance in coping with a problem occurs.

### **4.6 *Other Benefits***

1. Spokane County Library District employees who meet eligibility requirements are required by Washington state law to become members of the Washington Public Employees Retirement System (PERS). The District follows Department of Retirement systems rules and regulations regarding retirement. Employee contributions to PERS are pretax contributions.
2. The District also offers a deferred compensation plan through ICMA Retirement Corporation. The District does not contribute to this plan. Employees may make deferred contributions to this plan up to the maximum amount set by the IRS.
3. The District offers tuition reimbursement assistance to employees enrolled full-time in the U-W I-School Distance Master of Library Science degree program. To be eligible, District employees must have successfully completed the first quarter of the MLS program, and maintain a GPA of 3.0 or greater throughout the program. Assuming funds are available; tuition assistance will be based on the cost of two (2) credit hours per quarter, not to exceed six (6) credit hours per year, with reimbursement for eighteen (18) credit hours being the maximum allowed for the program.
4. Staff library cardholders may not be assessed daily fines for overdue library materials as stated in Resolution 96-19, adopted by the District's Board of Trustees, October 17, 1996.
5. The District also provides federal and state mandated employee benefits such as social security, Medicare, and worker's compensation.

### **4.7 *Post-Termination***

Under provisions of the Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1986, employees and/or spouses and dependents of employees may continue to purchase medical, dental, vision insurance, and EAP coverage on a self-pay basis for a limited period of time after experiencing a loss in coverage from a divorce or separation from the employed spouse, reduction in hours, termination of employment, or any other COBRA-qualifying event.

#### 4.8 *Pretax Medical Benefit Plans*

Employees are eligible to participate in the pretax Benefit Plan commencing on the date the employee becomes eligible for coverage under the Insurance Plan and ending on the date the employee ceases to be eligible, or terminates employment.

The following definitions apply to Spokane County Library District's Pretax Medical Benefit Plans:

- "Benefit Election Form" refers to the form provided by the Plan Administrator to employees to enroll in a health insurance plan. Once enrolled in a health plan, the employee becomes eligible for the Pretax Benefit Plan.
- "Benefit Election Period" refers to the month of open enrollment during each Plan year subsequent to the year of hire. Benefit Election Period may also include the normal trial period following employee's date of hire.
- "Compensation" refers to an employee's basic salary, overtime, paid leaves, as well as that portion of medical, dental, vision, life, and disability insurance paid by the District.
- "Insurance Plan" refers to the Spokane County Library District's medical, dental, vision, life, EAP, personal accident, and long-term disability insurance plans available to employees.
- "Plan Administrator" refers to the person or persons responsible for the administration of the insurance plan.
- "Plan Year" refers to the twelve-month period beginning January 1 and ending December 31.

Each employee who is eligible for medical, dental, vision, life, personal accident, and disability insurance coverage may participate in the Pretax Benefit Plan by completing a Benefit Election Form within the Benefit Election Period.

A Benefit Election Form once filed should remain in effect until the earlier of (a) the Employee's ineligibility for coverage under the Insurance Plan for whatever reason; and (b) the filing of a new Election Form. An Election made (or deemed made) is irrevocable for the Plan Year. Changes can be made if there are changes in an employee's family status, which include but are not limited to: birth, adoption, or legal guardianship of a child, marriage, separation or divorce, or dependents becoming ineligible for coverage.

The Benefit Election Form should indicate the employee's participation in the Insurance Plan as either "Employee;" "Employee and Spouse;" "Employee, Spouse, and Children;" or "Employee and Children." The premium shall reduce the employee's compensation throughout the Plan year by allowing employees to pay their health insurance premiums with pre-tax dollars.

If no Benefit Election Form is filed by the employee, the employee is not eligible for the Pretax Benefit Plan.

An Election Form shall become effective for the Plan Year (or remainder of the Plan Year) following the end of the Benefit Election Period. If a change is made as provided in section 3.2, it should be effective on the first day of the month following the receipt of the new Benefit Election Form in the Business Office.

The Pretax Benefit Plan's nontaxable benefit shall be the portion of the employee's total cost of coverage of the Insurance Plan allocated to Employees in accordance with normal personnel practices in effect during the Plan Year.

Compensation for employees participating in the Insurance Plan shall be reduced by the amount of premium costs of the Insurance Plan(s). The maximum benefit available to an Employee will be the sum of monthly premium costs attributable to family coverage while eligible.

The Business Office shall have general responsibility for the administration and interpretation of the Pretax Benefit Plan, and shall establish procedures and provide for the keeping of records of all actions taken in accordance with his/her duties. The duties, claims determinations, and liability of the Business Office shall be determined by the terms of the Insurance Plan.

The District's Board of Trustees reserves the right at any time to amend, suspend, or terminate the Pretax Benefit Plan, in whole or in part and for any reason, and to adopt any amendment or modification thereto.

Nothing contained in the Pretax Benefit Plan shall give any employee the right to be retained in the employment of the employer or affect the right of the employer to dismiss any employee. The adoption and maintenance of the Pretax Benefit Plan shall not constitute a contract between the employer and any employee for consideration for, or an inducement to or condition of, the employment of any employee.

All notices, statements, reports, and other communications from the Plan Administrator to any employee or other person required or permitted under the Pretax Benefit Plan shall be deemed to have been duly given when delivered to, or when mailed by first-class mail postage at his address last appearing on the records of the Plan Administrator.

The Pretax Benefit Plan and all rights there under shall be governed by and construed in accordance with the laws of the State of Washington and the United States.

Note: BO Notification and Section 125 Election Form – BO use only