



Full-Time (30-40) Hour Employees

This document provides a general overview of Meridian Library District's (MLD) full-time [employee benefit program](#) for employees who regularly work 30-40 hours per week. Benefits are anticipated to be effective 1/1/23-12/31/23 but are subject to change at any time. Contact HR (hr@mld.org) or Advanced Benefits (208-664-3482 or service@trustab.com) for additional information about these benefit components.

EMPLOYEE SEMI-MONTHLY CONTRIBUTION FOR MEDICAL, VISION, AND DENTAL HEALTH BENEFITS				
	Medical	Vision	Mutual of Omaha Dental	OR Willamette Dental
Employee Only	\$0	\$0	\$0	\$0
Employee + Spouse	\$107.49	\$3.70	\$21.97	\$31.50
Employee + 1 Child	\$9.68	\$3.70	\$18.81	\$29.85
Employee + 2 or More Children	\$9.68	\$4.21	\$29.48	\$43.90
Employee, Spouse + Child(ren)	\$117.16	\$8.95	\$47.13	\$68.13

*****Eligibility Date:** Employees who regularly work 30 or more hours per week are eligible for medical, vision, dental, and HRA benefits on the first day of the next calendar month following hire or position change date.***

HEALTH REIMBURSEMENT ARRANGEMENT

HRA VEBA: Full-time MLD staff are eligible to receive a monthly \$165 contribution to a Health Reimbursement Arrangement (HRA) at no cost to the employee. The HRA Veba differs from a regular HRA account in that the employee chooses how to invest their funds and can use their money right away or save it up to use later during their retirement years. This benefit is also able to be assigned beneficiaries, who would inherit the funds in the case of the employee passing away. HRA accounts can be used to reimburse or cover the charges for eligible medical expenses to help offset costs not covered by a qualifying employer-sponsored group health plan. Expenses eligible for reimbursement are determined by the IRS.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

MAGELLAN ASCEND: 1-800-523-5666 (TTY711) - All employees, their dependents, and all household members (related or not) are eligible for the Employee Assistance Program (EAP) at no cost to the employee. Magellan provides confidential in-person counseling (up to 8 counseling sessions for each issue) and a 24/7 helpline. The EAP also provides some benefits for legal and financial assistance, lifestyle coaching, identity theft services, discount services on various products, and mediation services.

MEDICAL

<u>SelectHealth Gold 3000</u>	
Services	In-Network
Annual Deductible (<i>Individual / Family</i>)	\$3,000 / \$6,000
Annual Out-of-Pocket Max (<i>Individual / Family</i>)	\$5,000 / \$11,000
Member Coinsurance	20% After Deductible
Office Visit Copay	You pay \$20 for Primary, \$40 for Urgent Care, or \$50 for specialist. Other services subject to deductible and coinsurance.
Covered Preventive Services	You pay \$0
Diagnostic Test (<i>Labs & X-Ray</i>)	No charge for lab & x-ray 20% Coinsurance for CT/PET/MRI scans after deductible.
Emergency Room Services	You pay \$400 copay per visit, then 20% after deductible
Outpatient Mental Health & Substance Abuse Services	You pay \$20 copay per office visit. Other services subject to deductible and coinsurance.
Chiropractic Care (<i>Covered up to 18 visits per year</i>)	You pay \$20 per Chiropractic visit, Acupuncture not covered.
Outpatient Speech/Physical/Occupational Therapy (<i>Covered up to 20 total visits per year</i>)	You pay \$50 copay per visit
Prescription Drugs (<i>Generic Substitution Required</i>)	Tier 1: \$20 (Rx Deductible Waived) Tier 2: \$30 (Rx Deductible Waived) Pharmacy Deductible: \$100 Individual / \$300 Family Tier 3: 25% Tier 4: 40% Tier 5: 30% Specialty Drugs: 30%
Pediatric Vision (<i>Under age of 19</i>)	You pay \$0 for preventative eye exam, once per calendar year. Glasses OR contact lenses and fitting, you pay 20% after deductible.
Pediatric Dental (<i>Under age of 19</i>)	Not covered
Telehealth	TeleDoc: You pay \$0 per consultation (adult behavioral health included)
Adult Vision	You pay \$0 for preventative eye exam, once per calendar year.

*****Balance billing charges may apply to services received from Non-Participating Providers. Always check to be sure your provider is In-Network!!!*****

DENTAL

	<u>Mutual of Omaha</u>	<u>Willamette Dental</u>
Services	<i>In-Network Illustrated</i>	<i>Willamette Facility</i>
Annual Deductible (<i>Individual / Family</i>)	\$25 / \$75	None
Annual Maximum (<i>Per Person</i>)	\$1,250	No Annual Maximum
Preventative & Diagnostic Services (<i>Exams, X-Rays, Cleanings</i>)	You pay 0% (<i>Not subject to deductible</i>)	\$15 copay per visit
Basic Services (<i>Extractions, Root Canals, Fillings, etc.</i>)	You pay 20% after deductible	\$15 - \$100 copay per visit
Major Services (<i>Crowns, dentures, etc.</i>)	You pay 50% after deductible	\$75 - \$200 copay per visit
Orthodontia Treatment	Not Covered	\$150 Pre-treatment copay (<i>Credited towards treatment copay if plan is accepted</i>) \$2,200 Comprehensive treatment copay

*****Enrollment Rules:** Your enrollment in this benefit DOES NOT have to match medical!!!***

VISION

<u>Mutual of Omaha Vision</u>	
Plan Features	EyeMed In-Network Benefits
Routine Eye Exam (<i>once per 12 months</i>)	Covered in full after \$10 copay
Hardware Copay (<i>once per 12 months</i>)	\$25
Frames (<i>once per 12 months</i>)	\$150 allowance towards frames + \$2% off balance
Standard Lenses (<i>once per 12 months</i>)	Covered in full up to allowed amount after hardware copay. Premium lenses extra.
Elective Contact Lenses (<i>In lieu of glasses, once per 12 months</i>)	Up to \$150 total allowance towards contact lenses + 15% off balance
Laser Vision Correction	Not Covered. Average 15% off the regular price or 5% off the promotional price. LASIK or PRK from US Laser Network.

*****Enrollment Rules:** Your enrollment in this benefit DOES NOT have to match medical!!!***

VOLUNTARY INSURANCE

AFLAC: All staff are eligible to obtain voluntary supplemental insurance coverage at a reasonable cost through Aflac for some of life's unexpected events. Aflac offers a variety of plans, including disability, cancer, specified diseases, accidents, hospital indemnity, and critical illness.

PERSI RETIREMENT

PUBLIC EMPLOYEE RETIREMENT SYSTEM OF IDAHO: MLD staff who work 20 or more hours each week are covered by the Public Employee Retirement System of Idaho (PERSI). This plan is mandatory for any employee working over 20 hours per week and this is the only retirement plan MLD contributes to. Contribution amounts are subject to PERSI Board determination and disclosure.

	<u>Employee</u>	<u>Employer</u>
Bi-weekly Contribution (percentage of your earnings)	7.16%	11.94%

VOLUNTARY RETIREMENT PLANS

VOLUNTARY RETIREMENT: Employees may voluntarily enroll in an unmatched 457 (b) or 401(k) retirement plan. Contributions to the unmatched 457(b) State of Idaho Deferred Compensation Plan (administered by [Nationwide](#)) can be made on either a pretax or post-tax (Roth) basis. Contributions to the Public Employee Retirement System of Idaho (PERSI) Choice 401 (k) plan are also an option. Staff can contribute to the 457(b) and PERSI Choice 401(k) plans concurrently.

HOLIDAY PAY

Regular non-exempt, part-time employees who are assigned to work 30-40 hours per week are eligible to receive holiday accrual for each District observed holiday according to the schedule below. Hours are pre-loaded to staff timesheets and a list of applicable holidays can be found in the Employee Handbook.

Employee Work Hours per Week	Hours Accrued per Observed Holiday
30-39 hours	6 hours
40 hours	8 hours

PET INSURANCE

NATIONWIDE VOLUNTARY PET INSURANCE: Voluntary pet insurance is available to all staff at a discount through Nationwide. Staff must access and contact Nationwide via the link provided or directly by phone at 1-877-738-7874 to set up coverage and obtain more information. Coverage is offered for accidents, injuries, hereditary and congenital conditions, common illness, serious or chronic illnesses, procedures, services, and prescriptions with a low \$250 annual deductible and a generous \$7,500 maximum benefit.

PAID TIME OFF

MLD employees who regularly work 30-40 hours per week are eligible to receive the following number of Paid Time Off (PTO) hours each month, depending on the number of months they have been in position. Year-end remaining balances roll over to the new year, subject to max accrual balances.

Months of Service	Hours/Month: 30-38 Hours per Week	Hours/Month: 39-40 Hours per Week	Exempt Hours per Month
0-60 Months	13 hours	16 hours	20 hours
61-120- Months	14.5 hours	18 hours	22 hours
121-180 Months	16 hours	20 hours	24 hours
181-240 Months	17.5 hours	22 hours	26 hours
241-252 Months	19 hours	24 hours	28 hours
Maximum Accrual Limit for Full-Time PTO:	160 hours	320 hours	

PERKS & DISCOUNTS

COMPUTER AND BOOK PURCHASING PROGRAM: Purchase books or technology for personal use at the library’s discount purchase rate. The computer purchase program offers an interest-free loan to purchase computers and technology devices to be repaid through each paycheck the employee receives until the full purchase price is paid back to the Meridian Library District via withholding of a specified and agreed upon amount each payroll. The maximum amount that can be borrowed for the purchase of a computer or technology devices is \$1,500. Reach out to MLD’s Accounting and Finance Manager and the District Support Services Manager for additional details.

CELL SERVICE DISCOUNTS: Employees may be eligible to receive a discount on services at Verizon, AT&T, and Sprint. See carriers for details and conditions.

STAFF LIBRARY CARD: Employees can elect to have a staff library card free of charge, even as non-District residents.

EDUCATION ASSISTANCE: MLD is an eligible employer for the Public Service Loan Forgiveness (PSLF) Program. The program forgives remaining balances on Direct Loans after staff have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. MLD also provides education assistance and access to grant funds within the limitations of those programs. See MLD’s Accounting and Finance Manager, your direct supervisor, and HR for additional details.

IDENTITY THEFT PROTECTION & MONITORING

ID WATCH DOG: At no cost to the employees, MLD offers identity theft monitoring, restoration services, and notifications of changes related to your identity through ID Watch Dog. A full list of services is available on the MLD Hub. Please reach out to Advanced Benefits for additional information or with questions.

PAID PARENTAL LEAVE

PAID PARENTAL LEAVE: All MLD staff are eligible to receive 4 full weeks of Paid Parental Leave (PPL) for the employee to bond following the birth of an employee’s child or the placement of a child with an employee in connection with adoption or foster care. Staff should refer to the MLD Paid Parental Leave Policy for additional details and restrictions, and to apply.

GROUP LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

MUTUAL OF OMAHA: Full-time employees who regularly work 30 or more hours per week are eligible to receive employee only level Group Life and Accidental Death and Dismemberment Insurance through Mutual of Omaha (MOO) at a coverage level of \$50,000. This benefit is paid entirely by MLD and offered free of charge to all full-time employees. Staff cannot opt out of this benefit.

SHORT TERM DISABILITY

At no cost to the employee, staff who regularly work 30 or more hours per week may be eligible to receive a Short Term Disability benefit that will provide income replacement when the employee is unable to work due to illness, pregnancy, or injury. After an elimination period, the benefit pays the equivalent to 60% of your before-tax weekly earnings, not to exceed the plan's maximum weekly benefit amount (\$1,000), less other income sources. Please reach out to Advanced Benefits for additional information.

VOLUNTARY LIFE/ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

MUTUAL OF OMAHA: All staff are eligible to enroll in MLD's Voluntary Life/AD&D Insurance provided through Mutual of Omaha (MOO). Employees can choose different amounts of coverage between the minimum (\$10,000) and maximum (\$300,000) benefit amount. See plan documents and reach out to Advanced Benefits for additional information and details.

PRUDENTIAL INSURANCE COMPANY OF AMERICA: As a participating member in PERSI, employees are eligible to obtain Decreasing Term Life Insurance (for the employee), Accidental Death and Dismemberment Insurance (for the employee), and Dependent Term Life Insurance (for the spouse or eligible dependents). This NCPERS supplemental coverage is available for \$16 per month charge to the employee.

******Staff may only enroll in one of the Voluntary Life/AD&D Insurance plans!!!!******

IDAHO COLLEGE SAVINGS PROGRAM

IDEAL IDAHO COLLEGE SAVINGS PROGRAM: 1-866-433-2533 - IDeal is administered by the Idaho College Savings Program Board, with Ascensus Broker Dealer Services (ABD) as the program manager. All MLD staff are eligible to set up college savings accounts with funds directly deposited from their regular paychecks through the program. Staff should visit the link above to view plan details, enroll, and set up payroll contributions, and then email directdeposit@idaho529.org to take advantage of the matching contribution options. Contact Nick Thiros (208-488-9879 or nickolas.thiros@idaho529.org) for one on one plan explanations or questions. Staff also need to notify Human Resources after setting their plan accounts up so we can ensure proper setup in the payroll system after enrollment.