

## Summary of 2023 Monroe County Public Library (MCPL) Employee Benefits

We believe our employees are the heart of the Library and the impact we have on our community. We offer a comprehensive benefits package and have taken care to ensure that the benefits are affordable and impactful to our employees and their families.

### Holidays and Paid Time Away

- Holidays
  - The Library is closed to observe nine different holidays. Employees working 20+ hours receive paid holidays.
- Paid Time Away
  - Employees working 20+ hours a week are eligible for paid sick and personal time. Accrual schedules differ based on the number of work hours, pay grade, and tenure.

### Insurance Benefits

- Medical Insurance
  - Full-time employees are eligible to choose between a traditional preferred provider organization (PPO) plan and high deductible health plan (HDHP) options. The Library pays the full premium for employee-only coverage. For employees electing employee plus dependent coverage (spouse/child(ren)/family), the Library covers 80% of the premium and the employee pays 20% of the premium.
- Health Clinic
  - All MCPL employees have access to the Everside Health Clinic for generic prescriptions, and preventative and acute care at low or no cost.
- Employee Assistance Program
  - The Library provides free and confidential Employee Assistance Program (EAP) benefits and resources to all employees. This includes mental health support (up to six counseling sessions for free), legal and financial resources, and much more for all employees and their immediate family members.
- Health Savings Account (HSA)
  - Full-time employees who enroll in a high deductible health plan are eligible for an HSA account. This allows employees to elect pre-tax payroll deductions into a savings account they use toward medical costs. The Library also contributes to the HSA.
- Flexible Spending Account (FSA) and Dependent Care FSA (DCFSA)
  - Employees working 20+ hours a week are eligible for an FSA and DCFSA. This allows employees to take pre-tax payroll deductions for certain medical or dependent care qualified expenses.
- Dental
  - Employees working 20+ hours a week are eligible for dental insurance for themselves and their families. The Library shares the premium cost with the employee.

- Vision
  - Employees working 20+ hours a week are eligible for employee-paid vision insurance for themselves and their families.
- Short-Term Disability (STD)
  - Employees working 25+ hours a week are eligible for short-term disability coverage. The Library covers a portion of the premium and the employee pays the remaining amount.
- Long-Term Disability (LTD)
  - The Library provides all full-time employees with long-term disability coverage.
- Term Life & Accidental Death and Dismemberment (ADD) Insurance
  - The Library provides all full-time employees with group term life and ADD insurance at two times the employee's salary.
- Voluntary Term Life & Accidental Death and Dismemberment (ADD) Insurance
  - Employees working 25+ hours a week are eligible for voluntary life and ADD insurance for themselves, their spouse, and/or child(ren).

### **Retirement Savings**

- Public Employees' Retirement Fund (PERF) – Employer Paid
  - This state of Indiana-managed retirement fund is provided to employees working 30+ hours per week as required by Indiana law. The Monroe County Public Library Board of Trustees has directed the Library to pay the full contribution of 14.2% of the employee's gross earnings to the employee's retirement fund. This includes both the 11.2% employer share and the 3% of the employee share.
- 403(b) – Voluntary Employee Retirement Savings
  - Full-time employees are eligible to contribute additional retirement savings to a 403(b).

### **Additional Benefits**

- Subsidized Parking or Bus Passes
  - All employees are eligible for either subsidized parking or a bus pass.
- Bike Parking
  - The Downtown Library is located right off of the 7-Line, a protected east-west bicycle lane. Employees who bike to work have access to a secure indoor bike storage room.
- Bi-weekly Pay Periods
  - The Library pays employees via direct deposit on a bi-weekly basis.
- Critical Illness, Cancer, and Accident Insurance
  - Employees working 20+ hours a week are eligible for voluntary critical illness, cancer, and accident insurance.