

## **Camden County Library District Policy Manual**

### **Section 1. Employees**

#### **Subsection 24. Employee Insurance Plans**

Camden County Library District (CCLD) offers health, and life insurance plans for benefit-eligible employees and their eligible family members. Coverage may require employee premium contributions (see the Leave of Absence Without Pay Policy and Family and Medical Leave of Absence Policy). Employees regularly scheduled to work twenty (30) hours or more per week are eligible to participate in these insurance plans. Employees who desire coverage must enroll within the first thirty (30) days of eligibility. Current employees who wish to enroll may do so during the annual open enrollment period, if available, as defined by the insurance carrier.

For additional coverage and benefit information, please contact the Business Manager.

This policy is simply a general description of this benefit. It does not impose any obligations on CCLD different from or in addition to those described in the plan documents. Employees should rely solely on documents available from the provider for a complete and accurate description of this benefit.

Health insurance is provided by the District with the option of 100% employee coverage by the District (employee has no out-of-pocket cost) or family coverage at the rate of 70% district coverage/30% employee coverage of the actual rates paid by the District for the individuals involved. This insurance coverage rate is set by the Board of Directors, and the Library District reserves the right to change these coverages as the District's financial situation warrants. Changes to the rate occur upon renewal or implementation of new healthcare coverage.

Upon reaching eligibility age for Medicare, employees who are eligible for Medicare will be discontinued from CCLD's private insurance. CCLD will pick up the cost of the employee's Medigap Part A- N and Medicare Part D supplement plan at 100% in exchange for dropping private insurance. Proof of Medigap insurance must be provided by the employee to CCLD to be eligible for reimbursement.