



## **BENEFITS**

(for those who work 30-40 hours per week)

### **Health Insurance**

The library offers a choice between a traditional plan and a high deductible health plan. ACPL pays the majority of the premium and the employee pays the balance. A Wellness Participation Bonus will be given to those who qualify. Staff authorized to work 30 or more hours are eligible.

### **Health Savings Account**

ACPL contributes to a Health Savings Account for those employees who choose to participate in the High Deductible Health Plan. Staff authorized to work 30 or more hours are eligible.

### **Dental Insurance**

ACPL pays 100% of individual premium less \$1.00 per year, and contributes 100% of individual premium toward the family plan. Staff authorized to work 30 or more hours are eligible.

### **Vision Insurance**

ACPL pays 100% of individual premium less \$1.00 per year, and contributes 100% of individual premium toward the family plan. Staff authorized to work 30 or more hours are eligible.

### **Term life insurance**

ACPL pays 100% of individual premium. Life amount is one and one-half times current salary. No family coverage is available. ACPL pays 100% of premium less \$1.00 per year. Staff authorized to work 30 or more hours are eligible.

### **Short-term disability provision**

For injuries and illness ACPL pays 70% of regular pay for full-time staff with more than 1 year of service to ACPL.

### **Long-term disability insurance**

For injuries or illness ACPL pays 60% of regular pay for full-time staff with more than 1 year of service to ACPL.

### **Section 125**

Often called flexible benefit or cafeteria plan. This section of the IRS code allows staff who pay premiums for health, dental and/or vision coverage, to do so on a tax-free basis. Social Security, federal income, and state taxes are waived.

### **Flexible spending account**

Staff may set aside through payroll deduction tax-free money to pay for un-reimbursed medical, dental and vision costs as well as dependent care expenses. There is a special limited FSA account for those staff who chose to participate in the High Deductible Health Plan. All staff are eligible.

### **Public Employees' Retirement Fund**

The Library picks up the employee's required contribution of 3% of gross wages and contributes an additional percentage of gross wages, set annually by the fund's actuaries, as the employer share. Staff authorized to work 30 or more hours per week are required by Indiana law to participate.

### **Deferred compensation plan**

Staff may set aside compensation on a payroll deduction basis in this optional retirement plan. Federal and state income tax and local option taxes are deferred on the compensation invested. Several investment options are available. Staff authorized to work 20 or more hours are eligible.

### **Employee assistance program**

ACPL retains a counseling firm to provide free and confidential short-term counseling and referral services for staff and immediate family members. All staff are eligible.

**Voluntary life insurance plan**

Staff may subscribe through payroll deduction to portable term life insurance. Staff authorized to work 20 hours or more are eligible.

**Voluntary Critical Illness**

Staff may subscribe through payroll deduction. Staff authorized to work 20 or more hours are eligible.

**Voluntary long-term care insurance**

Staff may apply for long-term care insurance and pay via payroll deduction. Staff authorized to work 20 hours or more are eligible.

**Aflac**

Staff may choose to explore Aflac options by contacting the ACPL Aflac representative for more information. Staff authorized to work 19 hours or more are eligible.

**Vacation**

Professional staff begins earning at a four-week rate which goes to five weeks at the 14th anniversary date. Other staff begin earning at a two-week rate at hire; three weeks at the seventh anniversary date; and four weeks at the 14th anniversary date. Vacation accumulates up to 1½ times the eligibility amount and may be taken as soon as it is earned with no minimum waiting time for new staff. All staff are eligible.

**Sick leave**

Eligible full-time staff earn sick leave at the rate of 3.07 hours per pay or up to 80 hours per year; sick leave accumulates to 520 hours. Staff authorized to work 30-39 hours earn at a rate of 2.30 hours per pay up to 60 hours per year; sick leave accumulates to 390 hours. This plan dovetails with ACPL's disability plan.

**Personal business leave**

Staff authorized to work 40 hours per week receive 16 hours of paid leave annually for personal business matters. Staff authorized to work 30-39 hours per week receive 12 hours annually. Unused time is added to accumulated sick leave.

**Holiday pay**

Staff authorized to work 40 hours receive eight hours of pay, or time off, for each of the eight holidays. Staff authorized to work 30 to 39 hours receive six hours of pay, or time off, for each of the eight holidays. Staff authorized to work 20 to 29 hours receive four hours pay or time off.

**Free parking**

All staff receive free parking including those working at the Main Library facility in downtown Fort Wayne.

**Relocation allowance**

Staff hired for librarian II and management positions by ACPL will be reimbursed up to \$2,000 at the librarian level and \$2,500 at the managerial level for relocation expenses.

**PRO-FED Federal Credit Union**

Membership is open to all staff and their families. This not-for-profit bank has numerous benefits and services in addition to the traditional services such as checking and savings accounts, IRA's, and loans. Staff may have paychecks partially or wholly (net) deposited each payday. All staff are eligible.

**Discounted Books and Media**

Staff may purchase books, calendars, and other media from the library's main materials vendor at substantially discounted rates. All staff are eligible.