



**MAY 1, 2023-APRIL 30, 2024**  
**BENEFITS SUMMARY**  
FULL-TIME PROFESSIONAL

**Paid Time Off**

A full-time professional is an employee working in a professional level position who works 20 hours or more a week and are a librarian with an MLS degree or in an exempt level professional position. Paid Time Off balances are pro-rated based upon the date of hire/status change. Paid time off is available to new hires upon completion of the introductory period which is 90 days after date of hire.

Vacation Time

Vacation time is earned at the following rates.

*Carry Over*- Up to 40 hours vacation time will automatically roll over into the next calendar year.

<b>Full-Time Professional Staff</b>		
<i>Years</i>	<i>Vacation Time</i>	<i>Days/Total</i>
0-4 Years	3 Weeks/Year	15
5-10 Years	4 Weeks/Year	20
11+ Years	4 Weeks + 1 Day/Year	21

Sick Time

Full-time employees earn 12 days (96 hours) of sick time per year.

*Carry Over* - All unused sick time carries over to the next calendar year and will accumulate up to a maximum of 90 days (720 hours).

Personal Time

Full-time employees earn 6 days (48 hours) of personal time per year.

*Carry Over* - Unused personal time does not carry over into the next calendar year.

Holidays

YCL offers 8 paid holidays per year. Employees classified as full-time professional will be compensated for 8 hours per holiday.

Holidays are granted immediately upon hire. Paid holidays are:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Eve
- Christmas Day
- New Year's Eve

Birthday Time

All eligible staff members receive one half day (4 hours) of paid time off.

*Carry Over* – Birthday time does not carry over into the next calendar year.

Bereavement

Up to three (3) working days of leave with pay each year.

Jury Duty

Up to a two-week period.

**401(k) Plan**

Employees 21 and older that have completed at least 1000 hours of service in the first year of employment are eligible to participate in YCL's 401(k) Plan. Once eligible, the employee may enroll during the semi-annual open enrollment which is held in June & December. Participation would start July or January. The employee may contribute any whole percentage of their bi-weekly pay to the 401(k) Plan. YCL offers a Safe Harbor Employer Match – 100% of first 3% and 50% at the 4% level and 5% level for a maximum match of 4%.

## Insurance Benefits

New employees may enroll in insurance benefits on the 1<sup>st</sup> of the month, 60 days after the date of hire. Current employees that are newly eligible for insurance benefits may enroll on the 1<sup>st</sup> of the month after the date of their status change. Insurance premiums are deducted from the employee's bi-weekly paycheck. YCL provides a Premium Only Plan that allows insurance premiums to be deducted pre-tax, increasing the employee's net pay.

Note: Providers and premiums are subject to change at the beginning of each plan year, which is May through April.

Health Insurance Provider: Capital BlueCross and AmFirst Gap. YCL pays 95% of the employee premium and 0% of the spouse/dependent premium.

<u>Premiums</u>	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Health + Gap (\$500 Deductible)	\$24.97	\$642.26	\$581.29	\$1001.48
Health + Gap (\$1000 Deductible)	\$24.28	\$611.68	\$554.34	\$957.97

Dental Insurance Provider: Capital BlueCross. YCL pays 0% of the premium.

<u>Premiums</u>	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Dental	\$15.00	\$38.79	\$38.79	\$38.79

Vision Insurance Provider: Capital BlueCross. YCL pays 0% of the premium. \$10 copay will apply.

<u>Premiums</u>	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Vision	\$2.54	\$7.11	\$7.11	\$7.11

Accident and Critical Illness Insurance Provider: Mutual of Omaha. YCL pays 0% of the premium.

- Accident insurance can help protect you financially in case of an accidental injury. Regular medical insurance won't cover all the expenses that result from injury—at the very least, you will likely owe a deductible and copays—and accident insurance can help fill in those coverage gaps as you pay out-of-pocket medical bills.
- Critical illness insurance is designed to cover out-of-pocket expenses not covered by your health insurance, such as your deductible and copays as well as many out-of-network charges. Illness can often lead to extended time away from work, and critical illness benefits can offset some of those lost wages and help you pay routine living expenses such as child care, transportation and rent or mortgage payments. If you don't want to drain your savings because of medical bills and time away from work, critical illness insurance can protect you from financial loss.

<u>Premiums</u>	Employee Only	Employee + Spouse	Employee + Child	Employee + Children	Family
Accident	\$3.61	\$5.90	\$8.04	\$8.04	\$10.74
Critical Illness Choice of... \$5,000 Benefit \$10,000 Benefit	Age Banded	Age Banded	Child included at no additional cost in Employee Only Age Banded cost	Children included at no additional cost in Employee Only Age Banded cost	Age Banded for Employee and Spouse w/ Child(ren) included at no additional cost

Life: Accidental Death & Dismemberment; and Long-Term Disability Insurance Provider: Mutual of Omaha. YCL pays 100% of the premium.

- Exempt employees receive life insurance that equals to 2 times the annual salary up to \$200,000.
- Non-Exempt employees receive a life insurance benefit that equals to \$25,000.

<u>Premiums</u>	Employee Only	Employee + Spouse	Employee + Child	Employee + Children	Family
Life, AD&D & LTD	\$0	N/A	N/A	N/A	N/A

### **FAQ's**

**Q:** What is Gap Insurance?

**A:** AmFirst Gap Insurance works with Capital BlueCross to lower the employee's deductible. Capital's deductible is \$3,000. Depending on which plan the employee chooses, AmFirst lowers the deductible to \$500 or \$1,000. Employees only need to present their AmFirst card, along with their Capital BlueCross card to their provider.

**Q:** What is the POP Plan?

**A:** The POP Plan allows the insurance premiums to be deducted from the employee's paycheck on a pre-tax basis. This means that less taxes are deducted from the employee, resulting in an increase in net pay of approximately \$287 per year (if enrolled in the \$500 deductible health plan, dental, and vision).

**Q:** How do I enroll?

**A:** York County Libraries utilizes Ease to enroll eligible employees in insurance benefits. Human resources will contact employees with benefit information and instructions to access Ease as they become eligible. The annual open enrollment occurs in April and is effective May 1<sup>st</sup>. During this time, employees may change their enrollments and dependents.