

2025 Benefits Summary

| Benefit Health Plans | |
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| <u>Eligibility</u> begins First of the month following 30 days of employment. Available for full-time and part-time employees. ALA/Employee Contributions. | |
| BENEFIT | BRIEF PLAN DESCRIPTION |
| Medical Insurance | Blue Cross Blue Shield -PPO with National Network and coverage Out of-network. -High Deductible PPO with Health Savings Account (H.S.A). -Blue Advantage HMO (Illinois residents) |
| Health Savings Account (H.S.A.) | EBC Health Savings Account (H.S.A.) Pre-taxed dollars set aside from your paycheck to pay for out-of-pocket expenses after insurance plans pay or for what is not covered by your health, dental or vision plans. Annual limits per IRS rules. |
| Prescription Drug Program | Blue Cross Blue Shield Part of all medical plans Co-pays vary by generic, formulary, non-formulary and mail order |
| Dental Insurance * | BCBS BlueCare Dental -PPO with National Network and coverage Out of-network. Preventative, primary, major and orthodontic dental services are provided. -High and -Low coverage plans are available |
| Vision Insurance | EyeMed Vision Optical insurance and discount from participating vision care providers (fully employee paid) |
| Health Care Flexible Spending Account | EBC Health Savings Account Pre-taxed dollars set aside from your paycheck to pay for out-of-pocket expenses after insurance plans pay or for what is not covered by your health, dental or vision plans. Annual limits per IRS rules. |
| Dependent Care Flexible Spending Account | EBC Health Savings Account Pre-taxed dollars set aside from your paycheck to cover dependent care. Annual limits apply per IRS rules. |
| Domestic Partner Health Insurance | Must meet the ALA and insurance company approved definition of domestic partner. Applies to health, dental, vision and optional life insurance plans. See details on tax treatment for imputed value of benefits per IRS. |
| Accident Insurance | Guardian Critical Incident Protect yourself against unexpected medical costs. A visit to the emergency room or an unexpected injury requiring ongoing medical treatment can become financially challenging. |
| Critical Illness Insurance * | Guardian Critical Incident Complements medical plans, the occurrence of critical illnesses such as Cancer, Vascular disease, organ failure, kidney failure and other conditions. Does not reduce other benefits |
| Hospital Indemnity Insurance | Guardian Critical Incident Good health can change at any point, we don't plan for it but when it happens the cost can be more than expected. Either accident or |

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| | illness, this policy helps when unexpected expenses are incurred. |
| Identity Protection | Allstate Identity Protection Protection for you and your family, monitor financial and the data trail we leave behind |

| ALA Provided Benefits | |
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| Eligibility Immediate | |
| BENEFIT | BRIEF PLAN DESCRIPTION |
| Life Insurance/AD&D | Blue Cross Blue Shield Life equivalent to two times annual base salary up to a maximum of \$300,000. AD&D equivalent to 1 ½ times annual base salary up to a maximum of \$150,000. |
| Long-Term Disability (at least .8 FTE) | Blue Cross Blue Shield 6 months elimination period from date of disability and provide 60% of salary up to \$10,000 per month continue during a term of continuous disability until the limiting age or time limit as per policy. |

| Supplemental /Optional Benefits and Plans | |
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| Eligibility begins immediately unless otherwise indicated | |
| Employee Contributions made via payroll deductions. | |
| BENEFIT | BRIEF PLAN DESCRIPTION |
| Optional Supplemental Life Insurance | Blue Cross Blue Shield Option for additional coverage of 1 to 5 times annual base salary to maximum of \$1,000,000, \$250,000 guaranteed issue, beyond that requires evidence of insurability (eoi, separate from basic life insurance). |
| Optional Dependent Life | Blue Cross Blue Shield Spouse coverage options \$25,000 (guaranteed issue) or \$50,000 (with evidence of insurability (eoi)) Dependent children \$10,000 (under age 26) Employee must have at least twice amount of value of life insurance to have dependents life insurance |
| Short-Term Disability (at least .8 FTE) | Blue Cross Blue Shield 15 days elimination period from date of disability and provide 60% of salary up to \$10,000 per month continue during a term of continuous disability for up to 24 weeks, previously waived will have pre-existing condition. |

Enroll at any time subject to waiting periods based on plans

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| Transit Commuter and/or Parking * | Pre-tax dollars set aside from your paycheck to purchase transit vouchers- use it or lose it -for mass transportation or to pay for parking for those who drive or drive to mass transportation location and then park. Monthly limits apply per IRS rules. |
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| Retirement Benefits -After 5 years of full-time equivalent continuous employment** | At normal retirement age or after, based on years of service eligible for ongoing health care (medical, dental, vision) plan coverage at reduced cost based on years of service. In addition, ALA provides a Life Insurance policy that pays your designated beneficiary. (FT equivalent continuous employment is calculated for PT to determine their eligibility) |
| Retirement Account 403(b) | TIAA Immediately eligible to participate in Retirement Plan. Loans available per plan design, subject to annual IRS limits. Roth options and Enhanced catchup eligible participants ages 60-63 can contribute more than standard catch up. |
| Retirement Account 403(b) | TIAA After 2 years of employment and working 1,000 hours or more per year will receive 4% ALA contribution. <u>PLUS IF EMPLOYEE CONTRIBUTING 3% ALA will match 3%.</u> |
| Credit Union | Credit Union options Central Credit Union of Illinois Library of Congress Federal Credit Union |
| Pet Care Discount First of the month following 30 days of employment. | Pet Benefit Solutions Program offers 2 levels of coverage, significant savings. Deduction covers all your pets including dogs, cats, horses, birds, rodents and reptiles. |
| Employee Assistance Program (EAP) (at least .8 FTE) | Blue Cross Blue Shield Telephone consultation and online access available 24 hours a day, 7 days a week. |
| Tuition Reimbursement (after 6 months) | Up to \$4,000 annually for graduate course employees or \$2,000 for undergraduate course employees for tuition, books and fees for job related education See full policy for details |

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| Time off | |
| Vacation Time | Full-time exempt employees accrue immediately, use as earned 22 days per fiscal year (9/1-8/31), 5.92 hrs per ppd (1.83 days/month). Full-time non-exempt employees accrue 15 days per fiscal year, 4.04 hrs per ppd (1.25 days/month). After 3 years, vacation days are increased to 22 days per fiscal year, 5.92 hrs per ppd (1.83 days/month). Part-time employees accrue vacation time on a pro-rated basis. Use FTE to calculate Use by end of fiscal year |
| Sick Time * | Full-time employees accrue 12 days per year (3.23 hrs ppd). Part-time employees start to accrue immediately, a pro-rated basis on hour worked, no expiration, use it as you earn it (Temporary employees earn 1 hr sick time per 35 hrs worked) |
| Holidays | 12 Holidays and 1 Floating holiday. Must work the day before and day after holiday unless on scheduled vacation, to be taken by 12/31 after 30 days of employment. See policies for more details |

*Part-time ALA employees that are in a regular budgeted position are benefit eligible (work at least 17.5 hours (.5 FTE) per week in a budgeted position), other excluded.

**See Retirement Benefit policy for reduced payments for health care based on years of service.