

2022 Benefits Summary

Benefit Health Plans	
Eligibility begins the first of the month following 30 days of employment. Available for full-time and part-time employees.	
BENEFIT	BRIEF PLAN DESCRIPTION
Medical Insurance	Blue Cross Blue Shield -PPO with Network and Out of-network coverage. Illinois Employees can also opt for: -HMO Illinois or Blue Advantage (Illinois residents only)
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	Guardian Preventative, primary, major and orthodontic dental services are provided. High and Low coverage plans are available.
Vision Insurance	EyeMed Optical insurance and discount from participating vision care providers -all employee paid.
Health Care Flexible Spending Account	Wex Inc. Pre-tax dollars set aside from your paycheck. Benefit to cover expenses not covered by your health and dental plan. Annual limits apply per IRS rules.
Dependent Care Flexible Spending Account	Wex Inc. Pre-tax 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.

ALA Provided Benefits	
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.
Tuition Reimbursement	Up to \$4,000 annually for graduate course and up to \$2,000 for undergraduate course including tuition, books and fees for job related education. See full policy for details

Supplemental /Optional Benefits and Plans	
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 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 provide 60% of salary up to \$10,000 per month continue during a term of continuous disability for up to 24 weeks. Has 15 days elimination period from date of disability. See full policy for details.
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 illness, this policy helps when unexpected expenses are incurred.
Identity Protection	Allstate Identity Protection Protection for you and your family, to monitor financial data and the trail we leave behind.
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.
Retirement Benefits -After 5 years of full-time equivalent continuous employment**	Ongoing health care plan eligibility. Medical, Dental, Vision plans and Life Insurance. At normal retirement age or after, based on years of service can continue health care after retirement at a reduced rate. (FT equivalent continuous employment is calculated for PT to determine their eligibility)

ALA American Library Association

Retirement Account 403(b)	TIAA (Plan Group Supplemental Retirement Annuity GSRA – soon to be Retirement Choice Plus) Immediately eligible to participate in Retirement Plan. Loans available from this account subject to annual IRS limits. Can receive up to 7% contribution from ALA after 2 years of employment and working 1,000 hours or more per year. Employees will receive 4% ALA contribution. PLUS, <u>IF EMPLOYEE CONTRIBUTES 3%</u> , ALA will match 3%.
Retirement Account 403(b)	TIAA (ALA Retirement Annuity (ARA)– soon to be Retirement Choice) Once enrolled in ARA plan , after 2 years of employment and working 1,000 hours or more per year will receive 4% ALA contribution. PLUS, <u>IF EMPLOYEE CONTRIBUTING 3% TO ARA</u> ALA will match on 3%.
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.

Time off	
Vacation Time	Full-time exempt employees accrue immediately, use as earned 22 days per fiscal. Full-time non-exempt employees accrue 15 days per fiscal year. After 3 years, vacation days are increased to 22 days per fiscal year. Part-time employees accrue vacation time on a pro-rated basis. Use FTE to calculate- Must use by end of fiscal year.
Sick Time*	Full-time employees accrue 12 days per year. 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	10 Holidays and 1 Floating holiday, must to be taken by 12/31. 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.