

Appendix	Public Policy and Procedure Manual Approving Authority: Morris Area Public Library District Board of Trustees
	Group Insurance Eligibility and Guidelines for Reimbursement of Deductible Issued: 1/5/2010 Reviewed and Revised: 10/05/2011

- a. Eligibility for Participation: Employees working 32 hours per week on a year-round basis are eligible for participation in the Library’s group insurance plan. Coverage will begin 30 days after the first day of work. The plan includes medical and life/AD&D insurance. Eligible employees may elect to opt out of the medical part of the plan at any time, with enrollment and/or re-enrollment to be determined by the insurance provider’s policies. Enrollment in life/AD&D insurance is required for all eligible employees and cannot be opted out of.

- b. Employer Contributions
 - i. Aetna PPO: Employees enrolled in the Aetna PPO will have 88% of individual insurance premiums paid by the employer.
 - ii. Aetna HDHP: Employees enrolled in the Aetna HDHP will have 100% of the individual insurance premiums paid by the employer.
 - iii. VSP Vision: Employees enrolled with VSP Vision insurance will have 100% of individual vision insurance premiums paid by the employer.
 - iv. Dental PPO: Employees enrolled with Dental PPO insurance will have 50% of individual dental insurance premiums paid by the employer.