



WADSWORTH PUBLIC LIBRARY EMPLOYEE MANUAL

Chapter: Benefits
Section Number: 5.1
Section Name: Health Insurance
Last Revised:

A. HEALTH INSURANCE

1. After completion of a thirty (30) day waiting period, employees are eligible to apply to join the group health insurance program offered by the Library.
2. The Library will pay two-thirds (2/3) of the premium on either an individual or a family policy for full-time employees. One-third (1/3) of the premium will be deducted from the employee's pay. If a Medicare-eligible employee, who is enrolled in the Library-sponsored health insurance program, elects to enroll in Medicare (Parts A, B, and D) and purchases a Medicare supplement policy, the Library will participate at the same rate for the associated premiums as we do for those enrolled in the Library-sponsored plan.
3. The Library will pay two-thirds (2/3) of the premium on an individual policy for part-time employees. One-third (1/3) of the premium on an individual policy will be deducted from the employee's pay. Eligible family members may be enrolled on the employee's policy at the full expense of the employee.
4. The Library will continue to pay its portion of the premium for an employee who is not in active pay status, but on a family/medical leave. The employee is required to pay his/her portion of the premium by the first of each month. An employee for whom the Board maintains health coverage during a family/medical leave and who does not return to work (for thirty (30) calendar days or more) at the end of the leave, may be required to repay the amount the Board paid to maintain the coverage (See **Section 5.8 LEAVES OF ABSENCE**).
5. Employer-paid health insurance will not be provided to employees on an unpaid leave of absence for any reason that does not qualify for family/medical leave.

B. OHIO PUBLIC EMPLOYEES' RETIREMENT SYSTEM (OPERS)

1. The Ohio Public Employees Retirement System provides age and service retirement, disability benefit, and survivor benefit programs for public employees throughout the state who are not covered by another state or local retirement system.
2. OPERS enrollment is mandatory for all employees.
3. Employees having any questions regarding this program, should call or write to:

Ohio Public Employees Retirement System
277 East Town Street
Columbus, Ohio 43215

C. WORKERS' COMPENSATION

State law provides that every Library employee is eligible for Workers' Compensation for injuries arising out of or in the course of his/her employment. (See **Section 7.11 ON THE JOB INJURY**).