

MHLS PERSONNEL POLICIES HANDBOOK

317 Post-Employment Health Insurance Coverage

Effective Date: 9/19/2012

Revision Date: **Proposed Revisions Highlighted in Yellow**

MHLS provides employees access to the post-employment benefit of health insurance subject to all terms and conditions of the agreements between MHLS and its insurance carriers.

Costs for these post-employment benefits are shared by MHLS and eligible employees. MHLS contributions for these benefits are subject to change by the Board of Trustees, insurance carrier, or negotiated agreement, and may be based on an employee date of hire, length of service and salary or age at the time their employment ends at MHLS or at the time of their retirement from MHLS.

To be eligible for this benefit, employees hired on or after **October 1, 2016, must have 20 years of continuous full-time service at MHLS; employees hired between September 1, 2012 and September 30, 2016, must have 15 years of continuous full-time service at MHLS; employees hired before September 1, 2012, and on or after September 1, 2003, must have 10 years of continuous full-time service at MHLS; employees hired before September 1, 2003, are required to have 5 years of continuous full-time service at MHLS.**

Only eligible employees whose employment at MHLS ends after reaching retirement age may receive this benefit. Eligible employees whose employment at MHLS ends within 5 years of the date on which he or she is entitled to receive a retirement benefit under a New York State retirement system may retain the benefit by paying 100% of the health insurance benefit premium until they reach retirement age, at which time they may receive this benefit.

MHLS BOARD OF TRUSTEE MINUTES – January 11, 2011

THAT HEALTH INSURANCE CONTRIBUTIONS OF ALL MID-HUDSON LIBRARY SYSTEM RETIREES, MEETING THE ELIGIBILITY FOR THE LIFETIME HEALTH INSURANCE BENEFIT, MATCH THE CONTRIBUTIONS OF CURRENT STAFF. Mr. Bickford moved and Mr. Mac Nish seconded the motion. The motion carried. THAT THE CHANGES IN RETIREE HEALTH BENEFITS BE EFFECTIVE AS OF APRIL 1, 2011. Mr. Hoffmann moved and Mr. Benson seconded the motion. The motion carried

CURRENT MHLS CONTRIBUTIONS FOR SYSTEM RETIREES

Individual: 85%-91.5%

Family: 70%-80%.

CURRENT CONTRIBUTIONS OF SYSTEM STAFF – CSEA AGREEMENT

Effective January 1, 2012, employee contribution for health insurance premiums shall be based upon an employee's wages and salaries as follows:

- 1) Employees with annual wages and salaries up to \$49,999 shall pay 8.5% of the premium on individual plans and 20% of the premium on family health portions.
- 2) Employees with annual wages and salaries of \$50,000 to \$69,999 shall pay 12% of the premium on individual plans and 25% of the premium on family health portions.
- 3) Employees with annual wages and salaries of \$70,000 and above shall pay 15% of the premium on individual plans and 30% of the premium on family health portions.