

# HEALTH INSURANCE

The Library is a Participating Agency through the New York State Health Insurance Program (NYSHIP, a.k.a. the Empire Plan) and shall provide benefits to its employees through NYSHIP as follows:

## **Current Active Employees:**

All active full-time employees shall be entitled to receive NYSHIP Core plus Enhancements (or closest available equivalent) health insurance coverage through the Library for themselves and qualified dependents, including domestic partners. Coverage shall begin on the first day of the month following the employee's first day of full time employment.

Active employees are to contribute to health insurance coverage as follows:

- Employees hired on a full time basis prior to January 1, 1989 shall not bear any cost for coverage. The Library will pay 100% of premiums for either individual or family coverage.
- Employees hired on a full time basis on or after January 1, 1989 shall receive individual coverage paid in full by the Library; if the employee opts for family coverage, the employee shall be responsible for paying, through payroll withholdings on a per pay period basis, 25% of the difference between individual and family coverage premium rates.

Active employees who elect not to enroll in the health insurance plan through the Library and who supply proof of alternate health insurance coverage, shall receive, as an additional pay on a per pay period basis, 50% of the Library's cost of individual health insurance coverage. This practice shall be known as the "Health Insurance Buyback". Eligibility for the health insurance buyback will coincide with health insurance coverage eligibility; i.e. the first pay date in the month subsequent to the employees first day of full-time employment.

## **Employees On Leave:**

Employees on Leave shall be entitled to participate in the NYSHIP plan as stated above except that the Library will only pay premiums for coverage for the first three full months on leave. The employee shall be responsible for 100% of premium costs thereafter. Failure to remit premiums to the Library for coverage may result in coverage being terminated.

## **Former Employees:**

Individuals whose employment is terminated, by either the Library or the employee, shall have his/her health insurance coverage cease on the last day of the month in which the employee's last date of employment occurs except in cases where coverage is continued through the Library's policy regarding health insurance coverage of retirees (as stated below) or the employee is eligible for, and elects to continue coverage through, the Consolidated Omnibus Budget Reconciliation Act (COBRA).

COBRA coverage shall be available to employees and/or dependents as prescribed by law.

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**HEALTH INSURANCE (continued)**

Employees who satisfy all of the following conditions shall be eligible to receive health insurance coverage (with the Library paying 100% of individual coverage or 50% of family coverage – the employee is responsible for the remaining 50%) upon termination of employment at the Library: 1) completed twenty (20) full-time years of employment at the Library, 2) continuously covered through the Library's health insurance plan for five (5) years up to the date of termination/retirement, and 3) have either terminated employment five (5) years prior to being eligible for full retirement benefits or formally fully retired through the New York State Retirement System. Eligible employees who deny continued coverage shall be entitled to a one time lump sum payment of \$10,000.00 that once accepted, makes them no longer eligible to participate in the Library's health insurance plan as a former employee.

Employees receiving health insurance coverage through Medicare shall be allowed to continue coverage through the Library's NYSHIP plan, however on a secondary basis, or as consistent with law.

Former employees who are fully retired through the New York State Retirement System, AND who meet the health insurance coverage in retirement requirements as stated above, shall be eligible for a reimbursement of their Medicare Part B premiums. Retired staff who meet this criteria are responsible for notifying the business office upon their enrollment in Medicare Part B.

Latest Revision: December 22, 2008  
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