

Health Insurance

The Westhampton Free Library has a contract for a health insurance plan with Empire NYSHIP. Dental and vision insurance are covered by Guardian.

All eligible employees of the library can participate in these plans. Eligible employees are those who are full time employees (See Employment Status Policy). We do not offer insurance to those who meet the requirements of NYSHIP and are deemed Part time employees by our Employment Status policy.

Eligible employees must complete the necessary enrollment forms and return them to the library director. An employee who has been notified that he or she is eligible to participate, but who fails to return the enrollment forms, will be deemed to have waived all of his or her rights under the plan, except the right to enroll at a future date.

Former employees who are re-employed at the library will be eligible to participate upon meeting the eligibility requirements. A former employee who satisfied these requirements before termination of employment will be eligible to begin participation immediately after re-employment provided they are an eligible employee.

Health insurance premium contributions will be made for eligible employees at the following rates:

For employees requesting individual health insurance coverage, the library will contribute 90% of the monthly premium; employees will contribute 10% of the monthly premium through a pre-tax payroll deduction

For employees who are requesting any coverage for tiers above individual coverage (employee with child, employee and spouse, full family) the library will contribute 90% of the monthly premium at the individual rate, the employee will contribute 10% of the monthly individual rate premium. In addition the library will contribute 50% of the monthly premium for the additional tiers of coverage, the employee will be required to contribute the remaining 50%. All employee premium contributions will be made on a pre-tax payroll deduction basis.

Employees will continue to be eligible for the plan until he or she ceases to be an eligible employee, or the institution terminates the plan. An employee's coverage will cease on the last day of the month in which his or her status as an eligible employee ends, unless coverage is continued by payments made by the employee pursuant to the requirements of COBRA coverage.

Employees on a leave of absence authorized by the Board of Trustees may have their insurance coverage continued as the financial responsibility of the employee. In such instance, the employee must bear the full cost of the insurance, as well as a small service charge recommended by the insurance carrier. Payment must be received prior to the time it must be sent by the library to the insurance carrier or coverage will be terminated.

Adopted by the Board of Trustees: May 16, 2005
Amended November 20, 2013
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