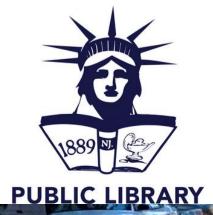
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BENEFITS SUMMARY





Healthcare Benefits (Medical- Horizon Blue Cross Blue Shield-Direct Access): Provided to full-time employees with optional coverage for dependents and spouse. Eligible for coverage 60 days from the first day of employment. Employee contribution is a percentage based on coverage type and base salary (single, two adults, parent/child, family).

Prescription (Express Scripts): Eligible for Employees only at no cost. Employees may add dependent coverage at Employee cost through payroll deduction. Employees will pay co-pay for the following: Brand Drugs \$23.00. Generic \$2.00. Mail Order (90) day supply will be 2.x the cost of a 30- day supply. Coverage begins the first day of the month following 60 days of employment.

Dental Benefits (Delta Dental Premier NJ): Provided at no cost to employee, spouse and dependent. Coverage for dependent children age 2 to age 19. Full-Time student to age 26. Eligible for coverage 60 days from the first day of employment. Max cost \$2000 per year.





Vision Coverage: Optical claims will be reimbursed to employees for optical claims for employees, spouse, and dependents (up to age 22) up to \$250.00 per year.

Life Insurance & Accidental Death & Dismemberment Benefits (Sun-Life Insurance): Provided at no cost to the employee during employment. AD&D Guarantee issue is \$ 15,000. Eligible for coverage on the first day of the month following 60 days of employment.

403(b) Employee Contribution-Bright House Annuity- Voluntary Contribution

Pension Plan: Admission into pension plan is based on age. If the employee is under 40 years of age, they are eligible for the City Pension (ERS). If the employee is over 40 years of age, they are eligible for the State Pension (PERS) with life insurance. The cost of both plans are deductible from annual salary.





Vacation Days: Full Time employees receive 17 vacation days after 1st year of employment. During the first year of employment up to the end of the calendar year, employees will receive prorated vacation days.

The Vacation policy has been designed to reward longevity of employment. Vacation Days increase with the following schedule:

- One to Five (5) years Seventeen (17) days will be accrued annually.
- Six (6) to 10 years Twenty (20) days of vacation are accrued annually.
- Eleven (11) years to Fifteen (15) years Twenty-Five (25) days of vacation are accrued annually.
- Sixteen (16) years and over– Thirty (30) days of vacation are accrued annually.

Sick Days: Full Time employees will receive 15 sick days after 1st year of employment up to the end of the first calendar year, employees will receive prorated sick days based on the date of hire. Personal Days – Employees will receive 5 personal days after 1 year of employment. Personal days will be pro-rated the first year of employment based on hire date.

Part-Time Employees

Vacation/Sick Time - Will accrue 1 hour for every 20 hours worked up to a max of 40 hours to be used per calendar year.

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Supplemental Coverage Policies – (AFLAC): provides voluntary supplemental AFLAC insurance coverage that includes supplementary Accident Insurance, Critical Illness coverage, Cancer Care coverage and Hospital Confinement coverage. Employees become eligible on first day of the month following 60 days of employment. Employees are responsible for 100% of premium cost.

Holidays—Provides for 16 paid holidays based on an annual calendar: New Year's Day, Martin Luther King Day, Presidents Day, Good Friday, Memorial Day, Juneteenth, Independence Day, Labor Day, Indigenous People's Day, Elections Day, Veterans Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve, Christmas Day, New Year's Eve.

While this document provides a summary of our benefits package, certain individual situations may not be specifically addressed.



