

Enrollment Guide

Benefits Available:

- Medical – **Aetna**
- Dental – **Aetna**
- Vision – **VSP**
- Employee Assistance Program – **The Hartford / ComPsych**
- Basic Life & AD&D – **The Hartford**
- Voluntary Life – **The Hartford**

Eligible Employees:

Medical

- Full time employees only. (Full time is defined by location and cannot be defined as less than 30 hours per week.)

Dental, Vision & Life Insurance

- Full time employees. (Full time is defined by location and cannot be defined as less than 30 hours per week.)
- Part time employees working at least 20 hours per week and have one year of service.

Employee Assistance Program

- All employees, regardless of full or part-time status, are eligible to use the EAP program.

Effective Date:

- New Hire – The first day of the following month, after the date of hire.
- Part Time Employee – The first day of the following month, after one year anniversary date.
- Qualifying Event – The date of the event.
- Open enrollment – January 1st.

Examples of a Qualifying Event:*

- Birth of a child or adoption **(The library is to obtain a copy of the birth certificate.)**
- Civil Union
- Divorce or Annulment
- Marriage **(The library is to obtain a copy of the marriage certificate.)**
- Loss of insurance coverage **(The library is to obtain a copy of the Certificate of Insurance from the prior insurance company.)**

*Note that a qualifying event change must be submitted to LIMRiCC within 30 days of the event. Any changes submitted after 30 days will have to wait until open enrollment.

Eligible Dependents:

- Spouse,
- Dependent children thru the end of the month in which they turn 26 years of age; and
- Domestic Partner:
 - ❖ We have lived together for at least six months,
 - ❖ We are not married to anyone else nor have another Domestic Partner,
 - ❖ We are at least 18 years of age and mentally competent to consent to contract,
 - ❖ We reside together in the same residence and intend to do so indefinitely,
 - ❖ We have an exclusive mutual commitment similar to that of marriage; and
 - ❖ We are jointly responsible for each other's common welfare and share financial obligations. We can provide all or some of the types of documentation indicated below if requested.
 - Domestic Partner Affidavit
 - Joint mortgage or lease
 - Designation of Domestic Partner as beneficiary for life insurance and retirement contract
 - Designation of Domestic Partner as primary beneficiary in employee's or insured's will
 - Durable property and health care powers of attorney
 - Joint ownership of motor vehicle, joint checking account or joint credit account