



**L.E. Phillips Memorial
Public Library**

Number: 7

Category: Human Resources

Policy Title: RETIREE HEALTH INSURANCE

Date adopted: 12/20/01

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Date last reviewed: 02/20/25

Except as otherwise set forth below, if an active Library Professional & Confidential employee retires at age fifty-five (55) or later, the employee shall have the option to remain insured under the L.E. Phillips Memorial Public Library's group health insurance plan provided they are receiving a WRS annuity. If the employee elects to do so, L.E. Phillips Memorial Public Library (LEPMPL) will pay ninety percent (90%) of the amount it pays for active Library Professional & Confidential employees toward the retired employee's monthly health insurance premiums until the employee opts off the LEPMPL plan, becomes eligible for Medicare, dies, or receives ten (10) years of premium contributions, whichever occurs first. Once a retired employee opts off the LEPMPL plan, becomes eligible for Medicare, dies, or receives ten (10) years of premium contributions, the employee will no longer be eligible to remain on or re-enroll in the LEPMPL plan. Employees who were part-time at retirement will receive a prorated premium contribution benefit, e.g., an employee working a minimum of twenty (20) hours per week, and up to and including thirty (30) hours per week, would receive one-half of the contribution available to a full-time employee provided they are receiving a WRS annuity.

For purposes of this policy, "retire" shall include both voluntary and involuntary retirements but shall not include termination for misconduct. An employee's retirement date shall be the employee's final day of employment.

If an employee retires before the age of fifty-five (55) due to disability, qualifies for and receives a WRS annuity as a result of such disability and remains insured under the LEPMPL plan until age fifty-five (55), the employee shall be eligible for the benefit described above at age fifty-five (55).

To qualify for the benefit described in this policy, eligible employees must have completed a minimum of five (5) years of continuous service to LEPMPL immediately prior to their retirement date and must have been enrolled on LEPMPL's insurance plan for a minimum of twelve (12) consecutive months immediately prior to their retirement date.

Widowed spouses of LEPMPL employees who were eligible for or receiving the benefit described in this policy shall have the option of remaining insured under the LEPMPL plan but shall not be entitled to any premium contribution from LEPMPL.

All insurance-related rules and procedures applicable to active employees shall also apply to retired employees on the LEPMPL plan.