Timberland Regional
LIBRARY

2027 BENEFITS SUMMARY

Here is a brief summary of benefits provided for Timberland Regional Library employees. Eligible new employees will receive benefit paperwork before or during their New Employee Orientation. Detailed benefit, employee and policy information is also available on the TRL HR SharePoint site.

- Employees regularly scheduled to work twenty (20) hours or more per week are eligible for coverage.
- Coverage is effective the first day of the next month following the date of hire.
- Coverage is available for the employee's spouse, children (up to age 26), and other eligible dependents by enrollment at the time of hire. Changes can be made during a qualifying event or during the annual open enrollment periods thereafter.
    - Coverage for family members shall be paid by the employee through payroll deduction.

MEDICAL INSURANCE:

- For regular full-time employees, Timberland Regional Library (TRL) will contribute 100% of group medical insurance premiums for medical insurance chosen by the employee from those offered by TRL through the Association of Washington Cities (AWC). **This contribution is for the individual employee's medical premium only and cannot be used toward dependent coverage.**

  NOTE: Part-time employees, working a regular schedule of twenty (20) or more, but less than forty (40) hours per week, will have their medical insurance premiums for the individual employee paid at a pro-rated allotment, based on the highest medical premium available that calendar year.
- If a full-time employee selects a High Deductible Health Plan, TRL will contribute up to $220 per month into a Health Savings Account, up to the Federal law contribution limit for individuals. This account can be used to cover such items as the medical plan deductible, co-payments, and non-covered expenses as allowed by IRS rules.

  NOTE: The Health Savings Account contribution paid by TRL will be pro-rated for part-time employees who are appointed to work between 20-39 hours per week.

2027 Premiums	AWC Regence 250	AWC Regence HDHP	Kaiser Permanente Access PPO	Kaiser Permanente HDHP
Employee only	$1,156.00	$803.84	$1,174.78	$882.78
Dependents may be covered at the employee's own expense.				
Spouse	$1,165.64	$813.74	$1,155.88	$865.08
1st Dependent/Child	$574.20	$408.06	$589.58	$442.12
2+ Dependent/Children	$1,048.92	$742.16	$1,179.18	$884.22

DENTAL INSURANCE:

Timberland Regional Library (TRL) will pay 100% of the monthly group dental premiums offered by providers available through the Association of Washington Cities (AWC) for employees working twenty (20) or more hours per week.

VISION INSURANCE:

Timberland Regional Library (TRL) will pay 100% of the monthly group vision premiums offered by VSP for employees working twenty (20) or more hours per week.

	DENTAL		VISION
2027 Premiums	Delta Dental	Willamette Dental	VSP
Employee only	$60.82	$77.08	$10.96
Dependents may be covered at the employee's own expense.			
1st dependent (spouse or child)	$55.34	$67.34	$10.96
2+ dependents (spouse or children)	$163.26	$152.92	$21.92

Retirement:

Employees scheduled to work at least 70 hours per month in eligible positions are covered under Washington State's Department of Retirement System (1-800-547-6657). This program is financed through contributions by the employee AND the employer. Washington Retirement System benefits, along with Social Security and personal investments are intended to provide a secure financial retirement for TRL employees. **New employees have the first 90 days of employment to select a plan.** If they do not select a plan, they will automatically be enrolled in Plan 2, with a standard contribution rate of 5.38%.

Rates effective July 1, 2025	PERS2	PERS3
Member (employee) Contribution	5.38%	TBD
Employer Contribution	5.58%	5.58%

Paid Leave Benefits:

Timberland Regional Library offers paid leave including vacation and sick leave. TRL annually celebrates twelve holidays and two floating holidays.

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LONG-TERM DISABILITY INSURANCE:

Timberland Regional Library (TRL) will pay 100% of the premium cost of group long-term disability insurance through Standard Insurance.

SHORT-TERM DISABILITY INSURANCE:

At their option, new employees may elect to enroll in an employee-paid short-term disability insurance plan through Aflac.

LIFE INSURANCE:

Timberland Regional Library (TRL) will pay 100% of the premium cost of group life insurance premiums offered through AWC for a basic policy of up to $24,000. Employees, at their option, may elect to enroll in an employee-paid supplemental life insurance plan. **Employees in the first 31 days of employment may add additional life insurance up to $80,000 without an Evidence of Insurability (EOI) form.** Any additional life insurance over $80,000, and any amount of additional life insurance after 31 days **will** require an EOI form (This is sent directly from AWC to the employee). **Please note:** if a staff member wanted to add additional life insurance coverage during Open Enrollment and they are not already enrolled, regardless of amount requested, they will need to complete a Medical History Statement for the insurer to determine eligibility for this coverage.
Additional Life Insurance Rates

FLEXIBLE SPENDING ACCOUNT:

At their option, employees may elect to contribute to a Flexible Spending Account (FSA) through Navia Benefits Solution. Spending Accounts require a new form to be completed each year during open enrollment. There is an annual cap on the amount of money that can roll over into the next year. Request an FSA form by reaching out to HR@TRL.ORG.

EMPLOYEE ASSISTANCE PROGRAM:

TRL provides an Employee Assistance Program through ComPsych for employees enrolled in Medical, Dental, or VSP. The family household members of the employee can also utilize the EAP program. Assistance includes personal counseling, family resources, financial counseling and legal consultations.
EAP ComPsych Resources

CREDIT UNION:

Because TRL is a Peak Credit Union *Preferred Business Partner*, employees are eligible for membership and special offers. Click here for more information.