

Warren-Newport Public Library District Staff Manual

319 Disability Benefits Plans

Effective Date: 07/12/2006

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The Warren-Newport Public Library District (WNPLD) offers two means by which an employee can secure disability insurance. These plans help employees cope with an illness or injury by ensuring a continuing income for those who must take a long-term absence or who become disabled and unable to work.

Disability Benefits Plans for IMRF Members

The Illinois Municipal Retirement (IMRF) fund offers temporary, total, and permanent disability benefits plans to help eligible employees.

Employees in the following employment classification are eligible to participate in the IMRF plan:

- Employees enrolled in the Illinois Municipal Retirement Fund.

Eligible employees may participate in the disability benefits plan subject to all terms and conditions of the agreement between the Warren-Newport Public Library District and the insurance carrier. Details of the IMRF disability benefits plans including benefit amounts, and limitations and restrictions are described in the Summary Plan Description provided to eligible employees.

Disability Benefits Plan for Employees Who Are Not IMRF Members

The Warren-Newport Public Library District offers another disability benefits plan option for those employees who do not meet the eligibility requirement for the IMRF plans. This plan is available for employees who work 30 or more hours per week.

Contact the Human Resources Associate for more information about disability benefits plans for both IMRF members and nonmembers.

Deleted: Long-Term

Comment [RL1]: This is offered specifically through IMRF, and they offer "temporary and total and permanent disability". Should we change the wording and cross out "Warren-Newport Public Library" in the first line and change the Long Term Disability to just disability benefits?

Deleted: provides a long-term disability (LTD)

Deleted: cope with an illness or injury that results in a long-term absence from employment. LTD is designed to ensure a continuing income for employees who are disabled and unable to work.

Deleted: LTD

Deleted: (IMRF)

Deleted: LTD

Comment [JB2]: Based upon your comments, it seems like this may need to go also. Please advise.

Comment [RL3]: To be eligible for disability through IMRF, you must have at least 12 consecutive months of IMRF service credit since being enrolled in IMRF or Service credit in each of the 12 months immediately preceding the date of disability

Deleted: Eligible employees may begin LTD coverage only after completing 30 calendar days of service.

Deleted: LTD

Comment [RL4]: We just rolled out optional LTD that any employee working 30+ hours can elect, through Lincoln Financial, but WNPL doesn't contribute. We might want to add this information.

Deleted: Administration Department

Deleted: LTD

Comment [JB5]: This was hard! Questions: Does WNPL pay a portion of the IMRF disability insurance? Or a portion of neither? If it's neither, I think a single statement applying to both would be good. Benefit plans or benefits plans? I used the latter. Also wasn't sure if the temp/total/permanent was all one plan or 3 options. Also not sure if you want to add more detail on the Lincoln Financial plan.