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St. Cloud, MN 56301
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Board of Trustees Executive Committee Meeting
Tuesday, November 1, 2022, 2:00 – postponed to 3:45 p.m.
St. Cloud Public Library Mississippi Room
Agenda

- | | |
|---|------|
| 1. Call to Order | 2:00 |
| 2. Personnel Policy Revisions pg 3 | 2:01 |
| 2.1. Annual Cash-Out or Conversion Option (Requested Action – Approve) pg 5 | |
| 2.2. Personal Holiday (Requested Action – Approve) pg 7 | |
| 2.3. Insurance Benefits (Requested Action – Approve) pg 9 | |
| 2.4. Benefit Programs (Requested Action – Approve) pg 11 | |
| 3. Next Meeting – November 15, 2022 | 2:29 |
| 4. Adjournment | 2:30 |

November 1, 2022



Personnel Policy Revisions

Submitted by Karen Pundsack, Executive Director
 Ryan McCormick, Associate Director – Human Resources
 Amy Anderson, Associate Director – Accounting

BOARD ACTION REQUESTED

Information Discussion Action Requested

RECOMMENDATION

Recommend revising employee benefits policies for eligible employees in 2023.

BACKGROUND INFORMATION

Supporting Documents Attached

Mark-up and clean versions of these Personnel policies:

- 4A.7 Annual Cash-Out or Conversion Option
- 4E.2 Personal Holiday
- 4F. Insurance Benefits
- 4F.1 Benefit Programs

Updating these policies at the November 1 Executive Committee meeting will allow GRRL’s 2023 benefit open enrollment period to move forward as scheduled in early December. All changes proposed fall within the estimated amounts of the 2023 GRRL Operating Budget. Some changes are updates to ensure compliance with benefit-related regulations.

FINANCIAL IMPLICATIONS

Estimated Cost: \$ Funding Source: GRRL 2023 Operating Budget
 Budgeted: Yes No N/A

ACTION

Passed Failed Tabled

November 1, 2022

200 Personnel Chapter 4. Employee Benefits

4A.7 Annual Cash-Out or Conversion Option

After three (3) years of service, eligible employees may ~~elect cash-out or convert~~ to receive a cash payout or conversion to GRRL's ~~GRRL's~~ deferred compensation program, of up to ten (10) days of their PTO balance each year. Limits are ~~(subject to maximum deferral regulations of the IRS. Conversion is contingent upon)~~ up to ten (10) days prorated, of their PTO balance each year, provided that full-time staff ~~having~~ have used a minimum of 50% of their annual PTO accrual, and part-time staff ~~having~~ have used a minimum of 25% of their annual PTO accrual during the "Election Year."

During annual ~~Each eligible employee, during~~ open enrollment, ~~of each year, will be~~ eligible employees can choose to ~~elect~~ make an election before December 31 ~~of that year~~ (the "Election Year") to receive a cash payment or deferred compensation ~~conversion option~~ following the end of the next year (the "Accrual Year"). To be valid, elections for all or a portion of the PTO ~~an~~ that the employee will earn during the Accrual Year. ~~The employee must be made before~~ make this election by December 31 of the Election Year. Elections are valid for PTO earned during the Accrual Year only, and do not apply to PTO earned during prior or subsequent years. Elections are irrevocable. Eligible employees ~~it to be valid. An eligible employee who do not fails to~~ make an election of cash payout ~~under the PTO plan on~~ or conversion before December 31 of ~~the an~~ Election Year opt continued accrual of ~~will be deemed to have elected to continue accruing~~ PTO and will not receive a cash payment or deferred compensation conversion before separation from service ~~with respect to PTO that the employee earns during the Accrual Year. The election will be valid only for PTO to be earned during the Accrual Year. Accrual Year and will not apply to PTO earned during any prior or subsequent year. Once made, the election will be irrevocable.~~

Election Year ~~Conversion to~~ cash payouts and ~~or~~ deferred compensation conversions are disbursed ~~shall be made~~ in the month of January of the year following the Accrual Year. Cash payouts and deferred compensation conversions are paid. ~~The cash-out shall be~~ at the employee's ~~employee's~~ regular rate of pay on the last day of the last pay cycle ~~as of December 31~~ of the Accrual Year. For "Regular rate" for the purpose of this policy, regular rate of pay is defined as ~~is~~ the employee's ~~employee's~~ straight time rate, not including any overtime or ~~any~~ other additions made to the regular rate of pay.

Approved Date: 09/16/08

Effective Date: 01/01/09

Revised Date: 11/10/09, 11/16/10, 07/19/16, 11/01/22

Effective Date of Last Revision: 11/01/22

200 Personnel Chapter 4. Employee Benefits

4A.7 Annual Cash-Out or Conversion Option

After three (3) years of service, eligible employees may elect to receive a cash payout or conversion to GRRL's deferred compensation program, of up to ten (10) days of their PTO balance each year. Limits are subject to maximum deferral regulations of the IRS. Conversion is contingent upon full-time staff having used a minimum of 50% of their annual PTO accrual, and part-time staff having used a minimum of 25% of their annual PTO accrual during the Election Year.

During annual open enrollment, eligible employees can choose to elect before December 31 (the "Election Year") to receive a cash payment or deferred compensation conversion following the end of the next year (the "Accrual Year"). To be valid, elections for all or a portion of the PTO an employee will earn during the Accrual Year must be made before December 31 of the Election Year. Elections are valid for PTO earned during the Accrual Year only, and do not apply to PTO earned during prior or subsequent years. Elections are irrevocable. Eligible employees who do not make an election of cash payout or conversion before December 31 of the Election Year opt continued accrual of PTO and will not receive a cash payment or deferred compensation conversion before separation from service for PTO earned during the Accrual Year.

Election Year cash payouts and deferred compensation conversions are disbursed in the month of January of the year following the Accrual Year. Cash payouts and deferred compensation conversions are paid at the employee's regular rate of pay on the last day of the last pay cycle of the Accrual Year. For the purpose of this policy, regular rate of pay is defined as the employee's straight time rate, not including any overtime or other additions made to the regular rate of pay.

Approved Date: 09/16/08

Effective Date: 01/01/09

Revised Date: 11/10/09, 11/16/10, 07/19/16, 11/01/22

Effective Date of Last Revision: 11/01/22

200 Personnel Chapter 4. Employee Benefits

4E.2 Personal Holiday

~~A Personal holiday is granted for all employees at the employee's discretion but with Supervisor's approval. Two (2) personal holidays per year shall be taken by an employee upon approval of the employee's supervisor. One personal holiday must be used on or before the last day of the pay period including June 30, and one must be used on or before the last day of the last pay period in the calendar year. This~~ The pPersonal holiday may be taken in conjunction with another holiday or with PTO. Should an employee be separated from ~~GRR service he/she~~ employment, the employee shall not be reimbursed for a pPersonal holiday not taken.

The Personal holiday is granted ~~annually~~ for the period of each fiscal year and must be taken during ~~the budget year~~ that same period.

~~Personal holidays do not accumulate.~~

A pPersonal holiday must be taken as one day; it cannot be split up into hours.

~~Personal holiday hours are prorated based on regularly scheduled hours. Part-time employees will receive a prorated personal holiday based on the proration formula as defined in Policy 4A.3. Personal holidays do not accumulate or carryover.~~

Approved Date: 07/11/00

Effective Date: 10/31/00

Revised Date: 11/15/05, 01/20/09, 11/16/10, 03/20/12, 11/20/12, 11/01/22

Effective Date of Last Revision: 01/01/13, 01/01/23

200 Personnel Chapter 4. Employee Benefits

4E.2 Personal Holiday

Two (2) personal holidays per year shall be taken by an employee upon approval of the employee's supervisor. One personal holiday must be used on or before the last day of the pay period including June 30, and one must be used on or before the last day of the last pay period in the calendar year. The personal holiday may be taken in conjunction with another holiday or with PTO. Should an employee be separated from employment, the employee shall not be reimbursed for the personal holiday not taken. The personal holiday is granted for the period of each fiscal year and must be taken during that same period.

A personal holiday must be taken as one day; it cannot be split up into hours. Part-time employees will receive a prorated personal holiday based on the proration formula as defined in Policy 4A.3. Personal holidays do not accumulate or carryover.

Approved Date: 07/11/00

Effective Date: 10/31/00

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Effective Date of Last Revision: 01/01/13, 01/01/23

200 Personnel Chapter 4. Employee Benefits

4F. Insurance Benefits

~~GRRL believes that quality benefits are integral to the recruitment and retention of qualified employees. Therefore, GRRL provides single coverage health insurance, long term disability insurance and life insurance to a set dollar amount per month for employees regularly scheduled to work 30 or more hours per week to purchase benefits.~~

~~Participation in The plan or plans to which the amount is contributed (the Section 125 cafeteria plan and/or the retiree-only HRA) is determined by whether an eligible employee is eligible to enroll enrolls in GRRL's group health insurance. Eligible employees without existing, qualifying coverage are required to participate in the health plan. Proof of coverage or not. The set dollar amount is required. Eligible employees may elect family health coverage. Additional benefit options are available reviewed annually during the budget process by the GRRL Board of Trustees. The primary goal of this allotment is to for employees to participate in provide single health, dental and life insurance coverage. However, this money can be used toward the following benefits based on a voluntary basis to those individual employee needs and meeting eligibility the qualifications. for eligibility of the benefit:~~

- ~~• Health Insurance (requires a minimum contribution)~~
 - Dental Insurance
 - Basic Life Insurance
 - Vision
 - Health Savings Account (HSA)
- ~~• Retiree-Only Health Reimbursement Arrangement (automatic contribution if declining GRRL health insurance)~~
 - Flexible Spending Account (~~Health Care~~, Dependent Care and Limited Scope Health Care)
 - Long Term Disability
 - Short Term Disability
 - Taxable earnings (as determined by the Board)
 - Additional voluntary health and accident benefits as determined by the Board

~~Employees may decline participation in our Health or Dental plan. However, to decline health insurance, proof of existing coverage is required. Single Life Insurance coverage is also required.~~

Retirees ~~are will be~~ provided the opportunity to continue their coverage as provided by and in accordance with Section 471.61 of the Minnesota Statutes. Premiums for such coverage ~~are shall be~~ the exclusive responsibility of the retired employee.

Current GRRL ~~contributions,~~ benefit plan summaries and premium information ~~are on cost is~~ available from Human Resources. Coverage elected within 30 days of hire is effective on the first of the month following hire.

Approved Date: 06/10/08

Effective Date: 06/10/08

Revised Date: 01/01/09, 11/10/09, 6/15/10, 11/16/10, 03/17/15, 11/15/16, 09/19/17, 11/16/21, 11/01/22

Effective Date of Last Revision: 01/01/11, 01/01/15, 01/01/17, 01/01/18, 01/01/22, 01/01/23

200 Personnel Chapter 4. Employee Benefits

4F. Insurance Benefits

GRRL provides single coverage health insurance, long term disability insurance and life insurance to employees regularly scheduled to work 30 or more hours per week.

Participation in the Section 125 cafeteria plan is determined by whether an employee is eligible to enroll in GRRL's group health insurance. Eligible employees without existing, qualifying coverage are required to participate in the health plan. Proof of coverage is required. Eligible employees may elect family health coverage.

Additional benefit options are available for employees to participate in on a voluntary basis to those meeting eligibility qualifications.

- Dental Insurance
- Basic Life Insurance
- Vision
- Health Savings Account (HSA)
- Flexible Spending Account (Dependent Care and Limited Scope Health Care)
- Long Term Disability
- Short Term Disability
- Taxable earnings (as determined by the Board)
- Additional voluntary health and accident benefits as determined by the Board

Retirees are provided the opportunity to continue their coverage as provided by and in accordance with Section 471.61 of the Minnesota Statutes. Premiums for such coverage are the exclusive responsibility of the retired employee.

Current GRRL benefit plan summaries and premium information are available from Human Resources. Coverage elected within 30 days of hire is effective on the first of the month following hire.

Approved Date: 06/10/08

Effective Date: 06/10/08

Revised Date: 01/01/09, 11/10/09, 6/15/10, 11/16/10, 03/17/15, 11/15/16, 09/19/17, 11/16/21,
11/01/22

Effective Date of Last Revision: 01/01/11, 01/01/15, 01/01/17, 01/01/18, 01/01/2022, 01/01/23

200 Personnel Chapter 4. Employee Benefits

4F.1 Benefit Programs

Eligible employees are provided a wide range of benefits at GRRL. Benefit eligibility is dependent upon regularly scheduled hours. The following benefit programs are available to eligible employees:

Benefit	Eligibility
Health Insurance	Regularly scheduled 30 or more hours per week
Health Savings Account	Regularly scheduled 30 or more hours per week
Retiree Only Health Reimbursement Account	Regularly scheduled 30 or more hours per week
Basic Life Insurance and Accidental Death and Dismemberment (AD&D)	Regularly scheduled 30 or more hours per week
Supplemental Life Insurance	Regularly scheduled 30 or more hours per week
Flexible Spending Account	Regularly scheduled 30 or more hours per week
Dental Insurance	Regularly scheduled 20 or more hours per week
Long Term Disability Benefits	Regularly scheduled 20 or more hours per week
Short Term Disability Benefits	Regularly scheduled 20 or more hours per week
Group Decreasing Term Life and AD&D Insurance	Regularly scheduled PERA eligible employees
Dependent Care Flexible Spending Account	Regularly scheduled 8 or more hours per week
Limited Scope Flexible Spending Account	Regularly scheduled 8 or more-29 hours per week
Vision Insurance	Regularly scheduled 8 or more hours per week All regular employees

Some benefit programs require contributions from the employee, while others may be fully paid **by using** the employer ~~benefit contribution~~. As approved by the Board of Trustees, other voluntary benefits may be offered to eligible employees. Coverage for benefits elected within 30 days of hire is effective on the first of the month following hire.

In addition, the following retirement benefits are provided to eligible employees:

- [Group Decreasing Life and AD&D Insurance](#)
- Public Employees Retirement Association (PERA): Statewide pension program in which all library employees meeting program requirements must participate in accordance with Minnesota law. GRRL and the employee each contribute to the employee’s retirement account. Upon retirement or termination from a PERA eligible position to a non-qualifying position, a break in service of 30 days is required.

- Deferred Compensation Plan: A Deferred Compensation Plan is available through the Minnesota State Retirement System to all employees working regularly scheduled hours each pay period. The plan allows employees to set aside a portion of their income and accumulate it on a tax-deferred basis.
- Social Security (FICA) and Medicare as required by law.

All benefits are subject to the terms and conditions described in other policies, the summary plan description, insurance certificate or plan document for that plan. More detailed information regarding benefits and eligibility is available from Human Resources.

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Effective Date: 10/31/00

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Effective Date of Last Revision: [01/01/23](#)

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Dental Insurance	Regularly scheduled 20 or more hours per week
Long Term Disability Benefits	Regularly scheduled 20 or more hours per week
Short Term Disability Benefits	Regularly scheduled 20 or more hours per week
Dependent Care Flexible Spending Account	Regularly scheduled 8 or more hours per week
Limited Scope Flexible Spending Account	Regularly scheduled 8 or more hours per week
Vision Insurance	Regularly scheduled 8 or more hours per week

Some benefit programs require contributions from the employee, while others may be fully paid by the employer. As approved by the Board of Trustees, other voluntary benefits may be offered to eligible employees. Coverage for benefits elected within 30 days of hire is effective on the first of the month following hire.

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