

## **APPENDIX 1E**

### **Benefit Information for WITC Custodians 2018-2019**

#### **ELIGIBILITY**

- Full Time – 1,664 to 2,080 hours per year
- Part Time –1,040 to 1,663 hours (benefits with an \* apply and/or are prorated)

#### **GROUP MEDICAL INSURANCE**

- Four medical plans to choose from: 80/20 Network, Consumer Driven Health Plan A (CDHP-A) \$2600/\$5200 deductible, Consumer Driven Health Plan B (CDHP-B) \$4000/\$8000 deductible, Consumer Driven Health Plan C (CDHP-C) \$6500/\$13000 deductible
- College and employee share the premium cost
- Employee premiums are taken on a pre-tax basis and are deducted the first two pay periods of each month
- Options of coverage include single, single plus one or family
- Opt out of \$150/month is available for those who wish to waive coverage and can provide proof of other insurance
- Effective date of coverage is the first of month following date of hire
- Changes may be made to the medical insurance plan and/or coverage during the annual open enrollment period or a qualifying event (Qualifying events include marriage, birth or adoption of a child, death, divorce, employment status changes, termination and loss of dependent status)

#### **GROUP DENTAL INSURANCE**

- One dental plan is offered with choice of single or family coverage
- \$1,000 maximum benefit per calendar year per covered individual
- Separate \$1,000 lifetime maximum for orthodontia for dependents 19 or under
- College pays premium
- Effective date of coverage is the first of month following date of hire
- Changes may be made to the dental insurance plan and/or coverage during the annual open enrollment period or a qualifying event (Qualifying events include marriage, birth or adoption of a child, death, divorce, employment status changes, termination and loss of dependent status)

#### **VISION INSURANCE**

- Voluntary plan with premium paid by employee; deduction is pre-tax and is taken the first pay period of each month
- Single, limited or family coverage is available (Limited coverage include employee + 1 or employee and dependent children)
- Offers coverage for eye exams, contacts or eyeglass lenses once every 12 months, and up to \$60 towards frames once every 24 months
- Effective date of coverage is first of month following date of hire
- Changes may be made to the vision insurance plan during the annual open enrollment period

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- An employee who is actively working and enrolls in vision insurance is required to maintain vision insurance for the full calendar year
- Employees that cancel coverage during open enrollment may not re-enroll for a period of two years

#### **FLEXIBLE SPENDING ACCOUNT/HEALTH SAVINGS ACCOUNT**

- Flexible spending account (FSA) for eligible medical and dependent care expenses as defined by IRS
- FSA for medical is available to those employees who have coverage in the 80/20 Network Medical Plan or have opted out
- FSA for dependent care is available to any benefit eligible employee
- Health Savings Account (HSA) is available for those enrolled in one of the three Consumer Driven Health Plans (CDHP)
- HSA can be utilized for eligible expenses as defined by IRS.
- College contribution to a HSA if enrolled in a WITC CDHP medical plan is determined each calendar year prior to open enrollment

#### **EMPLOYEE ASSISTANCE PROGRAM**

- College provides an Employee Assistance Program (EAP) to all full-time staff
- Plan provides resources for counseling, financial and legal services

#### **LIFE INSURANCE**

- College paid at a value of one and a half (1.5) times the base annualized wages up to a maximum of \$50,000 for a life insurance policy
- Dependent life insurance is also available and paid for by the College. (\$5,000 for a spouse, \$2,000 for each dependent child 6 months to age 19 or age 25 if full-time student) and \$1,000 for each dependent child age 14 days to 6 months)

#### **LONG TERM DISABILITY**

- College paid long term disability plan for employee
- 60 calendar day waiting period
- 90% of average base monthly salary from previous 12 months to a maximum annual salary of \$60,000 (maximum monthly benefit of \$4,500)
- Long term disability payments are considered taxable income

#### **RETIREMENT\***

- College and employee each pay half of the contribution level established by the Employee Trust Fund for the Wisconsin Retirement System that is based on earnings
- Employee deductions are taken on a pre-tax basis

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**403(b) RETIREMENT SAVINGS**

- Employee can establish a 403(b) account and make pre-tax contributions at any time during the year from hire date
- College match of 2% of base salary beginning the fiscal year when three years of full-time employment is met effective July 1, 2018
- Ten investment providers are part of plan as a choice for employees
- Employee can change his/her contributions four times per fiscal year

**HOLIDAYS**

- Ten (10) holidays are recognized as part of the employee's work schedule.
- Holidays include New Year's Day, Spring Holiday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, the day after Thanksgiving Day, Christmas Eve Day, Christmas Day and New Year's Eve Day.

**SICK LEAVE**

- Ninety-six (96) hours per fiscal year for the employee's illness and/or the illness of a family member; prorated for custodians between 1664 and 2079 hours
- Can be utilized in ½ hour increments
- Maximum number of hours that can be carried over from year to year is 960 total

**VACATION**

- Vacation hours are allocated at the beginning of each fiscal year based on scheduled hours of work and years of service; prorated for custodians between 1664 and 2079 hours
- Hours are provided at beginning of each fiscal year assuming all scheduled hours of position will be worked
- Can be utilized in ½ hour increments
- Allocation is as follows:

<b>Vacation Hours</b>	<b>Years of Service</b>
80.0 hours	July 1 of 1 <sup>st</sup> full fiscal year and June 30 of 4 <sup>th</sup> fiscal year
120.0 hours	July 1 of 5 <sup>th</sup> fiscal year and June 30 of 9 <sup>th</sup> fiscal year
160.0 hours	July 1 of 10 <sup>th</sup> fiscal year and June 30 of 19 <sup>th</sup> fiscal year
200.0 hours	July 1 of 20 <sup>th</sup> fiscal year and after

- Vacation hours not utilized by June 30<sup>th</sup> of fiscal year can carry over to following fiscal year and used by December 31<sup>st</sup>
- If vacation carryover hours are still available after December 31<sup>st</sup>, a maximum of 40 hours can be banked.
- Banked vacation hours cannot exceed 40 hours at any given time.

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#### PERSONAL LEAVE

- Eight (8) hours per fiscal year are available for personal leave; prorated for custodians between 1664 and 2079 hours
- There is no carryover of personal leave hours not utilized in a fiscal year.

#### PAID TIME OFF\*

- One week per fiscal year for part-time staff
- Week is calculated by taking fiscal year hours divided by 52 weeks
- There is no carryover of PTO hours not utilized in a fiscal year.

#### OTHER LEAVES\*

- Jury Duty
  - College employees will receive his/her regular pay when called to Jury Duty
  - Employee will need to sign over or reimburse College for any per diem pay from municipality
  - Employee must submit copy of summons to supervisor and Human Resources
- Bereavement Leave
  - Up to 40.0 hours for the death of each family member
  - Up to 24.0 hours total per fiscal year for the deaths of any non-family members
  - Both types of leave can be taken in ½ hour increments

#### POST RETIREMENT MEDICAL COVERAGE BENEFIT FROM WITC

Available to full-time Custodians who retire from WITC and meet the eligibility criteria for a post retirement benefit of retiree medical insurance and hire date timeframes. The eligibility criteria are as follows:

- Is age 57½
- Have completed 15 years of consecutive full-time service with WITC
- Provide an irrevocable letter of intent to retire six months prior to retirement date

#### If Hired Prior to January 1, 2008

- Benefit of one month of single retiree medical insurance in exchange for one day (eight hours) of sick leave available beginning the first of the month following the date of retirement
- This benefit is available until sick leave hours are exhausted or a maximum of 120 months of coverage are provided or reach age 65, whichever occurs first
- Opted out of this benefit if indicated by July 1, 2008 to Cash Pool Benefit; waived all rights to one day of sick leave for one month of single medical insurance if choose opt out

#### If Hired After January 1, 2008

- A cash pool will be available to purchase single or single plus one retiree medical insurance beginning the first of the month following the date of retirement
- The cash pool will be calculated utilizing 1.5 times the hourly rate in place at the time he/she retires and multiplying it by the number of sick leave hours available, but not to exceed 960

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- The coverage elected will continue until the cash pool is exhausted or 120 months of coverage are provided or reach age 70, whichever occurs first

Questions regarding benefits should be directed to Human Resources.