

APPENDIX 1A

Benefit Information for WITC Faculty 2018-2019

ELIGIBILITY

- Includes Instructors, Counselors, Accommodation Specialists, and College Health Nurses
- Full Time – 1064-1950 hours
- Part Time – 880 to 1063 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 or 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 a month
- Options of coverage are 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 first of month following date of hire
- Can make changes to medical insurance plan and/or coverage only during annual open enrollment or a life event (marriage, divorce, birth, adoption, death, dependent age off, termination of employment, new employment, or if the employer ceases contributions. Note, this does not include situations where there is a change in benefits or when the employer decreases their contributions).

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 first of month following date of hire
- Can make changes to medical insurance plan and/or coverage only during annual open enrollment or a life event (marriage, divorce, birth, adoption, death, dependent age off, termination of employment, new employment, or if the employer ceases contributions. Note, this does not include situations where there is a change in benefits, or when the employer decreases their contributions).

VISION INSURANCE

- Voluntary plan with premium paid by employee; deduction is pre-tax and is taken the first pay period of the month
- Single, limited (employee + 1 other person in family or single parent with children) or family coverage is available (\$6.95, \$11.88 and \$17.37 are the current monthly premiums)
- 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
- Can add, change or terminate coverage only during annual open enrollment or a life event

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(marriage, divorce, birth, adoption, death, dependent age off, termination of employment, new employment, or if the employer ceases contributions. Note, this does not include situations where there is a change in benefits, or when the employer decreases their contributions)

- If you choose to cancel, there is a two year waiting period before you can re-enroll in this program.

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 1.5 times the base annual salary 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 the 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 are met
- Ten investment providers are provided as a choice for employees
- Employee can change their contributions four times per fiscal year

HOLIDAYS

- Eight (8) holidays are recognized as part of the employee's work schedule.
- Holidays include New Year's Day, Spring Holiday, Labor Day, Thanksgiving Day, the day after Thanksgiving Day, Christmas Eve Day, Christmas Day and New Year's Eve Day.

SICK LEAVE

- 84 hours per fiscal year for the employee's illness and/or the illness of a family member; prorated for faculty between 1064 and 1329 hours
- Can be utilized in ½ hour increments
- Maximum number of hours that can be carried over from year to year is 840 total

PERSONAL LEAVE

- Seven (7) hours per fiscal year are available for personal leave; prorated for faculty between 1064 and 1329 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 their 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
 - 35 hours for the death of each family member
 - 21 hours total per fiscal year for the death of any non-family members
 - Both types of leave can be taken in ½ hour increments

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POST RETIREMENT MEDICAL COVERAGE BENEFIT FROM WITC

Available to full-time Faculty 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 is as follows:

- Eligible to receive a WRS retirement benefit (currently is age 55 for non-protective groups)
- Have completed 15 years of consecutive full-time service with WITC
- Provide notice by January 15 if plan to retire at the end of June. Notice by July 15 for a December retirement.

If Hired Prior to January 1, 2008

- Benefit of one month of single retiree medical insurance in exchange for one day (seven 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, whichever occurs first.

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 the hourly rate of the faculty member at the time they retire and multiplying it by the number of sick leave hours available, but not to exceed 840.
- The coverage elected will continue until the cash pool is exhausted or 120 months of coverage are provided, whichever occurs first.

Faculty Retiring with 10-14 Years of Service

- 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 the hourly rate of the faculty member at the time they retire and multiplying it by the number of sick leave hours available according to the following table.
- The coverage elected will continue until the cash pool is exhausted or the number of maximum months has been reached based on the table below, whichever occurs first.

Years of Service	% of Available Sick Leave Hrs	Maximum Months of Coverage
10 Yrs	50% to a maximum of 420 hours	60
11 Yrs	60% to a maximum of 504 hours	72
12 Yrs	70% to a maximum of 588 hours	84
13 Yrs	80% to a maximum of 672 hours	96
14 Yrs	90% to a maximum of 756 hours	108

Questions regarding benefits should be directed to Human Resources.