

## **APPENDIX 1D**

### **Benefit Information for WITC Support and Technical Personnel 2018-2019**

#### **ELIGIBILITY**

- Full Time – 1,560 to 1,950 hours per year
- Part Time – 1,000 to 1,559 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 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

## **APPENDIX 1D**

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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

## APPENDIX 1D

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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 for staff hired January 1, 2009 and after
- Employees hired prior to January 1, 2009 can opt for the 403(b) match of 2% per fiscal year if waive participation in the one day of sick leave for one month of single retiree medical insurance (see more information in this Appendix 1D titled Post-Retirement Medical Coverage Benefit from WITC)
- Ten investment providers as a choice for employees as part of plan
- Employee can change his/her contributions four times per fiscal year

#### HOLIDAYS

- Ten (10) holidays are recognized as paid hours for eligible employees
- 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 (90) hours per fiscal year for the employee's illness and/or the illness of a family member; prorated for Support and Technical Personnel between 1560 and 1949 hours
- Can be utilized in ½ hour increments
- Maximum number of hours that can be carried over from year to year is 900 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 Support and Technical Personnel between 1560 and 1949 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>
75.0 hours	July 1 of 1 <sup>st</sup> full fiscal year and June 30 of 4 <sup>th</sup> fiscal year
112.5 hours	July 1 of 5 <sup>th</sup> fiscal year and June 30 of 9 <sup>th</sup> fiscal year
150.0 hours	July 1 of 10 <sup>th</sup> fiscal year and June 30 of 12 <sup>th</sup> fiscal year
157.5 hours	July 1 of 13 <sup>th</sup> fiscal year and June 30 of the 15 <sup>th</sup> fiscal year
165.0 hours	July 1 of 16 <sup>th</sup> fiscal year and June 30 of the 18 <sup>th</sup> fiscal year
172.5 hours	July 1 of 19 <sup>th</sup> fiscal year and June 30 of the 21 <sup>st</sup> fiscal year
180.0 hours	July 1 of 22 <sup>nd</sup> fiscal year and June 30 of the 24 <sup>th</sup> fiscal year
187.5 hours	July 1 of 25 <sup>th</sup> fiscal year and after

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- 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 37.5 hours can be banked
- Banked vacation hours cannot exceed 37.5 hours at any given time

#### PERSONAL LEAVE

- Seven and a half (7½) hours per fiscal year are available for personal leave; prorated for Support and Technical Personnel between 1560 and 1949 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 reimburse College for any per diem pay from municipality
  - Employee must submit copy of summons to supervisor and Human Resources
- Bereavement Leave
  - Up to 37.5 hours for the death of each family member
  - Up to 22.5 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 Support and Technical Personnel 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:

- 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 an irrevocable letter of intent to retire six months prior to retirement date

#### If Hired Prior to January 1, 2009

- Benefit of one month of single retiree medical insurance in exchange for one day (seven and a half 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.
- Can opt out of this benefit

## **APPENDIX 1D**

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#### If Hired After January 1, 2009

- 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 900
- 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
- Includes a 2% College match to a 403(b) as detailed in section titled 403(b) Retirement Savings

Questions regarding benefits should be directed to Human Resources.