

APPENDIX 1: Benefits FY24 September

The information contained in this Appendix supersedes all versions developed prior. The College reserves the right to change benefits during the fiscal year with notification provided through email distribution.

ELIGIBILITY REQUIREMENTS FOR NORTHWOOD TECH BENEFITS

The following schedule of benefits within each employee group is based on the total annual hours worked.

Management, Support and Technical Personnel, and Non-Instructional Faculty*

0-999 hours per year

- No benefits**

1000-1559 hours per year

- Paid time off (PTO), jury duty, bereavement leave
- WRS eligible if 1200 hours or more**

1560-1950 hours per year

- Eligible for all benefits
- Benefits may be prorated if less than 1950 hours per year

Custodians***

0-1039 hours per year

- No benefits**

1040-1663 hours per year

- Paid time off (PTO), jury duty and bereavement leave
- WRS eligible if 1200 hours or more**

1664 -2080 hours per year

- Eligible for all benefits
- Benefits may be prorated if less than 2080 hours per year

Instructional Staff, Counselors, Accommodation Specialists, and College Health Nurses*

0-879 hours per year

- No benefits**

880-1063 hours per year

- Paid time off (PTO), jury duty, bereavement leave
- WRS eligible if 880 hours or more**

1064-1330 hours per year

- Eligible for all benefits
- Benefits may be prorated if less than 1330 hours per year

*Employees hired October 1, 2011, or after

**If employee has WRS creditable service prior to July 1, 2011, eligibility criteria may differ.

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***Custodians hired July 1, 2012 or after

DEFINITIONS

DAY: A day is equivalent to the following hours:

- 7.5 hours for Management, Support and Technical Personnel, and Non-Instructional Faculty (excludes meal periods)
- 7.0 hours for Instructional Staff, Counselors, Accommodation Specialists, and College Health Nurses (excludes meal periods)
- 8.0 hours for Custodians (includes meal periods)

WEEK: A week is equivalent to the following hours:

- 37.5 hours for Management, Support and Technical Personnel, and Non-Instructional Faculty (excludes meal periods)
- 35 hours for Instructional Staff, Counselors, Accommodation Specialists (excludes meal periods)
- 30 hours for College Health Nurses (excludes meal periods)
- 40 hours for Custodians (includes meal periods)

PRORATED: Benefits are prorated as indicated in the handbook appendices specific to each employee group.

NEW HIRE: For benefit-eligible employees, coverage will take effect on the first of the month following date of hire.

BENEFITS

Medical Insurance

Northwood Technical College Medical Plans

Eligible employees may participate in one of four medical plans offered by the College. An employee will be provided the opportunity to enroll in a medical plan at the time of hire into an eligible position or during the open enrollment process conducted once each year. An employee can make changes to coverage outside of open enrollment only if a qualifying life event occurs as established by federal guidelines. An employee is eligible to enroll in a single, single plus one, or family plan coverage of the specific medical plan selected. The College and the employee may share in the cost of the coverage. Any deductions made for medical insurance will be taken on a pre-tax basis. Deductions for medical insurance will be reflected in the first two pay periods of each month.

Opt Out

If an eligible employee has other insurance that is available he/she may elect to “opt out” of the College’s medical insurance during his/her initial hire, open enrollment, or qualifying life event. An employee electing to opt out will be compensated a monthly amount for each month that he/she does not participate in the College’s medical insurance.

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Family Advantage Health Plan (FAHP)

If an eligible employee has other coverage through an employer-sponsored group health plan, he/she may elect to participate in the Family Advantage Health Plan (FAHP) during his/her initial hire, open enrollment, or qualifying life event. A qualified employee electing FAHP will be compensated a monthly amount for each qualified individual under the plan. This option includes reimbursement of deductibles, copays, and coinsurance under the employer-sponsored group health plan, up to a maximum amount.

The College reserves the right to change the medical plans offered.

Dental Insurance

An eligible employee may participate in dental insurance that is offered by the College. He/she can choose a single or family plan at the time of hire into an eligible position or during the annual open enrollment process. An employee can make a change of coverage outside of open enrollment only if a qualifying event occurs as established by federal guidelines. The College and the employee may share in the cost of the coverage. Any deductions made for dental insurance will be taken on a pre-tax basis. Deductions for dental insurance will be reflected in the first two pay periods of each month.

Vision Insurance

An eligible employee may participate in a vision insurance program that is offered by the College. The cost of this coverage is paid in full by the employee. Deductions for this coverage are taken from the first pay period of each month on a pre-tax basis. An employee who is actively working and enrolls in vision insurance is required to maintain participation in the insurance for the full calendar year. If an employee chooses to cancel his/her coverage, he/she will not be allowed to re-enroll in the plan until he/she has been without coverage for a period of two years.

Flexible Spending Account (FSA)

The College offers a flexible spending account program to eligible employees. This optional program allows employees to set aside pre-tax dollars to cover dependent care expenses and/or a variety of medical expenses per IRS guidelines not otherwise covered by insurance. Employees who enroll in the 80/20 Network Medical Plan or opt out of medical coverage are eligible to contribute to the medical FSA. All benefit-eligible employees are eligible to contribute to the dependent care FSA.

Health Savings Account (HSA)

The College offers a health savings account program to eligible employees who enroll in one of the Consumer Driven Health Plans (CDHPs). The program allows employees to set aside pre-tax dollars to cover a variety of medical expenses per IRS guidelines not otherwise covered by insurance. Northwood Tech may choose to contribute to the account. The account is owned by the employee and goes with the employee if he/she leaves Northwood Tech employment.

Life Insurance

An eligible employee is enrolled in a life insurance policy offered by the College that includes Accidental Death and Dismemberment coverage. The College and the employee may share in the cost of the coverage. Any policy value over \$50,000 will become a taxable benefit and will be reflected on the pay advice of the employee. The Coverage also includes dependent life insurance at a value of \$5,000 for a spouse, \$2,000 for a dependent age six months to 19 or 25 if a full-time student, and \$1,000 for a

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dependent age 14 days to six months. The specific value of the policy provided to an eligible employee is defined below.

- Management – Two times the annual base salary rounded up to the next thousand to a maximum value of \$150,000
- Instructional Staff, Counselors, Accommodation Specialists, College Health Nurses, Non-Instructional Faculty, Custodians, Support and Technical Personnel – One and a half times the annual base salary rounded up to the next thousand to a maximum value of \$50,000

Employees who retire from the College may qualify to continue coverage under the group term life insurance program at his/her own expense.

Long Term Disability

An eligible employee is enrolled in a long term disability plan offered by the College. The College and the employee may share in the cost of the coverage. The plan provides income protection coverage for an employee who is totally disabled and unable to work. The plan provides for a benefit of up to 90 percent of average monthly earnings up to a specified maximum monthly benefit after meeting a 60 consecutive calendar-day waiting period. The maximum benefit period ends at age 65 if disablement occurred at age 61 or younger. For those who become disabled over age 61, the duration of the benefit is prorated.

Short Term Disability

Benefit-eligible employees may apply for short term disability any time throughout employment. The benefit amount is based on coverage elected by the employee (weekly benefit cannot exceed 66-2/3% of annual salary divided by 52). The employee pays the full premium cost. Deductions are taken on an after-tax basis and deducted the first two pay periods of each month.

Employee Assistance Program (EAP)

An Employee Assistance Program (EAP) is available to eligible employees. The program provides support and resources for emotional well-being, financial and legal, parenting and child care, relationships, senior life, and work and career life issues.

Holidays

The College recognizes paid holidays for eligible Staff and Faculty. The College will establish the holidays each fiscal year, post a calendar, and may adjust it accordingly. The holidays that are recognized are listed below.

- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day After Thanksgiving Day
- Winter Break (December 24 – January 1)

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Paid Time Off (PTO) for Full-Time Employees

The College awards paid time off (PTO) on a fiscal year basis to eligible staff and faculty per the schedules below.

Usage of PTO is as follows:

- For staff, PTO can be used at the employee’s discretion, subject to supervisor approval. Staff may take up to three consecutive weeks of PTO, subject to advance supervisor approval. Approval is based on department and College needs to ensure successful continued business operations. This limit also applies when an employee is utilizing PTO leading up to a retirement or resignation date.
- For faculty, up to two days of PTO per fiscal year can be utilized at the employee’s discretion, subject to supervisor approval. The remaining balance can be used for the employee’s own illness or an illness associated with a family member. Faculty PTO usage should generally not interfere with the instructional calendar or faculty professional development.

PTO can be used in ½ hour increments.

PTO hours not utilized by June 30 of the fiscal year will move into a Reserve Bank up to the designated maximum limit. The maximum carryover limit that may transfer into the Reserve Bank is as follows:

- For staff, the total annual award minus two weeks
- For faculty, the total annual award minus two days

The Reserve Bank may only be used for leave under FMLA and post-employment retirement medical benefit per eligibility requirements.

Upon exiting the College, Staff will receive a payout of PTO balance, prorated based on the hours worked during the fiscal year, up to three weeks of the current year’s award. There is no payout of PTO for Faculty.

Management/Non-Instructional Faculty (1950 hours/year)

Award	1-3 years	4-9 years	10+ years
PTO	195.0	232.5	270.0

Carryover	1-3 years	4-9 years	10+ years
Maximum Carryover	120.0	157.5	195.0
Reserve Bank Limit	1,350		

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Support and Technical Personnel (1950 hours/year)

Award	1-3 years	4-9 years	10-14 years	15+
PTO	157.5	195.0	232.5	270.0

Carryover	1-3 years	4-9 years	10-14 years	15+
Maximum Carryover	82.5	120.0	157.5	195.0
Reserve Bank Limit	1,350			

Custodians (2080 hours/year)

Award	1-3 years	4-9 years	10-14 years	15+
PTO	168.0	208.0	248.0	288.0

Carryover	1-3 years	4-9 years	10-14 years	15+
Maximum Carryover	88.0	128.0	168.0	208.0
Reserve Bank Limit	1,440			

Faculty (1330 hours/year)

Award	
PTO	98.0

Carryover	
Maximum Carryover	84.0
Reserve Bank Limit	1,260

Paid Time Off (PTO) for Part-Time Employees

An employee who works less than 80 percent of a full-time position, but more than the specified minimum for each employee group, will be eligible for one week of PTO. This leave will be available at the beginning of each fiscal year. There is no carryover of PTO hours not utilized in a fiscal year. The use of PTO requires supervisor approval and must be approved in advance.

Entries for PTO hours are to be made in the electronic timesheet system prior to taking planned time off or within two weeks following an unplanned time off. Supervisors should ensure that entries for his/her staff are made according to the aforementioned timeframes.

Unpaid Leave

Any employee utilizing unpaid leave must gain VP approval prior to doing so.

Bereavement Leave

Eligible employees will be compensated for time lost from regular work schedules for the purpose of bereavement according to the following guidelines:

- Up to one week (hours per year divided by 52) due to the death of a family member

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- Up to three days each fiscal year due to the death of a non-family member
- An employee's request for bereavement leave shall be submitted to his/her supervisor. The College may request documentation in support of the employee's request for bereavement leave.

Entries for bereavement leave should be entered in the electronic timesheet system prior to taking planned time off or within two weeks of taking the leave. Supervisors should ensure that entries for his/her staff are made according to the aforementioned timeframes.

Jury Duty

The College provides time off to an eligible employee to satisfy his/her civic responsibility when summoned for jury duty during scheduled work hours. The College will pay regular earnings to an employee who is scheduled to work during the period of time he/she is scheduled for jury duty. An employee will reimburse the College for any payment received from the municipality for his/her service. On a daily basis, when an employee is released from jury duty, the employee shall immediately report to work unless formally excused by his/her supervisor. To qualify for paid jury duty leave, an employee must submit a copy of the summons to his/her supervisor upon receipt. Supervisors should forward the summons to Talent and Culture.

Entries for jury duty should be entered in the electronic timesheet system within two weeks of reporting for jury duty. Supervisors should ensure that entries for his/her staff are made according to the aforementioned timeframes.

403(b)/457(b) Retirement Savings

Employees working 1,000 hours or more in a 12-month period can establish a 403(b) and/or 457(b) account with any one of the designated investment providers at any time during employment. The College will match employee contributions to a 403(b) each pay period up to a certain percentage beginning the fiscal year when three years of full-time employment are met. There is no employer match to 457(b).

Wisconsin Retirement System (WRS)

Employees who meet the eligibility criteria must be enrolled in the WRS retirement benefit. The Employee Trust Fund (ETF) determines eligibility requirements for participation and the percentage for contribution each calendar year. The College and the employee share in the contribution percentage. Visit www.etf.wi.gov for more information.

Retirement Medical Benefit

The College offers post-employment medical coverage to retired employees who meet the eligibility criteria as indicated in the handbook appendices specific to each employee group.

QUESTIONS REGARDING BENEFITS

The College provides benefits to employees to enhance their total compensation package and improve the overall employment experience. It is important that employees understand the terms and conditions surrounding their benefits.

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Questions regarding benefits should be directed to Talent and Culture.