

## **APPENDIX 1D: Support and Technical Personnel Benefits FY24 September**

### **ELIGIBILITY**

- Full Time – 1,560 to 1,950 hours per year
- Part Time –1,000 to 1,559 hours (benefits with an \* may apply and/or are prorated)

### **GROUP MEDICAL INSURANCE**

- Four medical plans to choose from – three consumer driven high deductible options and an 80/20 network option
- College and employee share the premium cost
- Employee premiums are taken on a pre-tax basis and deducted the first two pay periods of each 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
- Family Advantage Health Plan (FAHP) option is available to those that have other coverage through an employer-sponsored group health plan; \$75/month in CY23 for each enrolled member; reimbursement of deductibles, copays, and coinsurance up to a maximum amount
- Effective begin date of coverage is first day of month following date of hire and effective end date of coverage is last day of month in which employment ends
- Can make changes to medical insurance plan and/or coverage only during annual open enrollment or a qualifying life event

### **GROUP DENTAL INSURANCE**

- One dental plan is offered with choice of single or family coverage
- \$1,500 maximum benefit per calendar year per covered individual
- Separate \$1,500 lifetime maximum for orthodontia for each subscriber and covered dependent (dependent children are covered to age 26)
- College and employee share the premium cost
- Employee premiums are taken on a pre-tax basis and deducted the first two pay periods of each month
- Effective date of coverage is first day of month following date of hire and effective end date of coverage is last day of month in which employment ends
- Can make changes to medical insurance plan and/or coverage only during annual open enrollment or a qualifying life event

### **VISION INSURANCE**

- Offers coverage for eye exams, contacts, or eyeglass lenses once every 12 months and up to \$60 towards frames once every 24 months
- Employee pays full premium cost
- Employee premiums are taken on a pre-tax basis and deducted the first pay period of each month
- Single, limited (employee + 1 other person in family or single parent with children), or family coverage is available
- Effective date of coverage is first day of month following date of hire and effective end date of coverage is last day of month in which employment ends
- Can make changes to vision insurance plan only during annual open enrollment or a qualifying life event

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- 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 medical is available to those employees who have coverage in the 80/20 Network Medical Plan or have opted out
- FSA for eligible medical and dependent care expenses as defined by IRS
- 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 an HSA if enrolled in a Northwood Tech CDHP medical plan is determined each calendar year prior to open enrollment

### **EMPLOYEE ASSISTANCE PROGRAM**

- College provides an Employee Assistance Program (EAP) to all benefit-eligible employees
- Program provides support and resources for various life issues

### **LIFE INSURANCE**

- One and a half times the base annualized wages rounded to the next higher \$1,000 up to a maximum of \$50,000 for a life insurance policy
- Dependent life insurance is also available – \$5,000 for spouse, \$1,000 for each dependent child age 14 days to 6 months, \$2,000 for each dependent child age 6 months to 19 or 25 if full-time student
- College pays premium cost
- Effective date of coverage is first day of month following date of hire and effective end date of coverage is employment end date

### **LONG TERM DISABILITY**

- College pays premium cost
- 60 consecutive calendar day waiting period
- 90 percent 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
- Effective date of coverage is first day of month following date of hire and effective end date of coverage is employment end date

### **SHORT TERM DISABILITY**

- Benefit is based on coverage elected by employee (weekly benefit cannot exceed 66-2/3 percent of annual salary divided by 52)
- Employee pays full premium cost
- Deductions are taken on an after-tax basis and deducted the first two pay periods of each month
- Effective date of coverage is first day of month following date of hire and effective end date of coverage is employment end date

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### WISCONSIN RETIREMENT SYSTEM\*

- Employees who meet the eligibility criteria must be enrolled in the WRS retirement benefit
- Employee Trust Fund (ETF) determines eligibility requirements for participation and the percentage for contribution each calendar year
- College and the employee share in the contribution percentage
- Effective on date the employee is expected to meet or meets the WRS eligibility criteria (date of hire, one-year anniversary of employment, 12-month rolling look-back, or rehire)
- Employee deductions are taken on a pre-tax basis each pay period

### 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
- College match to a 403(b) (no employer match to 457(b)) of 2% of total compensation beginning the fiscal year when three years of full-time employment are met
- Deductions are taken on a pre-tax or after-tax basis each pay period per account type
- Employee can change contribution amount four times per fiscal year and investment provider only during the annual 403(b)/457(b) open enrollment
- Employees hired prior to January 1, 2009 can opt for the 403(b) employer match of 2% per fiscal year if waive participation in the Group 1 retirement medical benefit

### HOLIDAYS

- Holidays include Memorial Day, Independence Day, Labor Day, Thanksgiving Day, the day after Thanksgiving Day, and Winter Break (December 24 – January 1)

### PAID TIME OFF – FULL-TIME STAFF

The College awards paid time off (PTO) on a fiscal year basis to eligible staff per the schedule below; prorated between 1560 and 1949 hours.

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			

*See Appendix 1 for further information.*

### PAID TIME OFF – PART-TIME STAFF\*

- 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

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### **OTHER LEAVES\***

- Jury Duty
  - College employees will receive his/her regular pay when called to Jury Duty during scheduled work hours
  - Employee will need to reimburse College for any per diem pay from municipality
  - Employee must submit copy of summons to supervisor and Talent and Culture
- Bereavement Leave
  - Up to 37.5 hours for the death of each family member; prorated for Support and Technical Personnel between 1000 and 1949 hours
  - Up to 22.5 hours total per fiscal year for the deaths of any non-family members; prorated for Support and Technical Personnel between 1000 and 1949 hours
  - Both types of leave can be taken in ½ hour increments

### **RETIREMENT MEDICAL BENEFIT**

To be eligible for the retirement medical benefit, employee must:

- Be eligible to receive a WRS retirement benefit (currently is age 55)
- Have completed 15 years of consecutive full-time service with Northwood Tech
- Provide an irrevocable letter of intent to retire 6 months prior to retirement date

Employees fall into one of two retirement medical benefit groups based on date of hire into a full-time position.

#### **Group 1 – If hired prior to January 1, 2009**

- One day (7.5 hours) of reserve bank balance at time of retirement turns into \$1,000 of benefit put into a Health Reimbursement Account (HRA) up to a maximum of \$120,000. Upon retirement, remainder of current year's PTO award (after PTO payout) is included in retirement calculation.
- Funds can be utilized to reimburse the retiree for medical coverage purchased through one of Northwood Tech's active plans, the Marketplace, or any other group health plan
  - If at any point the retiree elects outside coverage, retiree cannot elect coverage through any of Northwood Tech's plans thereafter
  - If retiree elects Marketplace coverage, he/she must waive premium tax credit
  - If retiree elects other group health plan, he/she must pay with after-tax dollars
- Maximum monthly reimbursement amount is equal to the highest monthly premium of any of Northwood Tech's single medical plans
- Coverage continues until funds are exhausted or retiree reaches Medicare eligibility age (currently age 65)
- Can opt out of this benefit to receive 403(b) employer match

#### **Group 2 – If hired January 1, 2009 or after**

- Reserve bank balance (up to 900 hours) multiplied by 1.5 times hourly rate at time of retirement creates a cash pool of retirement funds to be distributed through a Health Reimbursement

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Account (HRA). Upon retirement, remainder of current year's PTO award (after PTO payout) is included in retirement calculation.

- Funds can be utilized to reimburse the retiree for medical coverage purchased through one of Northwood Tech's active plans, the Marketplace, or any other group health plan
  - If at any point the retiree elects outside coverage, retiree cannot elect coverage through any of Northwood Tech's plans thereafter
  - If retiree elects Marketplace coverage, he/she must waive premium tax credit
  - If retiree elects other group health plan, he/she must pay with after-tax dollars
- Maximum monthly reimbursement amount is equal to the highest monthly premium of any of Northwood Tech's single medical plans
- Coverage continues until pool is exhausted, 120 months of coverage is provided, or retiree reaches Medicare eligibility age plus 60 months (currently age 70)
- Includes 403(b) employer match

Note: If retiree returns to work for the College in any capacity, retirement benefit is suspended during that period (suspension minimum one month).

Questions regarding benefits should be directed to Talent and Culture.