

APPENDIX 1A: Faculty Benefits FY21 February

ELIGIBILITY

- Includes Instructors, Counselors, Accommodation Specialists, and College Health Nurses
- Full Time – 1064-1950 hours
- Part Time – 880 to 1063 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 and can provide proof of other insurance
- 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
- \$1,000 maximum benefit per calendar year per covered individual
- Separate \$1,000 lifetime maximum for orthodontia for dependents 19 or under
- 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
- If you choose to cancel, there is a two-year waiting period before you can re-enroll in this program

APPENDIX 1A: Faculty Benefits FY21 February

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 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 benefit-eligible employees
- Plan provides resources for counseling, financial, and legal services

LIFE INSURANCE

- One and a half times the base annual salary 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

APPENDIX 1A: Faculty Benefits FY21 February

WISCONSIN RETIREMENT SYSTEM (WRS)*

- 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 base salary 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

HOLIDAYS

- Eight 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
- A maximum of 840 hours can be carried over from year to year

PERSONAL LEAVE

- Seven 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
 - Employees will receive their regular pay when called to Jury Duty during scheduled work hours
 - Employee will need to sign over or reimburse College for any per diem pay from municipality

APPENDIX 1A: Faculty Benefits FY21 February

- 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

RETIREMENT MEDICAL BENEFIT

To be eligible for the retirement medical benefit, a faculty member must:

- Be eligible to receive a WRS retirement benefit (currently is age 55)
- Have completed 15 years of consecutive full-time service with WITC (prorated benefit for faculty retiring with 10-14 years of service*)
- 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, 2008*

- One day (7.0 hours) of sick leave at time of retirement turns into \$1,000 of benefit put into a Health Reimbursement Account (HRA) up to a maximum of \$120,000
- Funds can be utilized to reimburse the retiree for medical coverage purchased through one of WITC'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 WITC'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 WITC's single medical plans
- Coverage continues until funds are exhausted or retiree reaches Medicare eligibility age (currently age 65)

Group 2 – *If hired January 1, 2008 or after*

- Sick leave balance (up to 840 hours) multiplied by hourly rate at time of retirement creates a cash pool of retirement funds to be distributed through a Health Reimbursement Account (HRA)
- Funds can be utilized to reimburse the retiree for medical coverage purchased through one of WITC'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 WITC'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 WITC's single medical plans
- Coverage continues until pool is exhausted or 120 months of coverage is provided

APPENDIX 1A: Faculty Benefits FY21 February

*Faculty retiring with 10-14 years of service receive a prorated benefit as follows:

Years of Service	Proration of Sick Leave Hours	Maximum Months of Coverage
10	50% up to 420 hours	60
11	60% up to 504 hours	72
12	70% up to 588 hours	84
13	80% up to 672 hours	96
14	90% up to 756 hours	108

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 Human Resources.