

APPENDIX 1B: Non-Instructional Faculty Benefits FY21 February

ELIGIBILITY

- Includes Counselor/Accommodation Specialists and Career Specialist/Recruiters
- Full Time – 1560-1950 hours
- Part Time – 1000 to 1559 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 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 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

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

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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

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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 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

- Ten holidays are recognized as part of the employee's work schedule
- 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

- 90 hours per fiscal year for the employee's illness and/or the illness of a family member; prorated between 1560 and 1949 hours
- Can be utilized in ½ hour increments
- A maximum of 900 hours can be carried over from year to year

VACATION

- Vacation hours are allocated at the beginning of each fiscal year based on scheduled hours of work and years of service; prorated 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:

Vacation Hours	Years of Service
112.5 hours	July 1 of 1st full fiscal year and June 30 of 3rd fiscal year
150.0 hours	July 1 of 4th fiscal year and June 30 of 9th fiscal year
187.5 hours	July 1 of 10th fiscal year and after

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- Vacation hours not utilized by June 30 of fiscal year can carry over to following fiscal year and use by December 31
- If vacation carryover hours are still available after December 31, 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 hours per fiscal year are available for personal leave; prorated 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 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
 - 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 death of 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, employee must:

- Be eligible to receive a WRS retirement benefit (currently is age 55)
- Have completed 15 years of consecutive full-time service with WITC
- 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 July 1, 2003*

- One day (7.5 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

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- 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 July 1, 2003 or after*

- Sick leave balance (up to 900 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, 120 months of coverage is provided, or retiree reaches Medicare eligibility age (currently age 65)

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.