

**CITY OF LA CROSSE  
2018 BENEFIT SUMMARY - ATU**

- 1) **Medical Benefit Plan** – Medical benefit plan may be effective the first of month following two full calendar months of employment, i.e. if start January 15, 2018, effective April 1, 2018 (assuming enrollment form received by applicable deadline). *Brief* summary of current benefit: Premium - \$124.50/month single plan; \$257.50/month limited family (2 person) plan; or \$313.48/month for family plan (if not participating in the Health Risk Assessment monthly contributions are \$158.10/\$27/\$398.06 respectively). In-network benefit: deductible \$275 per person /\$825 max per family per calendar year: office visit co-pay of \$20.00/visit then most covered services are paid at 100%. Prescription drugs: Formulary generic/\$10 co-pay and brand name/\$20 co-pay (retail 30 day supply). Mail order of maintenance drugs required (90 day supply paying two co-pays). A Schedule of Benefits and Summary of Benefits & Coverage providing more details will be provided to selected candidate. *Note: Employees hired on or after 1/1/14 are not eligible for retiree medical benefit plan coverage.*
- 2) **Pension (Wisconsin Retirement System-WRS)** – Automatic enrollment. Contributions begin as of date of hire. Employer contributions are paid for by the employer. Employees are required to pay 50% of the total WRS contribution rate for “general” employees. 2018 rate is 6.7% and is taken on a pre-tax basis.
- 3) **Life Insurance** - Deadline to enroll is thirty days from date of hire. If enroll, coverage for claim purposes is the date the form is turned into HR or date of hire, whichever is later. Basic coverage for employee based on salary; i.e. if employee salary is \$36,044 – basic coverage would be rounded up to \$37,000. Monthly premium would be \$.37. Up to three additional units and one supplemental unit are also available; each unit coverage would be the same as basic (\$37,000) and premiums for each unit are based on employee’s age and salary. Spouse/dependent coverage options also available. Coverage/premiums updated each July based on prior year’s salary.
- 4) **Income Continuation Insurance** – A short or long term disability insurance that would pay employee up to 75% of earnings (based on prior year’s salary) while employee is disabled and off work due to an illness/injury. Deadline to enroll is thirty days from date of hire. If enroll, coverage would be effective the first of the month on or following date of hire. Various options available for waiting periods. There is a “premium holiday” in 2018.
- 5) **Voluntary Dental Plan** - This is a voluntary plan, completely funded by the employee. Effective first of month following 60 days of employment (assuming enrollment form received by applicable deadline). Employees can choose between two different dental plans. An open enrollment is held every year (fall).

<u>2018 Plan</u>	<u>Coverage</u>	<u>Monthly Premium</u>	
		Employee	Family (2 or More)
<b>Low Plan</b>	<u>Available in Delta Dental PPO Network only.</u> No orthodontia benefit. Preventive 100% (no Deductible); Limited Basic/Major Services 80%; Deductible \$50/person/\$150/per family. Annual max \$1,000 per person.	<b>\$22.09</b>	<b>\$63.93</b>
<b>High Plan</b>	In & Out of Network Benefit. Preventive 100% (no Deductible); Basic & Major Services 80%/50%; Deductible \$50/person/\$150/per family. Orthodontic Services at 50% with a \$1,500 lifetime benefit. Annual max \$2,000 per person.	<b>\$51.36</b>	<b>\$144.23</b>

- 6) **457 Deferred Compensation Plan** - May enroll at any time. It is a program that allows you to invest today for your retirement. Federal and State taxes are deferred until your assets are withdrawn, usually during retirement when you may be in a lower tax bracket. It involves employee contributions only.
- 7) **Payroll Roth IRA** - Employees may elect for payroll deductions to be placed in a Roth IRA. May enroll any time.
- 8) **Voluntary Vision Plan** – This is a voluntary plan, completely funded by the employee. Effective first of the month following 60 days of employment (assuming enrollment form received by applicable deadline). Detailed information provided at benefit orientation.

2018 Monthly Premiums	
• Emp. Only	\$6.71
• Emp. + spouse	\$13.42
• Emp. + child(ren)	\$15.14
• Emp. + family	\$23.42

9) **Section #125 Plan** - This is a flexible spending account in which you can defer money from your paycheck pre-tax to a dependent care or medical account. Plan limits are \$5,000 for dependent care; \$2,600 for medical. You are then allowed to submit applicable expenses to the plan for reimbursement or use a pre-paid Debit card to pay for eligible expenses. The 2018 plan year for deductions is January 1, 2018 through December 31, 2018 and the plan year for incurring expenses is January 1, 2018 through March 15, 2019. If enroll by applicable deadline, a new employee's plan year would begin the first of the month following 60 days of employment. Open enrollment to enroll in the next plan year held every fall.

10) **Vacation**

- One week (5 days) after one year of continuous service
- Two weeks (10 days) after two years of continuous service
- Three weeks (15 days) after six years of continuous service
- Four weeks (20 days) after fourteen years of continuous service
- Five weeks (25 days) after twenty years of continuous service
- Twenty-six (26) days after twenty-six years of continuous service
- Twenty-seven (27) days after twenty-seven years of continuous service
- Twenty-eight (28) days after twenty-eight years of continuous service
- Twenty-nine (29) days after twenty-nine years of continuous service
- Six weeks (30 days) after thirty years of continuous service

11) **Sick Leave** – employees accumulate sick leave at a rate of one (1) day per month for each month of employment. The sick leave credits shall be allowed to accumulate to a maximum of one hundred twenty (120) days. Any unused sick days after 108 days shall be paid out to the employee on the first pay period of January of the following year at the rate of 50% of the unused sick day accumulation. Employees may use up to three (3) days of accumulated sick leave credits for personal business with the approval of their supervisor. Use of sick leave for personal business shall be deducted from sick leave accumulation.

At retirement, the City will make a lump sum payment of 55% for employees hired prior to 1/1/14 or 100% for employees hired on/after 1/1/14 of the amount of accrued sick leave on record at the time of retirement which will be put into a **Retirement Health Savings (RHS) Plan** on behalf of retiring employee. This payment to the RHS plan is made pre-tax and it can be used to pay for qualified medical expenses upon retirement on a tax free basis.

12) **Holidays** – Employees will normally be granted holidays off with pay on the following days: New Year's Day, Martin Luther King Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Eve, Christmas Day, and New Year's Eve. In addition to the above holidays, each full time general employee shall be granted three (2) floating holidays per calendar year.

*Use of sick leave, including personal business days, vacation or floating holiday is not available during a new employee's initial probationary period.*

See the ATU collective bargaining agreement (CBA) for more details. If there is a conflict between this and the more complete CBA, the CBA will control.