2024 STATE OF WISCONSIN EMPLOYEE BENEFITS SUMMARY

STATE GROUP HEALTH INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	State Pays
All employees covered by the Wisconsin Retirement System are eligible for health insurance. The state offers several health plans to choose from that offer the same uniform benefits. Must apply within 30 days of hire date Employees have the option of starting coverage 1 st of the month following initial WRS eligibility or when the employer contribution begins (1 st of the month after completion of two months of service).	In-network uniform preventative and medical benefits are offered in all plans. Employees can choose a health plan with or without dental (routine and preventative dental), and the It's Your Choice Health Plan or the It's Your Choice High Deductible Health Plan. Single or family coverage is available. See the following pages for highlights of the two major plan design options of our health plan – It's Your Choice and It's Your Choice High Deductible. The main differences are deductibles, copays, and premiums	The employee has the option to start their coverage immediately and pay the total premium until employer contribution begins. Or the employee can wait to start coverage when the employer contribution starts.	The employer contribution will begin 1st of the month after the employee has two months of State WRS service.

Health Insurance Premiums

The state pays a portion of the <u>premium</u> starting first of the month following two months of WRS service.

Employee Premium (with state share after two completed months of service):

Total Monthly Premium (no state share)

Note: The IYC Access plan offers statewide/nationwide access.

2024 It's Your Choice Health Plan WITH DENTAL Employee Monthly Premiums

	Single	Family
IYC Plan	\$115	\$286
IYC Access	\$270	\$673

2024 It's Your Choice Health Plan WITHOUT DENTAL Employee Monthly Premiums

	Single	Family
IYC Plan	\$112	\$276
IYC Access	\$267	\$663

2024 High Deductible Plan WITH DENTAL Employee Monthly Premiums

	Single	Family
IYC HDHP Plan	\$42	\$107
IYC Access	\$197	\$494

2024 High Deductible Plan WITHOUT DENTAL Employee Monthly Premiums

	Single	Family
IYC HDHP Plan	\$39	\$97
IYC Access	\$194	\$484

Benefit Schedule	enefit Schedule Benefits You Receive	
The IYC Plan has a deductible, coinsurance and office copays that has a cost sharing plan design. Deductible - \$250 Single / \$500 Family Coinsurance - 90% / 10% to annual Out of Pocket Limits Out of Pocket Limit - \$1,250 / Person, \$2,500 / Family Office Copays - Primary \$15/visit, Specialty \$25/visit Routine Preventative - 100%	 Preventative care Medical/surgical services Telemedicine, telehealth, or e-visit service Illness/injury services Urgent care Emergency care 	 Pharmacy Benefits Dental – Employees have the option to elect or waive participation in uniform dental benefits. If an employee waives uniform dental, the employee will have slightly lower premium.

It's Your Choice High Deductible Health Plan (IYC HDHP)

Benefit Schedule	Benefits You Receive	Included
The High Deductible Health Plan (HDHP) is a health plan that has a lower premium but higher out-of-pocket costs. An HDHP does not pay any health care costs until the annual deductible has been met (except for preventive services). • Deductible - \$1,600 Single, \$3,200 Family • Coinsurance – 10% to annual Out of Pocket Limits • Out of Pocket Limit - \$2,500/Single, \$5,000/Family • Routine Preventative – 100% • Office Copay after Deductible is met © Primary - \$15/visit; Specialty \$25/visit	 Preventative care Medical/surgical services Telemedicine, telehealth, or e-visit service Illness/injury services Urgent care Emergency care Health Savings Account (HSA) 	 Pharmacy Benefits (Prescription coverage falls under the Annual Deductible). Dental – Employees have the option to elect or waive participation in uniform dental benefits. If an employee waives uniform dental, the employee will have slightly lower premium. Health Savings Account (HSA)-The state will contribute a prorated amount into employee's HSA based on how many pay periods remain after their eligibility date. The contributions will be directed into the account each pay period remaining in the year. The yearly amount the State contributes is: \$750 single / \$1,500 family.

NAVITUS – PRESCRIPTION PLAN (included in all health plan options)

Who is Eligible and When	Benefits You Receive	Employee Pays
All employees covered by WRS are eligible. Your prescription plan is part of your health plan election but is managed by a separate company called Navitus. When you elect your health coverage, you automatically are enrolled in this prescription plan.	The It's Your Choice Health plan and the High Deductible (HDHP) plan offer four-level formulary <u>prescription coverage</u> with copayment.	Included in your Health coverage premium coverage details

UNIFORM DENTAL BENEFITS

Who is Eligible and When	Benefits You Receive	Employee Pays
Uniform Dental Benefits can be added to State Group Health Insurance plans for a small increase in premium. You have the option of electing health insurance coverage WITHOUT dental for a reduced premium.	No Deductible \$1,000 Annual Benefit 100% coverage for Diagnostic/Preventative 100% for Fillings Ortho 50%, \$1,500 life time max • Available for dependent children under age 19 only	Included in your health plan premium.

PREVENTIVE DENTAL BENEFITS

Who is Eligible and When	Benefits You Receive	Employee Pays		
The <u>Preventive plan</u> is available to employees NOT enrolled in group health insurance through the State of Wisconsin who are looking for preventive coverage.	No Deductible \$1,000 Annual Benefit	Employee pays 100% of premium:		
Must apply within 30 days of hire. Coverage begins on the first of the month on/after hire date.	100% coverage for Diagnostic/Preventative 100% for Fillings	Plan Premium Single \$36.10		
Once enrolled, must remain covered until the end of the calendar year.	 Ortho 50%, \$1,500 life time max Available for dependent children under age 19 only 	Family \$90.28		

DELTA DENTAL SUPPLEMENTAL INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays			State Pays
All employees who are covered by WRS are eligible.	Two <u>supplemental plan</u> designs are offered:	100% of premiu	m:		0%
Must apply within 30 days of hire. Coverage begins on the first of the month on/after hire date.	Select Select Plus		Select	Select Plus	
Once enrolled, must remain covered until the end of the calendar year.	Must have preventative dental care in another plan such as the State's Uniform	Employee	\$9.08	\$21.60	
This dental coverage is in addition to and separate from any uniform dental benefit provided with the health insurance or the	Dental Benefits in the Health Plans	Employee + Children	\$12.24	\$40.12	
preventive plan. Delta Dental Website	The Select Plus plan provides a \$1,500 Orthodontic Lifetime maximum benefit for	Employee + Spouse	\$18.16	\$43.22	
	adults and dependents	Family	\$21.76	\$66.20	

DELTAVISION SUPPLEMENTAL INSURANCE - EyeMed

Who is Eligible and When	Benefits You Receive	Employee Pays		State Pays
All employees who are covered by WRS are eligible.	The plan provides partial payment to offset	100% of premium		0%
Must apply within 30 days of hire. Coverage begins on the first of the month on/after hire date.	the costs of annual eye exams, frames, lenses and contact lenses. Benefits are	Employee	\$5.72	
Once enrolled, must remain covered until the end of the	greater if a DeltaVision provider is used.	Employee + Spouse	\$11.42	
calendar year. <u>DeltaVision Website</u>		Employee + Child(ren)	\$12.88	
		Family	\$20.58	

PRE-TAX SAVINGS ACCOUNTS

Who is Eligible and When	Benefits You Receive	Employee Pays	State Pays
All permanent and project employees are eligible for Pre-Tax Savings Accounts . New employees must enroll within 30 days of employment. Coverage begins on the first of the month on/after hire date.	Flexible Spending Account (FSA) plan that allows you to set up an account for eligible medical and dependent care expenses. Deductions taken before tax.	Employees must complete a new enrollment during Its Your Choice Open Enrollment for the next calendar year.	Program administrative cost
Change in family or employment status may create an enrollment/change opportunity under one or both accounts.	Health Care FSA: used to pay for eligible medical, dental, vision and prescription expenses that are an out of pocket expense	Annual contribution maximums: Health Care FSA/LPFSA: \$3,050	
Employees must complete a new enrollment during Its Your Choice Open Enrollment for the next calendar year.	to the employee. Dependent Care FSA: used to pay for	Dependent Care FSA: \$5,000 (restrictions may apply)	
State Group Health Insurance, Delta Vision (EyeMed), Delta Dental Supplemental premiums and Hills Farms Parking are automatically taken pre-tax unless this option is waived or, for the optional plans, you are covering a non-tax dependent.	dependent care expenses. LPFSA – Limited Purpose Flex Spending Account: Available with HDHP only. Eligible	Annual contribution minimums: Health Care FSA/LPFSA: \$50 minimum annual contribution	
Optum Financial Website	expenses for vision, dental, post-deductible expenses, and dependent care.	\$50 minimum account balance required to qualify for carryover to 2025	

Page **5** of **8**

ACCIDENT PLAN (SECURIAN FINANCIAL)

Who is Eligible and When	Benefits You Receive	Employee Pays	State Pays
All employees who are covered by WRS are eligible.	Provides lump sum cash payment directly to participants to cover the unexpected, such	100% of monthly premium	0%
Must apply within 30 days of hire. Coverage begins on the first of the month following 30 days of employment.	as concussion, burns, dislocation, fracture, emergency care, hospitalization, loss of a	Employee \$3.72	
Once enrolled, must remain covered until the end of the calendar year.	limb, surgery, accidental death and dismemberment.	Employee + Spouse \$5.32	
Securian Financial Website	Can offset out of pocket costs for HDHP enrollees	Employee + Child(ren) \$7.17	
	Dependents eligible for same benefit amounts as employee except for AD&D	Family \$10.47	

INCOME CONTINUATION INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	State Pays
Employees are initially eligible for Income Continuation Insurance coverage after 30 days of WRS participation at any WRS employer. Must apply in the first 30 days of employment if a new hire. Coverage is effective the first of month after 30 days of employment. Current employees at any time may apply for coverage through Medical Evidence of Insurability (acceptance not guaranteed). Deferred enrollment opportunities maybe available after accumulating specific amounts of sick leave.	Disability/income replacement insurance that replaces up to 75% of salary if unable to work due to short or long term disability. If enrolled in the standard plan, the first \$64,000 of salary is insured. Benefits begin after 30 consecutive calendar days or use of all accumulated sick leave (up to 130 days), whichever is greater. State and federal entitlements or payments from other employer-sponsored programs may reduce benefits.	Basic ICI: 0% - 100% of premium depending upon sick leave balance/accumulation. Supplemental Plan: 100% of premium	Basic ICI: 0% - 100% of premium depending upon sick leave balance and accumulation. Supplemental ICI Plan: 0%

Page 6 of 8

STATE GROUP LIFE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	State Pays
Must apply in the first 30 days of employment if a new hire. Coverage is effective the first of month after 30 days of employment. Current employees at any time may apply for coverage through Medical Evidence of Insurability (acceptance not guaranteed). Employees experiencing qualifying events will have the opportunity to make changes or elect coverage for spouse and dependents.	Term group life insurance with coverage option of up to five times annual salary (Basic, Supplemental, and three levels of Additional). Coverage reduces after age 70 for active employees. After termination with 20 years of WRS service or at retirement, coverage can be continued. Premium ends at age 65 and your coverage reduces to 75% of your basic coverage, if retired, and at age 66 coverage drops to one-half of the original Basic coverage; any coverage in addition to Basic coverage ceases at age 65 (if retired). Spouse and Dependent coverage available. Accidental Death and Dismemberment and Living Benefits are included.	Basic & Supplemental: Premium cost based on age of employee and amount of coverage. Additional levels of employee coverage and Spouse & Dependent Coverage: 100% Premiums for coverage up to \$50,000 are deducted pre-tax.	Basic: Additional 65.25% of employee's premium amount. Supplemental: Additional 37.25% of employee's premium amount. Additional levels of employee coverage and Spouse & Dependent Coverage: 0%

Page 7 of 8

WISCONSIN RETIREMENT SYSTEM (WRS)

Who is Eligible and When	Benefits You Receive	Employee and State Con	tributions	
WRS coverage is immediate and mandatory for those hired with permanent status in a position with a .58 FTE or greater. Employees not immediately eligible will be placed under WRS after one year of employment, if they have worked at least 1200 hours in the previous 12 months. Must have five years of creditable WRS service to be vested in the WRS (may take more than five years if working part-time).	Vested after five years of continuous service. General/Executive class minimum retirement age is 55 years. Protective class minimum retirement age is 50 years. WRS also provides death, permanent disability, and separation benefits.	Percent of gross wages d See chart below. Deductions taken on a pr tax purposes. Employees are eligible to their account (post-tax). Employee Category General/Teacher Elected Official/Executive/Judge	e-tax basis for st	ate and federal

WISCONSIN DEFERRED COMPENSATION (WDC)

Who is Eligible and When	Benefits You Receive	Employee Pays	State Pays
All employees are eligible and can enroll at any time. For more information see the WDC web site at www.wdc457.org • Under age 50 contribution limit: \$22,500 in 2023 • Age 50 & Over contribution limit: \$30,000 in 2023	This voluntary <u>supplemental retirement</u> <u>savings program</u> (457) allows employees to invest pre-tax or post-tax (Roth). Funds are chosen and monitored by the State of Wisconsin Deferred Compensation Board.	Total contribution on pre-tax and/or post-tax (Roth option) basis. Administrative fee based on account balance (\$0 - \$17.25 per month).	0%

STATE OF WISCONSIN EMPLOYEE PAID LEAVE



Employees earn paid leave based on their full-time equivalency (FTE) at the beginning of each year. If you terminate employment or work less than your FTE through the year, vacation and legal holiday hours will be adjusted accordingly. New hires are entitled to a prorated amount of vacation and based on their hire date.

	Years of Service	Hours Entitlement	Years of Service	Hours Entitlement
		(FSLA Non-Exempt)		(FLSA Exempt)
	0-5 Years	104	0-5 Years	120
	5 – 10 Years	144	5 – 10 Years	160
	10 – 15 Years	160	10 – 15 Years	176
Vacation	15 – 20 Years	184	15 – 20 Years	200
	20 -25 Years	200	20+ Years	216
	25+ Years	216		
	 Entitlements will be prorated in the following situations: Part time employees Employees working less than their FTE. Based on last day in pay status when ending employment This policy does not apply to Crafts Workers 			
Sick Leave	Full time employees can ea	arn up to five hours per pay	period. A maximum of 13	30 hours per year (16.25 days)
Personal Holidays	36 hours of personal holiday are given per calendar year. These hours expire at the end of the calendar year and do not carry over. • Personal holidays are pro-rated for part-time employees. • Crafts workers are not eligible for personal holiday.			
Legal Holidays	There are 9 legal holidays (72 hours) during the year: New Year's Day, Martin Luther King Jr. Day, Memorial Day, July 4th, Labor Day, Thanksgiving Day, Christmas Eve, Christmas Day, and New Year's Eve. These hours expire at the end of the calendar year and do not carry over. • Legal Holiday entitlements will be prorated in the following situations: • Based on hire date • Part time employees • Employees working less than their FTE • Based on last day in pay status when ending employment			
Sabbatical	Eligibility is based on the amount of annual vacation hours earned and/or accumulating a sick leave balance of at least 520 hours at the end of the "B" pay period in October. Eligible unused vacation hours can be transferred into sabbatical hours and/or a cash payout.			
Exam/Interview Time	Permanent, classified employees completing interviews for transfer, demotion or promotional opportunities within state government are allowed up to 16 hours (up to two interviews) of paid leave time each calendar year to be used during an employee's regular scheduled work time.			
Military Leave	All employees are eligible for job-protected leave for active duty or required field training. Eligible employees will receive differential pay for up to 30 days per calendar year for duty or training lasting 3 days or more. Eligible employees will also receive up to 4 years of differential pay and eligible benefits if on active duty.			
Jury Duty	Employees will receive paid	d leave when summoned as	a witness for the employ	er or impaneled as a jurist.
Voting	1	e to vote but is unable to vo ee consecutive hours upon lection date.		_
Election Official Time Off	Paid leave time for employees who serve as an election official during standard office hours on a public, special, primary, or general election day.			office hours on a public,

Bone Marrow and	Employees who request to serve as a bone marrow donor, may receive up to 5 workdays off with pay.
Human Organ Donation	Employees who request to serve as a human organ donor, may receive up to 30 days off with pay.
Catastrophic Leave Program	This program helps support employees who need an extended, unpaid leave of absence due to illness/injury that incapacitates the employee or an immediate family member. Employees can donate certain types of paid leave to other employees granted an unpaid leave due to a catastrophic need.
Bereavement Leave	Sick leave may be used upon death of an immediate family member (defined per ER18.01(4))
Family Medical Leave (FMLA)	All employees who meet the eligibility requirements of 1,250 hours of state employment in the preceding 12 months (FMLA) and/or 1,000 hours of state employment in the preceding year (WFMLA) are eligible for up to 12 weeks of unpaid, job-protected leave each calendar year for specified family and medical reasons.