



Waukesha County

2024 Employee Benefits Summary – Exempt (Full-Time)

This summary is intended to provide a general description of the employee benefit package available at Waukesha County. It should not be considered a complete source of information. The plan documents and Waukesha County Administrative Policies and Procedures Manual are available for review on the County Intranet after hire.

To assist in making informed choices, an overview of benefits is provided during New Employee Orientation.

Health Insurance

Waukesha County offers a High Deductible Health Plan through UnitedHealthcare with eligibility to participate in a medical reimbursement program through a Health Savings Account (HSA). All regular full-time employees and their legal spouse/dependent children are eligible to participate in the health plan. Coverage begins on the first day of the month following date of hire.

In-Network – Single Coverage	In-Network – Family Coverage
\$2,100 deductible + \$1,150 coinsurance	\$4,200 deductible + \$2,300 coinsurance
Total out-of-pocket max: \$3,250	Total out-of-pocket max: \$6,500

2024 Premium Cost Sharing	<u>High Deductible Health Plan with HSA</u>	
	Employees pay 15% of total premium cost; contributions are pre-tax	
	<u>Single</u>	<u>Family</u>
Monthly Premium	\$705.81	\$1,907.18
County Monthly Share	\$599.94	\$1,621.10
Employee Monthly Share	\$105.87	\$286.08
Pay Period Deduction Amount	\$52.94	\$143.04

* Health Risk Assessment Program -Biometric Screen,

HSA Annual Employer Contribution	Single	Family
0 HRAs Completed	\$0	\$0
1 HRA Completed (EE or Spouse)	\$93.75 per month	\$125 per month
2 HRAs Completed (EE and Spouse)	N/A	\$187.50 per month

**HSA Contributions per month of enrolled coverage*

Health Savings Account (HSA)

A Health Savings Account (HSA) is an individual savings account, similar to an IRA, that allows you to set money aside to pay for current and future medical, dental and vision expenses. The money you deposit into the account is not taxed if contributions are made via payroll deduction. Interest earned on the monies in the account grows tax free, and money withdrawn to pay for qualified medical expenses is tax free. The program is administered by Optum Bank. Visit optumbank.com to learn about Health Savings Accounts.

You may participate in an HSA if you enroll in the County’s High Deductible Health Plan (HDHP). The County will contribute to your HSA as noted in the chart on page 1 entitled, *HSA Annual Employer Contribution*; contributions are tied to participation in a Health Risk Assessment. The combined employer and employee contributions for 2024 may not exceed \$4,150 for self-only coverage (\$5,150 for individuals age 55 and older) and \$8,300 for family coverage (\$9,300 for individuals age 55 and older).

Health Expense Reimbursement Option (HERO Plan)

As a new hire, if you and/or your family have the ability to enroll in health insurance coverage through your spouse or other employer-sponsored coverage, and you do not enroll in the Waukesha County health insurance plan, the County will reimburse you and any other family member up to 100% of your in-network medical and prescription claims on your spousal/other plan. Reimbursement is limited to ACA out of pocket maximum of \$9,450 for an individual and \$18,900 for a family (2024 limits).

What does HERO reimburse?

With a typical employer health insurance plan, an employee and their family will have coverage for doctor and hospital visits, prescription drugs, wellness care and surgical procedures. However, while the plan covers these expenses, the employee and their family generally have out-of-pocket expenses, like deductibles, copays and coinsurance. HERO is designed to cover all in-network costs incurred by the employee and their family by reimbursing you directly for these expenses. The HERO plan will not reimburse claims for plan exclusions, out-of-network expenses, employee premiums, or spousal surcharge costs.

Who is eligible to participate?

Newly hired employees and their spouses and dependents with access to other employer-sponsored coverage through a spouse are eligible for the HERO plan in 2024. Employees enrolled in the County plan, whether as the employee or as a spouse of another employee of the County, are not eligible for the HERO plan.

What can I expect?

Coverage for the HERO Plan begins the first of the month following date of hire. When you enroll in the HERO plan, a 44North Patient Advocate will contact you to:

1. Personally welcome you to the plan. You will receive two phone call attempts and one email attempt.
2. Collect information about your spouse’s or other employer-sponsored plan coverage to help ensure you are receiving the maximum benefit between both your medical plan and the HERO plan.

3. Explain the process for submitting a claim for eligible expenses.

It is important to respond to your Patient Advocate timely to ensure the smoothest coordination of your benefits.

How do I get reimbursed?

After incurring an eligible medical or prescription expense on or after your eligibility start date for coverage, you must submit your claim for reimbursement by email, mail or fax to 44North. You will need to include a claim form and IRS- required documentation of the expense, (e.g. Explanation of Benefits). During your initial welcome call with your Patient Advocate, you will receive a claim form and instructions on how to submit a claim and what documentation is needed.

What if I have questions?

For questions regarding eligibility or HERO plan benefits, contact 44North at 855-306-1099.

What is the cost to participate in the HERO Plan?

You will need to pay the health insurance premiums through your spouse's employer health insurance program.

Can I access the Waukesha Employee Health & Wellness Center?

Yes, individuals who enroll in the HERO program may still utilize the Health & Wellness Center. Payments made within the Waukesha Employee Health & Wellness Center would be out-of-network for your other coverage, and claims will not be submitted to another carrier besides the County's health plan carrier. The office visit fee schedule will be similar to the High Deductible Health Plan (HDHP).

Can I enroll in HERO and fund my Health Savings Account?

If you intend to receive reimbursement under the HERO Plan with first-dollar coverage, you may not enroll in HERO and fund your Health Savings Account (HSA); you would be required to suspend contributions into your HSA plan. However, you can use any previously deposited HSA funds to pay for any initial expenses until the reimbursement is processed. If you wish to continue contributions to an HSA during the year, you must speak with a HERO representative on what your HERO deductible responsibility must look like under IRS rules, before the HERO plan would reimburse you.

Waukesha Employee Health & Wellness Center

Employees of Waukesha County and their dependents (ages 2+) who are enrolled in the County's health insurance plan or HERO program have access to an onsite medical clinic operated by Everside Health. The clinic is located at 615 W. Moreland Blvd in Waukesha. Patient confidentiality is of the utmost importance as all staff are employees of Everside Health. Providers of the clinic include a Board-Certified Physician, two Physician Assistants, one Physical Therapist, and one Health Coach. The clinic is open Monday - Friday and has early morning to evening appointment times. Patients should be able to schedule same day or next day appointments for service. Services available include: health coaching, preventative/wellness care, non-preventative (illness/injury visits), immunizations, lab work, disease management, physical therapy, medication dispensing, and work-related injuries.

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<u>Office Visit Fees</u>	<u>Cost</u>
Preventative Care	Free
Non-Preventative Care	\$28.00 per visit (After Deductible Met Copay is \$0)
Physical Therapy	\$28.00 per visit (After Deductible Met Copay is \$0)
Medication	No separate charge
Medication Refill Appointments	No Cost
Health Coaching	No Cost

Office visit fees are applied towards health plan deductible and out-of-pocket maximums for County health plans. Office visit fees for those enrolling in the HERO Plan are similar to the High Deductible Health Plan. HERO Plan office visits are considered out-of-network and will not be reimbursed under the HERO Plan.

Health Care Flexible Spending Account

A Flexible Spending Account (FSA) for Health Care allows employees to have money deducted from their paycheck on a pre-tax basis to pay for certain planned medical, dental, and vision expenses (e.g., deductibles/copays, prescription drugs, eyeglasses, contacts, medical equipment and supplies, orthodontia, etc.) not covered by insurance. The 2024 contribution limit is \$3,050. This benefit is not available for employees enrolled in a High Deductible Health Plan. Coverage begins on the first day of the month following the date of hire. The program is administered by Employee Benefits Corporation, www.ebcflex.com.

Dependent Care Flexible Spending Account

A Flexible Spending Account (FSA) for Dependent Care allows employees to have money deducted from their paycheck on a pre-tax basis to pay for qualified dependent care expenses (e.g., childcare, day care centers, after-school care, adult dependent care). You may participate in the plan even if you are not enrolled in the County’s health plan. The IRS allows an employee to contribute up to \$5,000 per year from their paycheck for child and/or elder care. Coverage begins on the first day of the month following the date of hire. The program is administered by Employee Benefits Corporation, www.ebcflex.com.

Dental Insurance

Waukesha County offers employees a choice of two dental insurance plans through Delta Dental of Wisconsin, www.deltadentalwi.com. Coverage begins the first of the month following date of hire.

2024 Rates (Full-Time)	<u>Delta Dental Standard</u>		<u>Delta Dental Exclusive</u>	
	<u>Single</u>	<u>Family</u>	<u>Single</u>	<u>Family</u>
Total Monthly Premium County	\$29.80	\$103.61	\$68.66	\$212.65
County Monthly Contribution	\$26.82	\$93.25	\$26.82	\$93.25
Employee Monthly Contribution*	\$2.98	\$10.36	\$41.84	\$119.40
Pay Period Deduction Amount	\$1.49	\$5.18	\$20.92	\$59.70

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Vision Insurance

Waukesha County offers vision insurance through National Vision Administrators (NVA). Coverage begins the first of the month following date of hire.

<u>2024 Rates</u>	<u>Single</u>	<u>Employee + 1</u>	<u>Family</u>
Total Monthly Premium	\$7.96	\$13.52	\$20.48
County Monthly Contribution	\$3.98	\$6.76	\$10.24
Employee Monthly Contribution*	\$3.98	\$6.76	\$10.24
Pay Period Deduction Amount	\$1.99	\$3.38	\$5.12

Pre-tax Premium Election

Employees are eligible to have their health, dental, and vision insurance premium contributions deducted from their paycheck on a pre-tax basis. Employees are automatically enrolled in this election which results in cost savings, as employees contribute less to state, federal, and FICA taxes. Employees can elect to pay on a post- tax basis if they prefer.

Vacation

Waukesha County provides paid vacation time in accordance with the Vacation Accrual Schedule below. During their first calendar year of employment. Employees may earn and use twelve (12) hours of vacation for each month they are anticipated to work, up to a maximum of one hundred twenty (120) hours; to earn, employees must work or receive paid benefit time for the majority of the workdays in the month. If hired after March 16, vacation in the first year of employment may be prorated.

The following table details the prorated vacation hours given upon hire based on hire date:

Hire Date	Hours
Range	Full Time
From January 1 to March 16	120
From March 17 to April 16	108
From April 17 to May 16	96
From May 17 to June 16	84
From June 17to July 16	72
From July 17 to August 16	60
From August 17 to September 16	48
From September 17to October 16	36
From October 17 to November 16	24
From November 17 to December 16	12
From December 17 to December 31	0

In calendar year two (2) - employees will receive one hundred twenty (120) hours of vacation for use in their second calendar year of work, regardless of the number of months worked in the first calendar year of employment. In their second calendar year and thereafter, employees earn vacation in one year for use the following year.

Exempt Full-Time Vacation Accrual Schedule

Earning Rate Per Calendar Year of Service	Vacation
1 st year	Use up to 120 hours prorated in first calendar year; receive 120 hours for use in second calendar year.
2 nd – 8 th year	Earn up to 120 hours
9 th - 15 th year	Earn up to 160 hours
16 th year and beyond	Earn up to 200 hours

Employees may carry over up to 5 days (40 hours) of vacation into the next calendar year (employees do not need to request carryover as it will be automatic).

Employees must be in a benefit-eligible status (regular full-time or regular part-time) for the first six (6) months of employment to receive a payout of unused earned and accrued vacation. This payout is made at the rate of pay in effect on the employee’s last day of work. A two (2) week notice of resignation is required to receive a payout of any vacation benefits.

Employees who terminate prior to completion of six (6) months of employment will have their final paycheck adjusted for any vacation time used during the first six (6) months; those days will be treated as leaves of absence without pay consistent with County policy. Employees would be required to pay back, hour-for-hour, any paid time used within the first six (6) months of employment calculated using the employee’s hourly rate of pay in effect at time of termination.)

Holidays

Non-represented employees are eligible for thirteen (13) paid holidays: New Year’s Day, Reverend Dr. Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve Day, Christmas Day, New Year’s Eve Day, and three (3) Floating Holidays (two are earned on February 1st and one is earned on June 1st of each year).

Sick Leave

The Sick Leave Plan is designed to provide you with salary continuation in the event of personal injury or illness. Regular full-time employees are credited with ninety-six (96) hours of sick leave immediately upon employment. Thereafter, sick leave is earned at the rate of eight (8) hours for each month of work up to a maximum of nine hundred sixty (960) hours. To earn, employees must work or receive paid benefit time for the majority of their workdays in the month.

An employee who chooses to purchase Dependent Life Insurance coverage bears the full cost of coverage; premiums are paid through payroll deduction. Employees who enroll when first offered coverage or timely following a life event are not subject to medical underwriting; late enrollments are subject to evidence of insurability. Coverage will begin the first of the month following six (6) months of employment. This program is administered by Unum.

Voluntary Worksite Benefits

Waukesha County offers supportive voluntary benefit options for Accident Insurance, Critical Illness Insurance, and Hospital Indemnity Insurance. These benefits help pay for unexpected medical costs and other expenses. Each offering is ala carte so you can select the plan that is right for you and your family. This program is administered by Unum.

Accident Coverage	Critical Illness	Hospital Indemnity
<ul style="list-style-type: none"> • Off the job coverage • Pays benefits directly to you when an accidental injury happens, and medical attention is needed • Covers many types of injuries, from simple ones like lacerations needing stitches, to complex injuries from serious accidents that require hospitalization • Pays extra benefits if kids are injured in an organized sporting event, like school or club sports Includes life insurance covering an accidental death • \$50 Annual Health Maintenance Screening benefit for EACH covered family member 	<ul style="list-style-type: none"> • Pays benefits directly to you to help with unexpected expenses or lost income resulting from the diagnosis of a covered Critical Illness; the diagnosis must occur while you are covered under the group policy. • You choose a lump sum benefit of \$10,000, \$20,000 or \$30,000 Automatically covers your children with no extra charge • Covered illnesses include: Heart Attack, Stroke, Cancer, Major Organ Failure, Coma, Paralysis, MS, ALS, Parkinson’s, Alzheimer’s and more • Specified Childhood Illnesses also included • \$50 Annual Health Maintenance Screening Benefit for EACH covered family member 	<ul style="list-style-type: none"> • Pays benefits directly to you to spend as needed, when you or a covered family member is hospitalized • Pays a benefit of \$1000 upon admission, plus daily benefits for injuries or illnesses, and includes hospitalization due to pregnancy and childbirth • No pre-existing condition limitation! • Premium waived if you’re hospitalized more than 30 days • \$50 Annual Health Maintenance Screening Benefit for EACH covered family member

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Monthly payroll deductions for the voluntary supportive benefits (Accident Insurance, Critical Illness Insurance, and Hospital Indemnity Insurance) are only offered as after-tax deductions; any benefits received under these plans are tax-free. Premiums are deducted once per month. Coverage begins the first day of the month following date of hire.

	Accident Coverage	Critical Illness	Hospital Indemnity
Employee	\$8.10	See next page	\$13.98
Employee and Spouse	\$12.93	See next page	\$23.91
Employee + Child(ren)	\$15.29	See next page	\$19.92
Employee + Family	\$23.96	See next page	\$35.34

Premiums vary by amount of benefit chosen and age of employee. If spousal coverage is chosen also, the rates and benefit amount match the employee’s rate. The rates are set up in 10-year age brackets.

Critical Illness Coverage- Employee Monthly Attained Age Premiums						
Coverage Amount	Employee Age					
	18-29	30-39	40-49	50-59	60-69	70+
\$10,000	\$3.50	\$5.20	\$10.80	\$22.30	\$41.30	\$72.70
\$20,000	\$7.00	\$10.40	\$21.60	\$44.60	\$82.60	\$145.40
\$30,000	\$10.50	\$15.60	\$32.40	\$66.90	\$123.90	\$218.10

Wisconsin Retirement System Pension Program

Employees who are expected to work at least 1200 hours or more per year are required to participate in the Wisconsin Retirement System (WRS) Pension Program. Enrollment is automatic for regular full-time employees. This Program is administered by the State of Wisconsin, Department of Employee Trust Funds (ETF). Employees are required to pay the employee’s share of contributions to the fund, while Waukesha County contributes the employer’s share. Rates are set by the WRS and are subject to change annually.

Effective January 1, 2024, a total of 13.8% of a General Category employee’s bi-weekly earnings are contributed to the WRS pension for retirement. The employee-required contribution is 6.9%; this is a pre-tax contribution. The County then pays the employer portion, which is 6.9%.

Effective January 1, 2024, a total of 21.22% of a Protective Sworn Category employee’s bi-weekly earnings are contributed to the WRS pension for retirement. The employee-required contribution is 6.9%; this is a pre-tax contribution. The County then pays the employer portion, which is 14.32%.

New for 2024 – Protective Jailer Category

Effective January 1, 2024, employees participating in the Protective Jailer Category shall have a total of 21.22% of their bi-weekly earnings contributed to the WRS pension for retirement. The employee-required contribution is 14.32%; this is a pre-tax contribution only if new to Waukesha County employment (post-tax contribution for existing employees). The County then pays the employer portion, which is 14.32%.

Newly hired Correctional Officers, Corrections Lieutenants and Corrections Captains are eligible to participate and will be automatically enrolled in the Protective Jailer Category unless they opt-out of this Category within 60 days from the date of hire. If they elect not to participate in the Protective Jailer Category, they will be classified as a General Category employee (see above). Rehired Protective Jailer Category employees will default to the Category selection on file with Waukesha County on March 1, 2024.

Employees who first participated in the WRS on or after July 1, 2011 must have five (5) years of WRS creditable service to be considered fully vested (entitled to receive both the employee/employer contributions upon retirement as long as they meet the qualification of the WRS Program.

Deferred Compensation

Waukesha County offers a Section 457 Deferred Compensation Program that allows employees to save and invest for retirement through payroll deduction. This is completely employee funded. Participation is voluntary and flexible, wherein employees can enroll at any time as well as increase/decrease contributions. Employees may contribute on a pre-tax or Roth basis. This program is administered by MissionSquare.

Payroll Roth IRA

Waukesha County offers the option to participate in a payroll Roth IRA that allows employees to save and invest for retirement through payroll deduction. This is completely employee funded. Participation is voluntary and employees can enroll at any time as well as increase/decrease contributions. This program is administered by MissionSquare.

Retirement Health Savings (RHS) Plan

Waukesha County provides and funds a Retirement Health Savings (RHS) Plan for its employees. The funds are available to the participant following retirement or separation of employment from the County and can be used for reimbursement of qualified medical expenses or qualified insurance premium payments that occur post-employment. In 2024, the County will contribute up to \$550 per year into an employee's RHS account. Contributions begin the first month following date of hire. This program is administered by MissionSquare.

Social Security

During your working years, you regularly contribute a certain percentage of your income toward Social Security, a federal program designed to pay retired workers age 65 or older a continuing income after retirement. Waukesha County matches your contribution, dollar for dollar.

Electronic Direct Deposit Program

Employees are required to have their paychecks electronically deposited into the financial institution and account of their choice. Participants receive a statement of earnings each payday in place of a payroll check.

Worker's Compensation

As an employee of Waukesha County, you are protected under the Worker's Compensation Act, which

provides for hospital, medical, surgical care, and income loss payments for work-related injuries and illnesses.

Jury Duty & Witness Service

Waukesha County provides paid leave to employees who are subpoenaed for jury duty or to serve as a witness in connection with an incident occurring while on duty as an employee of the County.

Funeral Leave

The County will provide up to three days (24 hours) of paid leave to attend the funeral of a member of the immediate family.

Employee Assistance Program

Waukesha County offers access to a free confidential Employee Assistance Program through AdvocateAurora for all employees and members of their household. The program provides a helping hand with such problems as stress, family & relationship concerns, alcohol or drug dependency, workplace conflicts, work life balance, depression and anxiety, parenting concerns, grief or loss, crisis situations, child or elder care resources, and convenience resources. Participants can receive up to eight (8) visits in person or telephonically with an EAP Provider per clinical issue per 12 months at no cost.

Employee Assistance Program – First Responder Psychological Services

In addition to the Employee Assistance Program administered by AdvocateAurora, the County offers access to a specialized EAP for employees working in law enforcement or a closely related field. This 24/7 service is available to the following employees of the Sheriff’s Department: Sheriff, Inspector, Deputy Inspector, Captain, Lieutenant, Detective, Deputy Sheriff, Jail Administrator, Deputy Jail Administrator, Corrections Captain, Corrections Lieutenant and Correctional Officer, and the following employees of the Emergency Communications Center: Director of Emergency Preparedness, Operations Manager, Emergency Management Coordinator, Communications Center Supervisor, Programs & Project Analyst, Telecommunicator, and employees acting as a Telecommunicator.

Tuition Assistance Program

Regular full-time employees who have passed a 6-month employment period are eligible to participate in the Tuition Assistance Program. The County will reimburse 75% of eligible educational costs up to \$400 per semester (up to \$800 per calendar year). Courses must be job-related and of direct benefit to the County or in a designated program to qualify.

Public Service Loan Forgiveness Program

The federal Public Service Loan Forgiveness (PSLF) Program forgives the remaining balance on Direct Loans after an employee has made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. Waukesha County is a qualifying employer. For program guidelines, visit <https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>.