

# Waukesha County 2025 Employee Benefits Summary – Represented

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. Represented employees should refer to the Collective Bargaining Agreement.

# Salary Plan

Deputy Sheriff wages are negotiated with the Waukesha Deputy Sheriff's Labor Union and contain 7 steps. Employees in steps 1 and 2 are eligible for a merit (step) increase every 6 months with acceptable performance; thereafter, employees must work 12 months in each step before becoming eligible for a merit (step) increase with acceptable performance. Employees normally begin at the first step in their salary range, but depending on an individual's qualifications and other factors, employees may start at a higher step.

# Work Schedule

The normal work schedule for a Deputy Sheriff is four (4) days on and two (2) days off, then five (5) days on and two (2) days off, on a rotating schedule. Eight (8) hours and fifteen (15) minutes constitutes a normal workday. Forty-one hours and fifteen minutes (41-1/4 hours) constitutes a normal workweek.

# **Health Insurance**

Waukesha County offers a High Deductible Health Plan through United Healthcare with the option to contribute to 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.

	Single	Family
Total Monthly Premium	\$712.87	\$1,926.25
County Monthly Share	\$605.94	\$1,637.31
Employee Monthly Share	\$106.93	\$288.94
Pay Period Deduction	<b>\$49.35</b>	<b>\$133.36</b>

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

# Heath 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 Interest earned on the funds in the account grows tax free, and money withdrawn to pay for qualified medical expenses is tax free as well. 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 outlined in the chart below. These contributions are tied to your participation in a Biometric Screening Assessment. The combined employer and employee contributions for 2025 may not exceed \$4,300 for self-only coverage (\$5,300 for individuals age 55 and older) and \$8,550 for family coverage (\$9,550 for individuals age 55 and older).

	2 Completed HRA	1 Completed HRA	0 Completed HRA	
Biweekly CONTRIBUTION				
Single	N/A	\$43.27	\$0	
Family	\$86.54	\$57.70	\$0	
ANNUAL CONTRIBUTION				
Single	N/A	\$1,125	\$0	
Family	\$2,250	\$1,500	\$0	

# (HERO Plan) Health Expense Reimbursement Option

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 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 (2025 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 employersponsored coverage through a spouse are eligible for the HERO plan in 2025. 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 of submitting a claim for eligible expenses.

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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; therefore, claims will not be submitted to another carrier besides the County's health plan carrier. Your office visit fee schedule at the Waukesha Employee Health & Wellness Center will be like the High Deductible Health Plan (HDHP), which is still a considerable cost savings alternative.

#### 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 <u>and</u> 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 <u>must</u> 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 Marathon 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 Marathon Health. Providers of the clinic include a Board-Certified Physician, two Physician Assistants, and one Physical Therapist.

#### CLINIC HOURS OF OPERATION

•	Monday, Wednesday	7 AM – 7 PM
	Tuesday, Thursday, Friday	7 AM – 6 PM

Patients should be able to schedule same day or next day appointments for service. Services available include 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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Visit Type		HDHP	HERO
Preventative Care			
		\$0	\$0
Non-Preventative Ca	are		
		\$28 / visit	\$28 / visit
Physical Therapy			
		\$28 / visit	\$28 / visit
Medication			
	\$28 / v	isit, no separate	charge

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 like 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 <u>planned</u> medical, dental, and vision expenses (e.g., deductibles/copays, prescription drugs, eyeglasses, contacts, medical equipment and supplies, orthodontia, etc.) not covered by insurance. The 2025 contribution limit is \$3,300. 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, <u>www.ebcflex.com</u>.

# **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, <u>www.deltadentalwi.com</u>. Coverage begins the first of the month following date of hire.

	STANDARD PLAN		EXCLUSIVE PLAN	
	SINGLE	FAMILY	SINGLE	FAMILY
Total Monthly Premium	\$29.80	\$103.61	\$68.66	\$212.65
County Monthly Share	\$26.82	\$93.25	\$26.82	\$93.25
Employee Monthly Share	\$2.98	\$10.36	\$41.84	\$119.40
Pay Period Deduction	<b>\$1.38</b>	\$4.78	\$19.31	\$55.11

#### **Vision Insurance**

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

	SINGLE	EMPLOYEE + 1	FAMILY
Total Monthly Premium	\$7.96	\$13.52	\$20.48
County Monthly Share	\$3.98	\$6.76	\$10.24
Employee Monthly Share	\$3.98	\$6.76	\$10.24
Pay Period Deduction	\$1.84	\$3.12	\$4.73

# **Premium Option Plan**

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

Regular full-time employees will be provided up to ten (10) days of vacation (prorated in their first calendar year), and on January 1<sup>st</sup> of their second calendar year, will receive ten (10) days of vacation regardless of the number of months worked in the first calendar year of employment. In the second calendar year and thereafter, employees can earn vacation in one year for use the following year. To earn the monthly vacation accrual, employees must work or receive paid benefit time for the majority of the workdays in the month.

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

Hire Date	Hours
Range	Full Time
From January 1 to March 16	80
From March 17 to April 16	72
From April 17 to May 16	64
From May 17 to June 16	56
From June 17 to July 16	48
From July 17 to August 16	40
From August 17 to September 16	32
From September 17 to October 16	24
From October 17 to November 16	16
From November 17 to December 16	8
From December 17 to December 31	0

Calendar Years of Service	Earning Rate Per Month	Vacation
1st		Use up to eighty (80) hours of vacation (prorated) in 1st calendar year, and eighty (80) hours in 2nd calendar year
2 <sup>nd</sup> through 6th	Eight (8) hours	Earn up to 80 hours
7th through 13th	Twelve (12) hours	Earn up to 120 hours (Available for use in 8 <sup>th</sup> year)
14th through 22nd	Sixteen (16) hours	Earn up 160 hours <b>(Available for use in 15<sup>th</sup> year)</b>
23rd and over	Twenty (20) hours	Earn up 200 hours (Available for use in 24 <sup>th</sup> year)

#### Vacation Accrual Schedule – Full-time Represented Non-Exempt Employee

**Exception:** A newly hired Deputy with at least three (3) years of full-time experience as a certified law enforcement officer in the forty-eight (48) months prior to hire shall be granted up to ten (10) days of vacation during their first year of employment. Vacation will be prorated based on the Deputy's start date. Then, starting in the second calendar year of employment and thereafter, the Deputy will be placed in the vacation schedule and accrue vacation based on the number of consecutive years of employment prior to the date of employment with the County. The prior employment must be as a full-time certified law enforcement officer.

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 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 fourteen (14) day notice of resignation is required to receive a payout of any vacation benefits.

Employees who terminate prior to completion of their first 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. This means that an employee 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

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, the day after Thanksgiving, Christmas Eve Day, Christmas Day, New Year's Eve Day, and three (3) Floating Holidays-- two (2) that are earned on February 1st and one (1) that is earned June 1st of each year.

# Sick Leave

Waukesha County provides a paid sick leave program for employees, designed to provide salary continuation in the event of personal injury or illness. Regular full-time employees earn eight (8) hours of paid sick leave per month up to a maximum accumulation of nine hundred sixty (960) hours. Employees are eligible for sick leave benefits commencing on their date of hire. To earn the monthly sick accrual, employees must work or receive paid benefit time for the majority of the workdays in the month.

**Exception:** A newly hired Deputy with at least three (3) years of full-time experience as a certified law enforcement officer in the forty-eight (48) months prior to hire shall be granted forty (40) hours of sick leave upon hire. Thereafter, additional sick leave is earned in accordance with the provisions of the collective bargaining agreement.

# Basic Life & AD&D Insurance

All active regular full-time and part time employees are auto enrolled in Basic Life Insurance and Accidental Death & Dismemberment. Basic Life and AD&D Insurance is paid for by Waukesha County. Coverage equals your annual salary rounded to the next \$1,000. If you are interested in additional coverage, you can choose to elect Supplemental Life Insurance. This program is administered by Reliance Matrix. Coverage begins the first of the month following date of hire.

# Supplemental Life & AD&D Insurance (employee paid)

Waukesha County offers an option for employees to voluntarily expand their Basic Term Life Insurance coverage by purchasing Supplemental Life and Accidental Death & Dismemberment Insurance. Election amounts are in increments of \$25,000 up to \$250,000. An employee who chooses to purchase Supplemental Life or AD&D coverage bears the full cost of coverage; premiums are paid through payroll deduction. If an employee elects Supplemental Life and AD&D coverage for themself, they become eligible to purchase Supplemental Life and AD&D coverage for their eligible dependents (spouse and/or child(ren)). Employees who enroll when first offered coverage are not subject to medical underwriting; late enrollments are subject to evidence of insurability. Coverage begins the first of the month following date of hire. This program is administered by Reliance Matrix.

# **Dependent Life Insurance**

The County offers Dependent Life Insurance, which is in addition to the County's Basic Life/AD&D Insurance and Supplemental Life/AD&D Insurance. Participation in this voluntary benefit does not require that an employee first be enrolled in Supplemental Life/AD&D.

An employee bears the full cost of Dependent Life Insurance and may purchase up to two units of coverage, with each unit providing \$10k spouse/\$5k per child in 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 date of hire if an employee elects to participate. This program is administered by Reliance Matrix.

# **Voluntary Worksite Benefits**

Supportive Voluntary Benefit Options offered through The Standard for your personal financial protection include:

- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance

Supportive health plans help pay for unexpected medical costs and other expenses. You can select the plan(s) that are right for you and your family. All plans have the option to include your spouse and dependent children if desired.

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# Wisconsin Retirement System (WRS) Pension Program

As a full-time employee, you will automatically be enrolled in the *Protective Service with Social Security* category of the Wisconsin Retirement System. This pension is administered by the State of Wisconsin Department of Employee Trust Funds. Law prohibits employees from opting out of the WRS. You will be required to pay the employee's share of contributions to the fund, while Waukesha County contributes the employer's share. Employees are vested in their portion of contributions immediately, and after five years of creditable service for the employer contribution.

### **Deferred Compensation**

Waukesha County offers a Section 457 Deferred Compensation Program. This is a voluntary plan 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 to a Pre-tax or Roth option. 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**

This is a benefit funded by Waukesha County. Waukesha County will contribute up to \$550 for Waukesha Deputy Sheriff's Labor Union represented employees per year into an employee's RHS account. Funds are available to the participant following separation of employment and can be used for reimbursement of qualified medical expenses or qualified insurance premium payments that occur post-employment. Contributions for employees represented by the Waukesha Deputy Sheriff's Labor Union will begin the first of the month after twelve (12) months of employment with Waukesha County).

# **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 may log into their Workday account to view statements of earnings in place of receiving 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.

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# **Funeral Leave**

The County will provide time off with pay in the event of a death in your immediate family. You will be allowed up to twenty-four (24) hours of leave with pay to attend the funeral.

# **Employee Assistance Program – First Responder Psychological Services**

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. Participants can receive up to four (4) visits per identified clinical visit.

# Employee Assistance Program – Advocate Aurora (available to all family members)

In addition to the Employee Assistance Program through FRPS, the County offers access to a free, confidential EAP through Advocate Aurora 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 eldercare 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.

# **Educational Incentive Pay**

An employee is eligible for educational incentive pay following completion of four (4) years of employment as a Deputy Sheriff and/or Detective with Waukesha County. Eligibility for educational incentive pay commences with the payroll period following the employee demonstrating successful completion of the applicable credits. Refer to the Collective Bargaining Agreement for details.

# **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 <a href="https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service">https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service</a>.