

Waukesha County

2026 Employee Benefits Summary – Exempt (Regular Part-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.

Regular Part-Time Employee: An employee who has a work schedule of at least 40 hours bi-weekly on a year-round basis and who receives half employee benefits. Regular part-time benefits are not pro-rated based on hours worked.

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 part-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 |

| | Single | Family |
|--|--|---|
| Total Monthly Premium County Monthly Share Employee Monthly Share Pay Period Deduction | \$747.32 \$560.49 \$186.83 \$86.23 | \$2.019.34 \$1,009.67 \$1,009.67 \$466.00 |

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 Interest earned on the funds in the account grows tax free, and money withdrawn to pay for qualified medical expenses is tax free as well.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 outlined in the chart below. These contributions are tied to your participation in a Biometric Screening Assessment. The combined employer and employee contributions for 2026 may not exceed \$4,400 for self-only coverage (\$5,400 for individuals age 55 and older) and \$8,750 for family coverage (\$9,750 for individuals age 55 and older).

WAUKESHA COUNTY 2026 EMPLOYEE BENEFITS SUMMARY –EXEMPT (Part-Time) Page 2 of 8

| F | | | | | |
|---------------------|-----------------|-----------------|-----------------|--|--|
| | 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 | | |

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
 Tuesday, Thursday, Friday
 7 AM - 7 PM
 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.

| Visit Type | | HDHP | HERO | | |
|----------------------------------|----|--------------|--------------|--|--|
| Preventative Care | | | | | |
| | | \$0 | \$0 | | |
| Non-Preventative Ca | re | | | | |
| | | \$28 / visit | \$28 / visit | | |
| Physical Therapy | | | | | |
| | | \$28 / visit | \$28 / visit | | |
| Medication | | | | | |
| \$28 / visit, no separate charge | | | | | |
| | | | | | |

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 2026 contribution limit is \$3,400. 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 \$7,500 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.

WAUKESHA COUNTY 2026 EMPLOYEE BENEFITS SUMMARY –EXEMPT (Part-Time) Page 3 of 8

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.

| 2026 Rates (Full-Time) | Delta Den | tal Standard | Delta Dental Exclusive | | |
|--------------------------------|-----------------------------|--------------|------------------------|---------------|--|
| | <u>Single</u> <u>Family</u> | | <u>Single</u> | <u>Family</u> | |
| Total Monthly Premium | \$29.80 | \$103.61 | \$76.82 | \$237.94 | |
| County Monthly Contribution | \$14.90 | \$15.81 | \$14.90 | \$51.81 | |
| Employee Monthly Contribution* | \$14.90 | \$51.80 | \$61.92 | \$186.13 | |
| Pay Period Deduction Amount | \$6.68 | \$23.91 | \$28.58 | \$85.91 | |

Vision Insurance

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

| 2026 Rates (Full-Time) | Single | Employee + 1 | Family |
|--------------------------------|--------|--------------|---------|
| 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 | \$1.84 | \$3.12 | \$4.73 |

Premium Option Plan

Employees are automatically enrolled in this pre-tax option. This plan allows you to pay your share of the health, dental, and vision insurance premiums on a pre-tax basis. This means you pay less state, federal, and FICA taxes, thus saving you money. You can elect to pay on a post- tax basis if you prefer.

Vacation

Waukesha County provides paid vacation time in accordance with the Vacation Accrual Schedule below. Regular part-time employees will receive up to sixty (60) hours of vacation prorated in the first calendar year.

Part-Time Vacation Accrual Schedule

| Calendar Years of Service | Earning Rate Per Month | Vacation |
|-----------------------------|---------------------------|--|
| 1st | Four (4) hours | May be provided up to 40 hours in first calendar year, and earn up to 40 hours for use in second calendar year |
| 2 nd through 6th | Four (4) hours | Earn up to 40 hours |
| 7th through 13th | Six (6) hours | Earn up to 60 hours (Available for use in 8 th year) |
| 14th through 22nd | Eight (8) hours | Earn up 80 hours (Available for use in 15 th year) |
| 23rd and over | Ten (10) hours | Earn up 100 hours (Available for use in 24 th year) |

WAUKESHA COUNTY 2026 EMPLOYEE BENEFITS SUMMARY –EXEMPT (Part-Time) Page 4 of 8

Employees may carry over up to 20 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 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. 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

Employees are eligible for ten (10) paid holidays. Regular part-time employees receive four hours of holiday pay for each holiday: New Year's Day, Reverend Dr. Martin Luther King Junior 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 are earned on the following: Two (2) on February 1 and one (1) Floating Holiday June 1 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 part-time employees are credited with forty-eight (48) hours of sick leave immediately upon employment. Thereafter, sick leave is earned at the rate of four (4) hours for each month of work up to a maximum of nine hundred sixty (960) hours.

Long-Term Disability

Waukesha County pays the full premium on employee's behalf for this benefit. The long-term disability insurance plan provides for a monthly income in the event of a disabling injury or illness which renders you incapable of performing your job. Coverage will begin the first of the month following date of hire.

Basic Life & AD&D Insurance

All active regular 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 for exempt employees is two-times annual salary. If you are interested in additional coverage, you can choose to elect Supplemental Life & AD&D 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 Coverage)

Waukesha County offers an option for employees to expand their Basic Life Insurance coverage by purchasing Supplemental Life & AD&D Insurance. Election amounts are in increments of \$25,000 up to \$250,000. An employee who chooses to purchase Supplemental coverage bears the full cost of coverage; premiums are paid through payroll deduction. 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.

- Your premium: Your age (at your last birthday).
- Spouse premium: Matches your age
- Rates change as you move from one age bracket to the next.

WAUKESHA COUNTY 2026 EMPLOYEE BENEFITS SUMMARY –EXEMPT (Part-Time) Page 5 of 8

| | VOLUNTARY LIFE - EMPLOYEE | | | | | | | | | | |
|-----------|---------------------------|---------|---------|---------|-----------|------------|------------|---------|----------|----------|----------|
| | | | | PRI | EMIUM (BI | -WEEKLY) B | SASED ON A | \GE | | | |
| COVERAGE | 18-24 | 25-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 | 65-69 | 70+ |
| \$25,000 | \$1.15 | \$1.15 | \$1.38 | \$1.73 | \$2.19 | \$3.12 | \$5.08 | \$8.19 | \$12.46 | \$23.54 | \$38.08 |
| \$50,000 | \$2.31 | \$2.31 | \$2.77 | \$3.46 | \$4.38 | \$6.23 | \$10.15 | \$16.38 | \$24.92 | \$47.08 | \$76.15 |
| \$75,000 | \$3.46 | \$3.46 | \$4.15 | \$5.19 | \$6.58 | \$9.35 | \$15.23 | \$24.58 | \$37.38 | \$70.62 | \$114.23 |
| \$100,000 | \$4.62 | \$4.62 | \$5.54 | \$6.92 | \$8.77 | \$12.46 | \$20.31 | \$32.77 | \$49.85 | \$94.15 | \$152.31 |
| \$125,000 | \$5.77 | \$5.77 | \$6.92 | \$8.65 | \$10.96 | \$15.58 | \$25.38 | \$40.96 | \$62.31 | \$117.69 | \$190.38 |
| \$150,000 | \$6.92 | \$6.92 | \$8.31 | \$10.38 | \$13.15 | \$18.69 | \$30.46 | \$49.15 | \$74.77 | \$141.23 | \$228.46 |
| \$175,000 | \$8.08 | \$8.08 | \$9.69 | \$12.12 | \$15.35 | \$21.81 | \$35.54 | \$57.35 | \$87.23 | \$164.77 | \$266.54 |
| \$200,000 | \$9.23 | \$9.23 | \$11.08 | \$13.85 | \$17.54 | \$24.92 | \$40.62 | \$65.54 | \$99.69 | \$188.31 | \$304.62 |
| \$225,000 | \$10.38 | \$10.38 | \$12.46 | \$15.58 | \$19.73 | \$28.04 | \$45.69 | \$73.73 | \$112.15 | \$211.85 | \$342.69 |
| \$250,000 | \$11.54 | \$11.54 | \$13.85 | \$17.31 | \$21.92 | \$31.15 | \$50.77 | \$81.92 | \$124.62 | \$235.38 | \$380.77 |

| | VOLUNTARY LIFE - SPOUSE | | | | | | | | | | |
|----------|-------------------------|-------|-----------|-----------|-----------|-----------|------------|-----------|------------|-------|-------|
| | | PRE | MIUM (BI- | WEEKLY) B | ASED ON A | GE (SPOUS | E'S AGE MA | ATCHES EM | PLOYEE'S A | (GE) | |
| COVERAGE | 18-24 | 25-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 | 65-69 | 70+ |
| \$5,000 | 0.23 | 0.23 | 0.28 | 0.35 | 0.44 | 0.62 | 1.02 | 1.64 | 2.49 | 4.71 | 7.62 |
| \$10,000 | 0.46 | 0.46 | 0.55 | 0.69 | 0.88 | 1.25 | 2.03 | 3.28 | 4.98 | 9.42 | 15.23 |
| \$15,000 | 0.69 | 0.69 | 0.83 | 1.04 | 1.32 | 1.87 | 3.05 | 4.92 | 7.48 | 14.12 | 22.85 |
| \$20,000 | 0.92 | 0.92 | 1.11 | 1.38 | 1.75 | 2.49 | 4.06 | 6.55 | 9.97 | 18.83 | 30.46 |
| \$25,000 | 1.15 | 1.15 | 1.38 | 1.73 | 2.19 | 3.12 | 5.08 | 8.19 | 12.46 | 23.54 | 38.08 |
| \$30,000 | 1.38 | 1.38 | 1.66 | 2.08 | 2.63 | 3.74 | 6.09 | 9.83 | 14.95 | 28.25 | 45.69 |
| \$35,000 | 1.62 | 1.62 | 1.94 | 2.42 | 3.07 | 4.36 | 7.11 | 11.47 | 17.45 | 32.95 | 53.31 |
| \$40,000 | 1.85 | 1.85 | 2.22 | 2.77 | 3.51 | 4.98 | 8.12 | 13.11 | 19.94 | 37.66 | 60.92 |
| \$45,000 | 2.08 | 2.08 | 2.49 | 3.12 | 3.95 | 5.61 | 9.14 | 14.75 | 22.43 | 42.37 | 68.54 |
| \$50,000 | 2.31 | 2.31 | 2.77 | 3.46 | 4.38 | 6.23 | 10.15 | 16.38 | 24.92 | 47.08 | 76.15 |

| VOLUNTARY LIFE – CHILD(REN) | | | | | |
|-----------------------------|-------------------------|----------|-------------------------|--|--|
| COVERAGE | PREMIUM (BI- WEEKLY) | COVERAGE | PREMIUM (BI- WEEKLY) | | |
| \$2,000 | \$0.18 | \$12,000 | \$1.05 | | |
| \$4,000 | \$0.35 | \$14,000 | \$1.23 | | |
| \$6,000 | \$0.53 | \$16,000 | \$1.40 | | |
| \$8,000 | \$0.70 | \$18,000 | \$1.58 | | |
| \$10,000 | \$0.88 | \$20,000 | \$1.75 | | |

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.

Tiers

\$5,000 Dependent Child / \$10,000 Spouse \$2.00 per month \$10,000 Dependent Child / \$20,000 Spouse \$4.00 per month

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.

WAUKESHA COUNTY 2026 EMPLOYEE BENEFITS SUMMARY –EXEMPT (Part-Time) Page 6 of 8

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 The Standard.

| Accident Coverage | Critical Illness | Hospital Indemnity |
|--|--|--|
| 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 | 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 | 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 |

Biweekly 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 every paycheck. Coverage begins the first day of the month following date of hire.

| | Accident Coverage | Critical Illness | Hospital Indemnity |
|----------------------------|-------------------|------------------|--------------------|
| Employee | \$3.74 | See below | \$6.45 |
| Employee and Spouse | \$5.97 | See below | \$11.04 |
| Employee + Child(ren) | \$7.06 | See below | \$9.19 |
| Employee + Family | \$11.06 | See below | \$16.31 |

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 | \$1.62 | \$2.40 | \$4.98 | \$10.29 | \$19.06 | \$33.55 |
| \$20,000 | \$3.23 | \$4.80 | \$9.97 | \$20.58 | \$38.12 | \$67.11 |
| \$30,000 | \$4.85 | \$7.20 | \$14.95 | \$30.88 | \$57.18 | \$100.66 |

WAUKESHA COUNTY 2026 EMPLOYEE BENEFITS SUMMARY –EXEMPT (Part-Time) Page 7 of 8

Wisconsin Retirement System - Pension Plan

As a part-time employee, you may be enrolled in the pension up on hire based on your expected hours. If you are not enrolled upon hire, Waukesha County conducts a monthly look back report after 12 months of employment to see if you've hit the hours requirement to be enrolled (1200 hours). This pension is administered by the State of Wisconsin Department of Employee Trust Funds. 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 access to a 457 Deferred Compensation program that allows you to save and invest for retirement through payroll deduction. This completely employee funded. Participation is voluntary and employees can enroll at any time. Employees may contribute on a Pre-Tax or Roth basis.

Payroll Roth IRA

Waukesha County offers access to a payroll Roth IRA that allows you to save and invest for retirement through payroll deduction. This completely employee funded. Participation is voluntary and employees can enroll at any time.

Retirement Health Savings (RHS) Plan

This is a benefit funded by Waukesha County. Waukesha County will contribute up to \$550 (\$400 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 begin the first month after date of hire. 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. Waukesha County matches your contribution, dollar for dollar.

Electronic Direct Deposit Program

Employees will be required to have their paychecks electronically deposited into the financial institution and account of their choice. Participants will receive a statement of earnings each payday as opposed to 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

In the event you are subpoenaed for jury duty or subpoenaed to serve as a witness in connection with an incident occurring while at work, you will be eligible for paid leave.

Funeral Leave

In the event of a death in your immediate family, you will be allowed up to twelve (12) hours of leave, with pay to attend the funeral.

WAUKESHA COUNTY 2026 EMPLOYEE BENEFITS SUMMARY –EXEMPT (Part-Time) Page 8 of 8

Employee Assistance Program

Waukesha County offers access to a free confidential Employee Assistance Program 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.

<u>Employee Assistance Program – First Responder Psychological Services</u>

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 completed a 6-month employment period with the County are eligible to participate in the Tuition Assistance Program. The County will reimburse 75% of eligible educational costs up to \$400 per request, with a maximum reimbursement of \$800.00 per calendar year. Courses which are directly related to the employee's current job or would improve their skills on the job.

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.