



2026

EMPLOYEE  
BENEFITS GUIDE

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*We encourage you to read the entire benefit guide before you enroll. This is a summary of benefits only. Certain restrictions and exclusions apply. For exact terms and conditions, please refer to your Summary Plan Description, Certificate of Coverage or HR policy. If information in this summary differs from the Summary Plan Description, Certificate of Coverage or policy, the Summary Plan Description, Certificate of Coverage or policy is the ruling document.*

# Welcome To Your Benefits



## Open Enrollment

Each year you have the opportunity to review your benefit options and make choices based upon your current life situation. This Benefits Guide will assist you in your benefits decisions. Open enrollment is generally held in the month of November. Additional communication will be sent to announce the timing, benefit changes and the enrollment process. All employees working minimum hours and electing coverage need to enroll in the plan offerings by completing the enrollment process.

## When Coverage Begins And Ends

The benefit options you choose during this plan year are effective 1/1/2026 – 12/31/2026.

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## Changing Benefit Elections

To protect the tax advantages of your benefits, the City of Waukesha is required to follow certain IRS rules. These rules affect when you may change your benefits and what changes you may make.

**Notification must be made to HR within 30 days of the event.**

You may change your benefit elections mid-year for the following events:

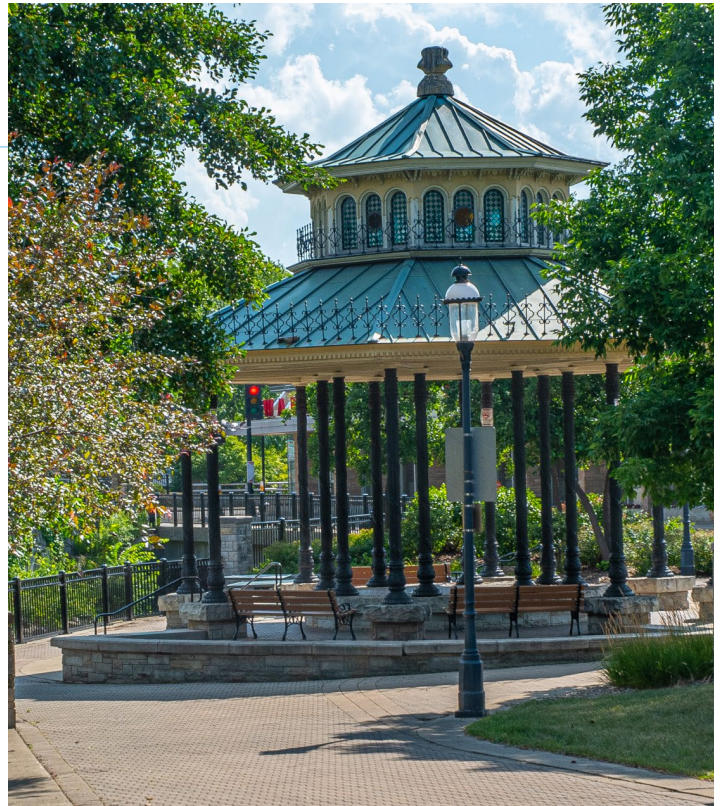
- The addition of dependents due to the birth or adoption of a child
- Your marriage
- The death of one of your dependents
- A change in the employment status of your spouse or dependent, including the termination or commencement of employment, loss of work due to a strike or lockout
- Your dependent loses or gains benefit eligibility with an employer's benefit plan
- Your divorce, legal separation, annulment

# Eligibility

If you are an employee working a minimum number of hours per week\* you are eligible to sign up for benefits. Benefits are effective the first of the month following your date of hire, except for life insurance. Life insurance is effective first of the month following 30 days of hire. Your eligible dependents can enroll in some benefits as well. Eligible dependents include:

- Your legal spouse
- Dependent children up to the age of 26
- Your physically or mentally disabled children beyond age 26 if meeting specific criteria established by insurance company

The chart below provides an overview of the basic benefits and optional coverages offered to you and your eligible dependents.

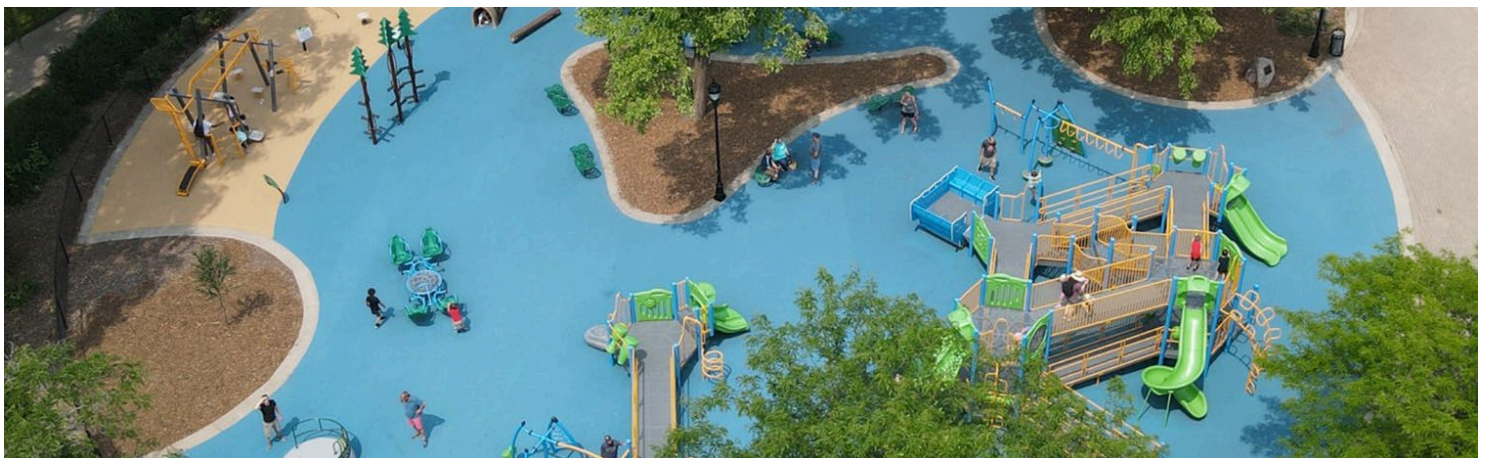


Benefit	Carrier	Coverage Levels	Employee Cost Sharing
<b>Medical Prescription Drug Virtual Services</b>	Centivo Serve You Rx MDLive	Employee & Family	Cost sharing between the City and employee for High-Performance Plan WI-2 and High-Performance POS WI-1
<b>Waukesha Employee Health &amp; Wellness Center</b>	Marathon Health	Employee & Family* (*over age 2 years)	No cost for employees enrolled in the Centivo plan
<b>Dental</b>	Delta Dental	Employee & Family	Cost sharing between the City and employee for EPO; No cost to employee for PPO
<b>Vision</b>	National Vision Administrators (NVA)	Employee & Family	Cost paid by employee
<b>Flexible Spending Account (FSA)</b>	Diversified Benefits Services	Employee & Family	Accounts are funded by employee for FSA

\*40 hours for dental insurance, 30 hours for health insurance and FSA, 23 hours for life insurance and 20 hours for all other benefits

# Eligibility (cont.)

Benefit	Carrier	Coverage Levels	Employee Cost Sharing
<b>Basic term life insurance</b>	WI Department of Employee Trust Funds	Employee	Cost is paid by the city
<b>Supplemental, additional &amp; dependent life insurance</b>	WI Department of Employee Trust Funds	Employee & spouse/dependents	Cost is paid by the employee
<b>Short term disability &amp; Long term disability</b>	Symetra	Employee	Cost is paid by the employee
<b>Employee Assistance Program</b>	ComPsych	All employees & spouse/dependents	Cost is paid by the City
<b>Retirement</b>	Wisconsin Retirement System	Employee	Account is funded by City and employee percent, per State statute
<b>457 (b) Deferred Compensation</b>	Met Life, Mutual of America, Mission Square or Wisconsin Deferred Compensation	Employee	Account is funded by employee
<b>Accident/sickness Insurance</b>	AFLAC	Employee	Cost is paid by employee; Employees on HPP WI-2 will receive \$50 per month towards Aflac
<b>FICA Alternative Program</b>	MidAmerica	Temporary, seasonal & part-time employees	7.5% required employee only contribution



# Health Insurance



- Our health insurance plan is self-funded and administered by Centivo. It is available for employees working 30 or more hours per week. You can search an online provider directory in the Centivo app, online at [my.centivo.com](http://my.centivo.com) or by contacting Centivo member services at 888-506-1630 .
- For questions on pharmacy coverage, contact log on to [www.serve-you-rx.com](http://www.serve-you-rx.com) or call 1-800-759-3203.

## 2026 Health Insurance Plan Summary (See Summary of Coverages or SPD for more information)

Plan Detail	High-Performance Plan WI-2	High-Performance Point of Service Plan WI-1	
	In-Network	In-Network	Out-of-Network
<b>Network</b>	Centivo WI-2	Centivo WI-1	N/A
<b>Deductible</b>	NA	NA	\$2,000 for single \$4,000 for family
<b>Out-of-Pocket Maximum</b>	\$2,250 for single \$4,500 for family	\$4,000 for single \$8,000 for family	\$8,000 for single \$16,000 for family
<b>Primary care doctor selection required</b>	Yes	Yes	No
<b>Primary care referrals to specialists required</b>	Yes	Yes	No
<b>Preventative annual exam, vaccinations and screenings</b>	FREE	FREE	FREE
<b>Primary Care (includes pediatricians)</b>	FREE	FREE	40%, after Deductible
<b>Centivo Care virtual primary care</b>	FREE	FREE	NA
<b>Specialists</b>	\$25	\$30	40%, after Deductible
<b>Behavioral Health</b>	FREE	FREE	40%, after Deductible
<b>Basic imaging</b>	\$10	\$15	40%, after Deductible
<b>Advanced imaging</b>	\$100	\$150	40%, after Deductible
<b>Outpatient surgery</b>	\$600	\$600	40%, after Deductible
<b>Inpatient surgery</b>	\$1,200	\$1200	40%, after Deductible
<b>Virtual urgent care with MDLIVE</b>	FREE	FREE	FREE
<b>Virtual behavioral health care with MDLIVE</b>	FREE	FREE	FREE
<b>Urgent Care</b>	\$40	\$50	\$50
<b>Emergency room</b>	\$100	\$100	\$100

\* If you don't visit your designated primary care doctor for care or get a referral for specialist visits, a \$100 penalty charge will apply. No referral needed for OB/GYN, behavioral health, urgent, emergency, chiropractic care, lab work, physical, occupational, speech therapy, routine vision exam/refraction.

## 2026 High Performance Medical Plan FAQs

<p><b>Where can I see which doctors, hospitals, and providers are in the network?</b></p>	<ul style="list-style-type: none"> <li>• All plans include the Waukesha Employee Health and Wellness Center as In-Network.</li> <li>• You can search an online provider directory in the Centivo app or online at <a href="https://my.centivo.com">my.centivo.com</a>.</li> </ul>
<p><b>How do I get started with my plan?</b></p>	<p>At the start of your plan year, you will receive your Centivo member ID card and a link to your digital welcome materials in the mail.</p> <ul style="list-style-type: none"> <li>• Create your Centivo account</li> <li>• Activate by selecting your primary care doctor</li> </ul>
<p><b>What does it mean to activate?</b></p>	<p>Activation is the process of choosing a primary care doctor for you and any family members covered under your plan. You can activate in the Centivo app or by calling Centivo Member Care.</p>
<p><b>Can I change my primary care doctor during the year?</b></p>	<p>Yes, you can change your designated primary care doctor at any time in the Centivo app or by calling Centivo Member Care.</p>
<p><b>Are referrals needed for specialist care?</b></p>	<p>Yes, in most cases. Referrals are in place to ensure your primary care doctor is aware of all your care, not to limit access to care. Once received, referrals are automatically approved.</p> <p>Referrals are not needed for the following:</p> <ul style="list-style-type: none"> <li>• Urgent Care</li> <li>• Emergency Care</li> <li>• OB/GYN Care</li> <li>• Behavioral Health Care</li> <li>• Chiropractic Care</li> <li>• Physical, Occupational and Speech Therapy</li> <li>• Labs, x-rays, and other covered tests (your designated primary care doctor or specialist for which you had a referral must order the services, and pre-certification may be required).</li> <li>• Routine eye exams and refractions</li> </ul>
<p><b>How can I verify if a referral was made by my primary care provider?</b></p>	<ul style="list-style-type: none"> <li>• Once approved, your referral will show in the Centivo app.</li> </ul>

# Virtual Services



**A convenient alternative to in-person primary care from a team that gets to know you.**

- Virtual appointments with no waiting rooms
- Dedicated primary care and behavioral health teams that get to know you and your needs
- Annual preventive screenings, care for new concerns, ongoing issues, medication refills and more
- Coordination with local, in-network providers when you need in-person care like lab work or a specialist visit
- In-app messaging and appointment scheduling
- Available to members 18+ who live in select geographies
- You may choose Centivo Care as your designated primary care provider when your plan year begins



Information about Centivo Care will be included with your welcome materials.

## Urgent Care: \$0 Copay

Talk to a U.S. – licensed doctor for non-emergency conditions 24/7 from anywhere you are. MDLive providers can even send necessary prescriptions to your pharmacy of choice when appropriate. Services include:

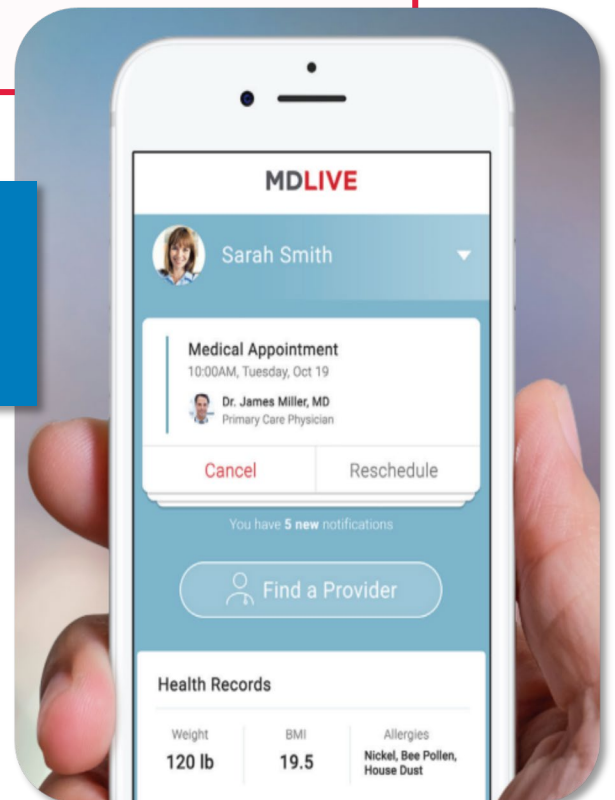
- Earaches
- Allergies
- Flu
- Sinus Infections
- Sore throats
- And more

## Mental Health: \$0 Copay

Talk to a therapist or board-certified psychiatrist. Access MDLive through the Centivo app to make an appointment that fits your schedule, including nights and weekends. Speak with the same professional for every appointment or switch at any time for a better fit. Services include treatment for:

- Anxiety
- Stress
- Depression
- And more

Available through the Health Hub in the Centivo portal or app



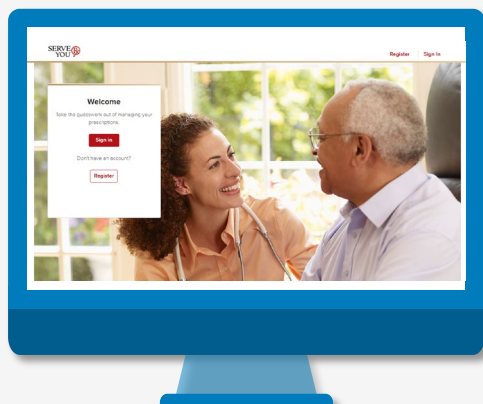
# Health Insurance - Prescriptions

For questions on pharmacy coverage, log on to [ServeYouRx.com/members](http://ServeYouRx.com/members) or call 1-800-759-3203.

Prescription Drug Copay		
Plan Detail	High-Performance Plan WI-2	High-Performance Point of Service Plan WI-1
	<b>In-Network</b>	<b>In-Network</b>
<b>Retail, 31-day supply</b>	\$10 Generic \$30 Brand \$50 Non-Formulary	\$10 Generic \$30 Brand \$50 Non-Formulary
<b>Mail order, 90-day supply</b>	\$25 Generic \$75 Brand \$125 Non-Formulary	\$25 Generic \$75 Brand \$125 Non-Formulary
<b>Specialty Drugs, 31-day supply</b>	\$150 Specialty	\$150 Specialty

## Additional Pharmacy Program Information:

- Home delivery through Amazon Pharmacy. Using the Amazon App, you can manage your prescriptions and receive same-day delivery in select cities and 1–4-day delivery in most other locations. Go to [www.amazon.com/ServeYouRx](http://www.amazon.com/ServeYouRx) to get started.
- Maintenance Medications must be filled at Amazon Pharmacy after two Retail fills
- Specialty Prescriptions will be dispensed by Bolero Specialty Pharmacy. Visit [www.Bolero-ServeYouRx.com](http://www.Bolero-ServeYouRx.com) or call 877-220-8181 to get started.
- Preferred Drug List: Select Formulary
- Step Therapy Program: Included



Visit [www.ServeYouRx.com/members](http://www.ServeYouRx.com/members) or call 1-800-759-3203 for everything you need to manage your pharmacy benefits:

- Select formulary drug list
- Step therapy program drug list
- Connect with Amazon Pharmacy
- Download forms
- Compare drug prices to get the best value
- And more!

# Health & Wellness Center

## Waukesha Employee Health And Wellness Center

The Waukesha Employee Health & Wellness Center, operated by Marathon Health, serves the City of Waukesha, providing convenient and free access to health care. Staffed with a board-certified physician, board certified physician assistant, board certified nurse practitioner and physical therapists. The Health & Wellness Center offers acute care, preventive care, chronic condition management, physical therapy and occupational health services. Visit the Waukesha Employee Health and Wellness Center website: [www.wehwc.com](http://www.wehwc.com).

Toll-free scheduling line: 1-866-959-9355

**Eligibility** – The Waukesha Employee Health & Wellness Clinic is open to:

- Employees enrolled in the City's Centivo health insurance plan
- Pre-Medicare/Active retirees enrolled in the City's Centivo health insurance plan
- Dependents, including spouses and children over the age of 2, who are enrolled in the City's Centivo health insurance plan

*All City employees are eligible for worker's compensation services provided in the clinic.*

**Services** – The Waukesha Employee Health & Wellness Center provides the following **NO COST** services, not limited to:

### Preventative Services

- Routine annual physical exam (ages 6+)
- Vision screening
- Flu shot
- Tetanus
- Tobacco cessation
- Weight loss

### Disease Management

- Manage Diabetes
- Cholesterol
- Blood pressure

### Minor Injuries

- Muscle and joint pain
- Sprains and stains
- Cuts and stitches

### Acute Illness

- Sore throat
- Ear infections
- Sinus infections
- Cold, flu, etc.
- Allergy care

### Referral to Specialists

### Physical Therapy

### Medication

- Dispense pre-packaged medication from formulary, where available

### Lab Work and Vaccinations

- Administer shots/vaccinations
- Order, conduct, interpret and consult on routine diagnostic lab work

### Work Related Injuries and Occupational Health

# Dental Insurance

Our group dental plan is with Delta Dental and available for employees working 40 or more hours per week. Dental plan benefits will depend on the option you choose. Find a provider by calling 1-800-236-3712 or visit [www.deltadentalwi.com](http://www.deltadentalwi.com).

## Option 1 – Preferred Provider (PPO) Plan

**Delta Dental PPO Dentists:** Delta Dental PPO dentists agree to accept payment based on a reduced schedule, which means your out-of-pocket costs will be less.

**Delta Dental Premier Dentists:** Delta Dental Premier Dentists have signed a contract with Delta Dental, agreeing to accept direct payment from Delta Dental. They have also agreed not to charge you any amount that exceeds the Maximum Plan Allowance. **Noncontract Dentists:** If your dentist has not signed a contract with Delta Dental, claim payments will be calculated on Delta’s plan allowance, but they will be sent directly to the employee, rather than your dentist. You will need to reimburse your dentist.

## Option 2 – Exclusive Provider (EPO) Plan

**Delta Dental PPO Dentists:** Delta Dental PPO dentists agree to accept payment based on a reduced schedule, which means your out-of-pocket costs will be less. Employees must use a PPO provider or they will not receive the insurance benefit.

Benefit Plan Design	Dental PPO – Option 1 PPO	Delta Premier – Option 1 PPO	Delta PPO – Option 2 EPO
<b>Individual Annual Maximum</b>	\$1,000	\$1,000	Unlimited
<b>Deductible</b>	Single: \$25 Family: \$75 Ortho Deductible: \$0	Single: \$25 Family: \$75 Ortho Deductible: \$0	Single: \$0 Family: \$0 Ortho Deductible: \$650
<b>Diagnostic &amp; Preventative Services</b> Includes exams, cleanings, fluoride treatments*, x-rays, space maintainers, sealants*, and emergency treatment for pain	100%	100%	100%
<b>Basic &amp; Major Services</b>			
Fillings	100%	100%	100%
Endodontics	80%	80%	100%
Periodontics	80%	80%	100%
Extractions	80%	80%	100%
Crowns, inlays, onlays	50%	50%	70%
Bridges and dentures	50%	50%	70%
Implants	50%	50%	70%
Deductible applies	Yes	Yes	No
<b>Orthodontic Services</b>			
Coverage copayment	50%	50%	100%
Individual lifetime max	\$1,500	\$1,500	Unlimited
Dependents eligible to age	19	19	25
Full-time student eligible	19	19	25
Adult ortho	No	No	Yes
Deductible applies	No	No	Yes

\*Subject to age limits. See SPD for more information

# Vision Insurance



Our group vision plan is with National Vision Administrators (NVA) and available for employees working 20 or more hours per week. This vision insurance plan is a 'materials only' plan and doesn't cover an annual eye exam. Where enrolled, an eye exam is covered under the group health plan with Centivo. To find a provider call 1-800-672-7723 or visit [www.e-nva.com](http://www.e-nva.com).

Benefit Plan Design	In-Network	Out-of-Network
<b>Services/Frequency</b> Frames Lenses Contact Lenses	24 months 12 months 12 months	24 months 12 months 12 months
<b>Frames</b>	\$125 retail allowance	Up to \$70 retail
<b>Lenses (standard per pair)</b> Single Vision Bifocal Trifocal Progressive Lenticular	Covered in full Covered in full Covered in full See Description* Covered in full	Up to \$25 retail Up to \$40 retail Up to \$45 retail Up to \$50 retail Up to \$80 retail
<b>Contact Lenses**</b> Contact Lens Fitting – Standard Daily Wear Contact Lens Fitting – Standard Extended Wear Contact Lens Fitting – Specialty Wear	\$150 retail allowance \$20 copay \$30 copay \$50 copay	Up to \$125 retail Up to \$20 Up to \$30 Up to \$50
<b>Medically necessary contact lenses</b>	Covered in full	Up to \$150 retail

\*Covered to provider's in-office standard retail lined trifocal amount; member pays the difference between progressive and standard retail lined trifocal, plus \$50

\*\*Contact lenses and related professional services (fitting, evaluation and follow-up) are covered in lieu of eyeglass lenses and frames benefit

# Plan Rates – Health Plan

## Health Plan

Coverage Level	Employee Cost per Month	Employee Cost Bi-Weekly
<b>High-Performance Plan W-2 Single</b>	\$50.00	\$23.08
<b>High-Performance Plan W-2 Family</b>	\$156.47	\$72.22
<b>High Performance Point of Service Plan W-1 Single</b>	\$138.53	\$63.94
<b>High Performance Point of Service Plan W-1 Family</b>	\$433.53	\$200.09

\*Bi-Weekly = 26 Payroll Contributions

**Enrolling Dependents** – Employee must provide copies of marriage license, birth certificate(s) and social security cards for all dependents enrolled in the health plan when enrolling.

## Opt-out Incentive

For those eligible for health insurance but waive coverage an **opt-out incentive** for health insurance is available. HR must have a signed waiver of health insurance on file to pay out the opt-out. The opt out incentive would be paid out beginning on the date of eligibility.

**2026 amounts for 26 payments: If eligible for Family Health** - \$100.00 per paycheck period

**If eligible for Single Health** - \$35.00 per paycheck period

# Plan Rates – Dental & Vision

## Dental Plan

Coverage Level	Employee Cost per Month	Employee Cost Bi-Weekly
<b>PPO – Single</b>	\$0.00	\$0.00
<b>PPO – Family</b>	\$0.00	\$0.00
<b>EPO – Single</b>	\$58.84	\$27.16
<b>EPO – Family</b>	\$202.46	\$93.44

## Vision Plan

Coverage Level	Employee Cost Bi-Weekly
<b>Employee Only</b>	\$2.08
<b>Employee + Limited Family (Spouse OR Children)</b>	\$4.16
<b>Employee + Family</b>	\$5.51

\*Bi-Weekly = 26 Payroll Contributions

# Flexible Spending Accounts

Flexible Spending Accounts (FSA) allow eligible employees to set aside money to pay for eligible expenses with tax-free dollars. The spending accounts offer significant tax advantages because you don't pay Social Security, Federal or State taxes on the portion of your income that you contribute to your spending account. Each plan year beginning on January 1st, you can make an annual election to contribute to these accounts. The FSA accounts are administered by Diversified Benefits Services ([www.dbsbenefits.com](http://www.dbsbenefits.com)). For questions regarding the plan or assistance in filing a claim, you can contact DBS at (800) 234-1229.

**Healthcare Flexible Spending Account:** Use this account to cover the cost of health, dental, vision and hearing expenses which are not covered under an insurance plan for you and your dependents which are considered eligible healthcare FSA expenses. You may contribute up to \$3,400 per year (subject to change by IRS). Up to \$680 in unused funds can rollover into the following plan year.

**Dependent Care Spending Account:** Use this account to cover the cost of licensed dependent care while you work. You may use this for expenses for the care of a child under age 13 or a disabled spouse, child or parent. If you are married, your spouse must be employed or attending classes full time for you to use the Dependent Care Spending Account. You may contribute up to \$7,500 per year per household to this account or \$3,750 per year if you are married and file your taxes separately.

**How to Submit a Claim:** You can choose one of 3 easy and secure methods to file your claim.

## Mail/Fax:

Download a claim form (available in HR and at [www.dbsbenefits.com](http://www.dbsbenefits.com)). Complete the form and attach copies of your documentation and mail to Diversified Benefit Services, P.O. Box 260, Hartland, WI 53029 or fax to (262) 367-5938.

## Online:

Login to your account at [www.dbsbenefits.com](http://www.dbsbenefits.com), Select Benefit Plan Type, Select Claims on the top menu bar, select Claims > Submit, and follow directions to upload your supporting documentation.

## Mobile App:

Login using your A.S.A.P.® name and password, select "File a Claim", and follow directions to upload image(s) of your supporting documentation.

The Diversified Benefit Services app is available via the Apple App Store or Google Play.

Note: At the end of each Plan Year you have a 90-day run-out period in which you may submit your claims. If you terminate employment, you have a 60-day run-out period in which you may submit your claims.

# Life Insurance Benefits

## Wisconsin Public Employers Group Life Insurance Program – WI Dept. of Employee Trust Funds

**Basic Life Insurance:** The City provides basic life insurance equal to one times the annual salary, rounded up to the nearest \$1,000. Basic life is provided at no cost to eligible employees. Employees must work more than 23 hours per week to be eligible.

**Supplemental Life Insurance:** Employee has the option to elect supplemental life insurance up to 1x earnings, rounded up to the nearest \$1,000. Monthly employee paid premium rates are based per \$1,000 of insurance coverage, age of employee and associated amount below.

**Additional Life Insurance:** Employee has the option to elect additional life insurance up to 3x earnings, rounded up to the nearest \$1,000. Monthly employee paid premium rates are based per \$1,000 of insurance coverage, age of employee and associated amount below.

**Spouse and Dependent Life Insurance:** Employee has the option to elect either 1 Unit (Spouse = \$10,000; Dependent= \$5,000) or 2 Units (Spouse=\$20,000; Dependent=\$10,000) of life insurance coverage for spouse and dependents. Rates for each unit of spouse and dependent insurance is \$1.60 per month.

The life insurance policy is administered through the Minnesota Life Insurance Company.



### Wisconsin Public Employers Group Life Insurance Plan Monthly Employee Premium Rates Per \$1,000 of Insurance

Wisconsin Department of Employee Trust Funds  
PO Box 7931  
Madison WI 53707-7931  
1-877-533-5020 (toll free)  
Fax 608-267-4549  
etf.wi.gov

Age	State Employee		Local Government Employee
	Basic and Supplemental	Additional	Basic, Supplemental and Additional
	April 1, 2025 – March 31, 2026		July 1, 2025 – March 31, 2026
Under 30	\$ .06	\$ .08	\$ .05
30-34	\$ .06	\$ .08	\$ .06
35-39	\$ .06	\$ .08	\$ .07
40-44	\$ .08	\$ .13	\$ .08
45-49	\$ .14	\$ .21	\$ .12
50-54	\$ .23	\$ .34	\$ .22
55 - 59	\$ .31	\$ .46	\$ .39
60-64	\$ .42	\$ .63	\$ .49
65-69*	\$ .55	\$ .80	\$ .57
70 and older	**	**	**

**State employees:** Each Unit of Spouse and Dependent Insurance is \$2.10 per month.

**Local government employees:** Each Unit of Spouse and Dependent Insurance is \$1.60 per month.

\*Premiums for age 65-69 are required as long as employment continues.

\*\*Active employees aged 70 and older should contact HR for premium amounts.

# Disability Benefits

## Short Term Disability Insurance – Symetra

Eligible employees working 20 hours or more per week would need to elect and pay for short term disability coverage. The benefit amount is 60% of your weekly pay (maximum of \$1,500 per week) and begins after a 14-day disability period (sick time can be used for this 14-day period, but not during the Short Term Disability payment period. Short Term Disability will continue as long as you are disabled for a maximum of 90 days and then coverage will transition to Long Term Disability mentioned below, if elected.

There is a pre-existing condition clause that will look back 3 months prior to enrollment for any prior health conditions to determine if you qualify for a benefit in the first 12 months.

Symetra Life Insurance Company: 1-800-833-6388

To determine your cost for coverage, please determine your monthly rate based on your weekly pay; use the following formula(s) to calculate your Bi-Weekly cost:

$$\frac{\text{Annual Salary (Max \$1,500)}}{52} = \frac{\text{Annual Salary (Max \$1,500)}}{10} = \$ \text{ } \times .6 (60\%) = \$ \text{ } \times .285 = \$ \text{ } \times 12 = \$ \text{ } / 26 = \$ \text{ } \text{My Bi-Weekly Cost}$$

## Long Term Disability (LTD) Insurance – Symetra

Eligible employees working 20 hours or more per week would need to elect and pay for long term disability coverage. The benefit amount is 60% of your monthly pay (maximum of \$5,000 per month) and begins after a 90-day disability period. The maximum payment duration is to Social Security Normal Retirement Age, SSNARA, the age in which you are eligible for Social Security full retirement benefits.

Symetra Life Insurance Company: 1-800-833-6388

Age	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Rate	\$0.08	\$0.08	\$0.12	\$0.21	\$0.31	\$0.45	\$0.70	\$0.95	\$0.96	\$0.89	\$1.57	\$1.92

To determine your cost for coverage, please determine your monthly rate based on your above age effective on the last March 1st, and then use the following formula(s) to calculate your Bi-Weekly cost:

$$\frac{\text{Annual Salary (Max \$8,333.33)}}{12} = \frac{\text{Annual Salary (Max \$8,333.33)}}{100} = \$ \text{ } \times \$ \text{ } = \$ \text{ } \times 12 = \$ \text{ } / 26 = \$ \text{ } \text{My Bi-Weekly Cost}$$

# Employee Assistance Program (EAP)



All employees have access to our Employee Assistance Program (EAP) through GuidanceResources® by ComPsych. This no-cost, confidential assistance is available to you and your dependents. ComPsych provides access to resources such as counseling sessions for up to five FREE sessions per issue per calendar year, referral to an attorney, care provider, or community resource.

The EAP can help you in locating referrals to resources for providers in your community. Consultations with an EAP provider include the following:

- In Person or Virtual Visits
- Depression Management
- Stress Management/Anxiety
- Substance Abuse
- Weight Management Coaching
- Tobacco Cessation Coaching
- Marital Conflict
- Family Conflict
- Financial or Legal Concerns
- Work-Life Resources
- Child or Elder Care
- And More!

## To access EAP services:

- All assistance is available 24 hours a day, seven days a week with confidential support, guidance and resources
- Call **1-800-272-7255**; or
- Visit **[www.guidanceresources.com](http://www.guidanceresources.com)** (WebID is COM589)

EAP services with GuidanceResources® are available for regular full- and part-time employees, their legal spouse and dependent children.

# Retirement Plans/FICA Alternative Program

## 457(b) Plans through various vendors

City of Waukesha employees are eligible to make a pre-tax elective deferral from their salary to the various 457(b) plans with a multitude of vendors. Most plans also permit after-tax Roth contributions, and such elective deferrals may be designated as Roth contributions.

Available vendors for 457(b) plans are:

- Mass Mutual (formerly MetLife)
- Mutual of America
- Mission Square
- Wisconsin Deferred Compensation

See Human Resources for packets and enrollment information.

## Wisconsin Retirement System (WRS):

The Department of Employee Trust Funds administers a number of benefit programs available through Wisconsin public employers.

Participation is based on the eligibility laws and statutes in force at the time of hire. There may be criteria that employees need to meet prior to participating in the WRS. Each situation is unique and requires research beyond what is stated here.

Employees who meet the eligibility criteria must be enrolled in the WRS. The employee has no choice unless the employee is a WRS annuitant upon hire. Employees contribute a certain percent each paycheck and the City matches that amount. The contribution level may change year to year and is set by the WRS.

Employees who do not meet the eligibility criteria may not be enrolled in the WRS. See Human Resources for more information or go to <http://etf.wi.gov/>.

## FICA Alternative Program

Temporary, seasonal and part-time employees must participate in the City's FICA alternative plan with MidAmerica. Participating employees contribute 7.5% of their pre-tax compensation to an individual 457(b) defined retirement annuity account. Your funds are invested in a group annuity contract with ING.

See Human Resources for more information or contact MidAmerica at 1-800-430-7999 or [www.midamerica.biz](http://www.midamerica.biz).



# AFLAC/Sick Leave

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## AFLAC

The City of Waukesha allows payroll deductions for voluntary insurance programs through Aflac. Voluntary insurance works hand in hand with major medical plans to help ensure individuals who are sick or hurt have the funds needed to pay health-related costs their primary insurance might not cover, as well as other out-of-pocket costs. Employees on the High-Performance Plan WI-2 Health Insurance option will receive \$50 per month towards Aflac programs.

Aflac Representative Jenny Davies: 262-308-7274 or [jenny\\_davies@us.aflac.com](mailto:jenny_davies@us.aflac.com).

## Sick Leave

All regular full-time and regular part-time (prorated benefits) employees are eligible to receive sick leave.

Sick leave with pay shall accrue to all regular full-time employees at the rate of one day (8 hours) for each full month of service and is credited to the employee on the 15th day of the month. Sick leave is pro-rated for regular part-time employees.

Unused sick leave shall accumulate from year to year to maximum of one hundred and twenty-five (125) work days (1,000 hours).

To view the general guidelines and for more information please see Human Resources Policy C3 Leaves of Absence: on the WERC site

Police and Fire Department bargaining unit employees see your labor agreement for more information.



# Holidays and Vacation

## Holidays

The City recognizes the following yearly holidays for regular full-time and regular part-time employees:

New Years Day
Dr. Martin Luther King Jr. Day
Memorial Day
Independence Day
Labor Day
Veterans Day
Thanksgiving Day
Day after Thanksgiving
Day before Christmas Day
Christmas Day
Day before New Years Day
Three (3) Floating Holidays

Holiday pay for regular full-time employees shall consist of eight (8) hours. Holiday pay is pro-rated for regular part-time employees. For more information, please see Human Resources Policy C-1 Holidays on the WERC site.

Police and Fire Department bargaining unit employees see your labor agreement for more information.

## Vacation

Years of Continuous Service	8 hr. Personnel
Hire date through third (3 <sup>rd</sup> ) year of continuous service	10 hours accumulated per month (15 days per calendar year)
After three (3) years' service	10.67 hours accumulated per month (16 days per calendar year)
After six (6) years' service	12 hours accumulated per month (18 days per calendar year)
After nine (9) years' service	13.33 hours accumulated per month (20 days per calendar year)
After twelve (12) years' service	14 hours accumulated per month (21 days per calendar year)
After fifteen (15) years' service	14.67 hours accumulated per month (22 days per calendar year)
After eighteen (18) years' service	15.33 hours accumulated per month (23 days per calendar year)
After twenty (20) years' service	16 hours accumulated per month (24 days per calendar year)
After twenty-one (21) years' service	16.67 hours accumulated per month (25 days per calendar year)
After twenty-two (22) years' service	17.33 hours accumulated per month (26 days per calendar year)
After twenty-three (23) years' service	18 hours accumulated per month (27 days per calendar year)

To view the full vacation leave schedule, general guidelines and for more information please see Human Resources Policy C-2 Vacation Leave on the WERC site.

Police and Fire Department bargaining unit employees see your labor agreement for more information.





This Benefit Guide is designed to provide basic information regarding benefit plans and programs available to eligible employees of City of Waukesha. This document merely summarizes the employee benefit plans and programs and does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts and/or Summary Plan Descriptions (SPD) (the "plan documentation") for the various benefit plans and programs. Every reasonable effort has been made to ensure the accuracy of the information contained in this document; however, in the event of a discrepancy between the information in this document and the plan documentation, the provisions described in the plan documentation will govern. This document does not create any contractual rights for any current or former employee of City of Waukesha, or for any other individual. The provisions of the applicable plan documentation will govern the determination of any individual's rights under any employee benefit plan or program. City of Waukesha reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.