City of West Bend Employee Benefits
(Benefits may differ for employees covered by a labor contract)

Human Resources is responsible for administering benefits for all City employees. Benefits may be changed by action of the City Council or through labor negotiations, and currently if you meet certain qualifications include:

Holidays: 10 days per year.
Sick Leave: 4 hrs. per full month of employment
Vacation: refer to Employee Handbook
For more specific information, please refer to the Employee Handbook.

Retirement: Employees who work more than 1200 hours per year who are expected to be employed for at least one year from the date of hire are automatically enrolled in the Wisconsin Retirement Fund (WRS). Employee pays amount mandated by law (2013 - 6.65%). For more information on WRS go to http://etf.wi.gov . NOTE: Exception if employee was previously employed at WRS participating employer.

Health Insurance and Prescription Drugs: Comprehensive Major Medical effective 1st day of month following 30 days of employment. UMR will provide medical coverage. Employees are eligible to participate if they work 30 hrs. or more per week. Premiums will differ for FT/30hr/35hrs.
Premiums for 2013:

Traditional PPO Plan	FT EE	HRA Plan	FT EE
Employee	$90.14	Employee	$69.27
Family	$238.86	Family	$183.57
Deductible	$300 single/$900 family	Deductible	$1500 single/$3000 family

Website: (www.umr.com)
Prescription Drugs: OptumRX Website: (www.optumrx.com)
Maintenance Drugs are required thru mail order.
For more information, refer to the packet of information provided by Human Resources.

Voluntary Dental and/or Vision Insurance: The employee can choose to enroll and pay for dental and/or vision insurance thru Delta Dental effective 1st of the month following 30 days. Employees are eligible to participate if they work 30 hrs. or more per week. Open enrollment is in November. Website: www.deltadentalwi.com .
Premiums for 2013:

Dental		Vision	
Employee Only	$ 35.52	Employee Only	$ 7.41
Employee/Spouse	$ 70.00	Employee/Spouse	$14.84
Employee/Child(ren)	$ 72.50	Employee/Child(ren)	$15.14
Employee/Spouse/Child(ren)	$125.46	Employee/Spouse/Child(ren)	$22.56

EAP (Employee Assistance Program): 1-800-865-1044
The Employee Assistance Program is a confidential voluntary program that provides easy access to a professional who can offer employees and their families support and direction with personal or job-related issues.

In order to qualify for benefits under the health plan for drug/alcohol, and mental health issues, you must be referred by the EAP. Website: www.anthemeap.com

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Life Insurance: Basic and additional coverage effective the 1st of the month following six (6) months in the Wis. Retirement System. Each unit of coverage is in the amount of the employee's annual salary rounded to the next higher $1,000. The City pays for two units, one basic and one additional unit (2 times prior year's earnings). Additional life insurance is available at employee cost

Employee can purchase Spouse/Dependent - one unit @ $1.75/month coverage or two units @ $3.50/month coverage.

1 Unit – Spouse	$10,000/Each Dependent Child	$ 5,000
2 Units – Spouse	$20,000/Each Dependent Child	$10,000

Section 125, Flexible Benefit Plan: Employees may elect to pay certain qualifying expenses (medical or dependent care) through the Flexible Benefit Plan. These expenses are exempt from State and Federal income taxes and include: Insurance premiums (medical/dental), dependent care, out-of-pocket expenses such as medical, dental, vision, etc. Employees are eligible to participate if they work 30 hrs. or more per week. Open enrollment is in November for the following year.

For more information on the Diversified Benefit Services Sec 125 Benefit Plan, visit their website at: www.dbsbenefits.com/

Deferred Compensation: Employees may elect to defer part of their income to IRS limits into a retirement plan. This deferred income is exempt from State and Federal income taxes until it is withdrawn at retirement or upon termination of employment. To check out more information, use links below.

Wisconsin Deferred Compensation (WDC)
For more information contact Representative Joe Herron at 1-877-457-9327 (Opt. 2) or email at joseph.herron@gwi.com

ING
For more information contact Representative Mike Patterson at (414)256-2174 or email at mpatterson@milagt.com .

Voluntary Short-Term Disability Benefit: All active full-time active employees are eligible to purchase. Short-term disability is intended to protect your income for a short duration if you become ill or injured. If you have elected to be covered by this benefit, the Plan will pay you a Weekly Benefit (60% of weekly salary ups to $1,000 per week) while you are disabled. The amount of the benefit is determined at the time you apply. Please see benefit handout enrollment kit provided by Human Resources for your review.

Lincoln Financial Group – website: www.lincoln4benefits.com .