

## Chapter 6 Employee Benefits

### Section 1 Overtime Compensation and Compensatory Time

- A. The Library Director is not required to submit a time sheet and shall not accrue compensatory time. Forms shall be provided for reporting the use of vacation time, personal holidays, sick leave.
- B. Managers, supervisory, and professional employees shall report their work hours on a time sheet and may be permitted compensatory time off on an hour for hour basis for additional hours worked in excess of the employee's regular hours of work.

In rare instances, managers, supervisory and, professional employees may be paid for unused compensatory time. However, this is clearly not a preferred option and authorization for these payments will be granted only after careful review and a finding that the payment of this unused compensatory time is a sound management decision for the Library.

The procedure for requesting payment of unused compensatory time for managers, supervisory, and professional employees is:

1. The Library Director shall prepare a written summary of the unique facts and circumstances, other management options considered, and the specific authorization requested in a written memorandum to the Personnel Committee of the Library Board.
  2. Upon receipt of the request, the Library Personnel Committee shall decide whether the request has merit.
  3. Any authorization for the payout of unused compensatory time granted by the Personnel Committee shall be specific as to the number of hours paid and established for a limited period of time.
  4. If the payout of the compensatory time requires any transfer of funds within a department budget or from the contingency account, the normal procedures for requesting and considering proposed transfers shall be followed and approval granted before any payments for unused compensatory time are made.
- C. Other employees shall be paid at time and one half the regular rate of pay (or shall receive compensatory time off at time and one half) for all time worked in excess of forty (40) hours per week at the discretion of the Library Director. For purposes of this policy, a week shall begin at midnight Sunday and run through 11:59 p.m. the following Saturday.

- D. Overtime for employees in established part-time positions shall be on an hour for hour basis and may be paid or handled as compensatory time at the discretion of the Library Director. If such an employee should exceed forty (40) hours in a week the overtime provisions in Paragraph (c) shall apply.
- E. Prior approval must be obtained for all overtime hours worked and overtime hours worked without prior approval shall be subject to review and reasonable approval/disapproval upon proper request in writing.
- F. Compensatory time off shall be scheduled by the employee's immediate manager in accordance with Library payroll procedures. Compensatory time shall be reviewed on a regular basis by the Library Director who may require the scheduling of compensatory time off to reduce the amount of time earned.

Section 2     Vacation

- A. Regular employees shall be entitled to vacation and shall earn and use vacation in accordance with current bargaining agreements/policy.
- B. Vacation over a holiday: Charges against vacation credits shall be made only for those days on which an employee normally works. If a legal holiday falls within the vacation period, the holiday shall not be charged against vacation.
- C. Scheduling: Use of vacation time must be approved in advance by the manager. Vacation schedules shall be established with first consideration given to the efficient operation of the Library.

Section 3     Sick Leave

- A. Regular employees shall be entitled to sick leave and shall earn and use sick leave in accordance with current bargaining agreements/policy.
- B. Use of Sick Leave: An employee may draw upon sick leave allowance when, due to sickness or temporary disability, the employee is unable to perform the duties of employment. At the Library Director's discretion, a doctor's statement may be required. Sick leave benefits shall begin on the first day of absence and continue until the employee returns to work or has used all accumulated sick leave. An employee, upon taking sick leave, shall notify the team at least 30 minutes prior to the regular starting time if such notice is at all possible.

At fourth (4th) **occurrence\*** within a 12 month period, the employee will meet with the Library Director and/or the Library Personnel Specialist to discuss the health problems giving rise to the sick leave usage and review prior attendance patterns. After fourth (4th) occurrence employee will be responsible for bringing in a "Sick Leave Explanation Form" or physicians statement for each **sick leave use\*\*** above 4 occurrences within a 12 month period. In addition employee will meet with the Library Director and/or Library Personnel Specialist to discuss the employee health problem and review attendance patterns.

These procedures may be modified by the Library Director when an employee has a long term health condition which requires regular medical treatment.

\*Occurrence- absences involving more than one (1) consecutive days absence from work will be considered a single occurrence.

Employees with absences involving more than two (2) consecutive days may be required to bring in a "Sick Leave Explanation Form" or doctor's statement upon their return to work.

\*\*Sick Leave use will not include family sick leave, doctor's appts., etc.

- C. Appointments and Family Illness: Sick leave may be used for the employee's medical or dental appointments. Employees will be allowed to use a maximum of thirty-two (32) hours per calendar year of sick leave in cases of illness or injury in the immediate family where the immediate family member requires the attention of the employee. Immediate family is defined as the employee's spouse, children, step children (including adult children and step children), parents, spouse's parents or a member of the employee's household. This provision shall not apply to employees accompanying family members to any routine medical or dental appointments. A doctor's note may be required to verify the need for the employee's presence.
- D. Conditions: Sick leave will not allowed when the illness is due to or incurred while in the employ of others.
- E. Extended Sick Leave Account (ESLA): Employees covered by the Library Personnel Policy will not accrue any ESLA but can use any accrual balance for the remainder of their uninterrupted job tenure with the Library under the following conditions:

An employee may use sick leave in the extended sick leave account only after an employee has been absent from work due to extended illness or injury for a period of six consecutive months or more and the employee has exhausted all regular accrued sick leave.

Sick leave from the extended sick leave account may be used by the employee to cover extended illnesses but may not be used to supplement salary in the event of a worker's compensation injury and may not be used to pay the cost of health care benefits at any time.

F. Sick Leave Conversion to Medical/Hospital Costs:

1. When an employee retires, a maximum of fifty percent (50%) of the sick leave remaining in the employee's accumulated sick leave account may be converted to its monetary value (employee's hourly rate, exclusive of longevity and shift differential) and deposited into the employee's Post Employment Health Plan (PEHP) account. In order to determine the employee's sick leave conversion benefit the following formula would apply: years of continued uninterrupted service + age = credits (example: 20 years of continuous service + 55 = 75 credits).
2. For credits above 70 but below 80, deduct 5 percent from the standard conversion for each year short of 80.

**Examples:**

80 credits = Standard 50% of conversion of sick leave to dollar credits

79 credits = 45% conversion

78 credits = 40% conversion

77 credits = 35% conversion

76 credits = 30% conversion

75 credits = 25% conversion

74 credits = 20% conversion

73 credits = 15% conversion

72 credits = 10% conversion

71 credits = 5% conversion

70 credits = 0% conversion

3. If an employee is forced to retire due to medical disability or dies, fifty percent (50%) of the sick leave remaining in the employee's accumulated sick leave account may be converted to its monetary value (employee's hourly rate, exclusive of longevity and shift differential) and deposited into the employee's Post Employment Health Plan (PEHP) account.

4. In order to be eligible for the above-described benefit, the employee must meet all of the following conditions:
  - a. Apply for Wisconsin Retirement Fund benefits within thirty (30) days of the last day of work; and
  - b. Whenever possible, in cases of voluntary retirement, give the employer notice of retirement and intent to utilize the above described benefits by December 1st preceding the date of retirement.

Section 4     Worker's Compensation: Employees eligible for worker's compensation benefits shall be allowed to exercise one of the following options:

- A. Receive the worker's compensation benefit with no deduction from accumulated sick leave;
- B. Receive the worker's compensation benefit and be paid the difference between their regular pay based upon a normal work week and the worker's compensation benefit with the County charging the employee's sick leave and/or vacation accounts with the number of hours that equal the cash differential between the worker's compensation and regular pay.

Section 5     Funeral Leave

- A. In the event of a death in the immediate family of an employee, the employee may request funeral leave from the Manager (if the employee is a manager, from the Library Director) and upon such request be granted up to, but not to exceed three (3) working days with pay for the purposes of arranging for and attending the funeral.
- B. In the event of a death in the employee's extended family, the employee may request funeral leave from the Manager (if the employee is a manager, from the Library Director) and, upon such leave request, be granted funeral leave of up to one (1) working day for attending the funeral. The employee may elect to use a maximum of two (2) days of other accrued leave (vacation, personal days, compensatory time or sick leave) to extend the funeral leave.

In the event of a death of a fellow active employee, funeral leave will be granted, with prior authorization from the Library Director, for the actual funeral service. Time beyond the actual service may be used as compensatory time or vacation time if the employee has accumulated it.

Please refer to specific contract/policy in determining which relatives qualify under these provisions.

Section 6      Holidays

- A.      Holidays shall be granted to regular employees with full pay in accordance with the labor agreement/personnel policy governing their respective positions.
  
- B.      Personal Holidays: Employees also receive a certain number of personal holidays each calendar year based on the policy/contract covering their positions. Choice of personal holidays must be approved by the manager/supervisor. Personal holidays must be used in calendar year earned. Employees are not eligible to receive cash payment for any remaining personal holidays upon termination.

Section 7      Leaves of Absence

- A.      General Leaves of Absence: Only an employee with at least (6) months service, giving two (2) weeks prior notice, may, at the discretion of the Library Director, be granted an unpaid leave of absence not to exceed thirty (30) calendar days upon presenting a written request to the Manager.

Leaves of absence for longer periods of time and extensions of leaves of absence may be granted upon the approval of the Library Personnel Committee. In no case shall a leave of absence be granted for the purpose of accepting employment with another employer. If the employee works 50% or less of his/her standard hours per pay period, the employee's insurance premiums will be prorated based on hours paid and the employee shall not earn the bi-weekly leave accrual.

An employee's next step increase will be delayed if the employee takes more than 5 days of unpaid leave during his/her initial probationary period. Vacation and longevity schedules will be unaffected and employee's hire date will not be adjusted.

- 1.      Educational Leave of Absence: Educational leave of absence not to exceed one (1) year may be granted with pay and benefits at the discretion of the Library Personnel Committee. The employee must agree in writing to remain employed for a period of time equivalent to three times the length of the leave of absence. If that amount of service is not rendered, the employee shall be required to make repayment of that expenditure within sixty (60) days of termination.

2. Jury Duty: Employees who serve on a jury or are subpoenaed to appear before a court or administrative tribunal on a work related matter shall be paid the difference between the jury or witness duty fees and their regular earnings. Employees when released from jury or witness duties shall immediately return to their job and complete the scheduled work day. Employees shall not be entitled to overtime or shift differential under this provision.

3. Military Leave

a. Reserve Training: Employees who are members of a reserve component of the military forces of the United States or State of Wisconsin shall promptly notify the manager and be granted a leave of absence if required to participate in annual training duties. Such employees shall receive the difference, if any, between their regular pay and their military pay for the training period involved, but not to exceed three (3) weeks in the calendar year.

b. Active Duty: In the event of a national or state emergency, employees may take an extended military leave of absence without pay if ordered to active duty.

1. Health and dental benefits: For military leaves of 30 days or less, the cost to the employee is the same as the employee contribution required for active employees. For military leaves of 31 days or more, the cost to the employee can be up to 102% of the full contribution, employee's and employer's share. Whether an employee on military leave does or does not take continued coverage, no exclusion or waiting period may be imposed on the individual's return from active service. This applies to employee, spouse and dependent coverage.

2. Life insurance: Employee may continue coverage provided that they pay the full costs.

B. Medical Leave of Absence: In the event of an extended absence due to sickness or temporary disability stemming from such causes as heart attack, stroke, cancer, pregnancy, etc., the employee may request an unpaid medical leave of absence so as to retain a sick leave balance for use after return to work. Such medical leave of absence may be requested as specified above.

Section 8      Separation Benefit for Vacation and Compensatory Time :

- A.      At time of voluntary separation (excluding retirement if the employee applies for Wisconsin Retirement Fund benefits within 30 days of last day of work) employees with at least 6 (six) months of service who subsequently leave the employ of the Library in good standing, upon giving twenty (20) working days written notice for managers and professional employees or ten (10) working days written notice, for non-management employees, shall receive payment for all remaining accrued vacation time, compensatory time and longevity. Employees who do not give the required written notice prior to termination of employment shall forfeit the prorated earned vacation leave during the year which the termination takes place. Employees dismissed for unsatisfactory performance will not receive payment for vacation and longevity accrued during the calendar year in which dismissal occurs.

At the time of retirement, employees who apply for Wisconsin Retirement Fund benefits within 30 days of the last day of work or who are forced to retire due to medical disability upon giving 20 working days written notice for managers and professional employees or ten (10) working days written notice for all other employees, shall receive payment for all remaining accrued vacation time, compensatory time and longevity. The County will deposit the employee's vacation time into the employee Post Employment Health Plan (PEHP) account.

At time of death of an employee, the County shall pay out the remaining accrued vacation time, compensatory time, perfect attendance leave credits, and longevity.

Employees who do not give the required written notice prior to termination of employment shall forfeit the prorated earned vacation and perfect attendance leave during the year which the termination takes place. Employees dismissed for unsatisfactory performance will not receive payment for vacation and longevity accrued during the calendar year in which dismissal occurs.

- B.      The employee's last day of work will be the last day on the payroll. Employees will not be permitted to utilize vacation, compensatory time, and/or personal holidays and stay on the payroll after the last day at work. This policy may be waived upon recommendation of the Library Director and approval of the Library Personnel Committee and only in personal emergency or crisis situations.
- C.      The Library Board or Library Personnel Committee or Board President, shall review the employee separation form for the Library Director and approve the same and forward it to the Finance Department for processing.

Section 9

Mileage allowance: Mileage when traveling by personal automobile on official Library business shall be reimbursed at the rate of twenty and a half cents (\$.205) per mile. Employees shall maintain a policy of auto insurance that meets the State of Wisconsin's minimum financial responsibility limits \$25,000/person and \$50,000/accident. Those individuals who maintain a personal insurance policy of not less than \$100,000 combined single limits of bodily injury and property damage or split limits of \$100,000/per person/\$300,000 per accident of bodily injury and \$100,000 of property damage coverage and who provide the Administration Office with a photocopy of their declaration page or a certificate of insurance shall qualify for a higher level of reimbursement equal to the IRS business mileage rate as of January 1 of each year. The higher reimbursement rate shall be adjusted on January 1 of each year and shall remain in effect for the entire year. Requests for reimbursement shall be made on forms which indicate that the Library has been provided with the necessary documentation certifying that the driver's personal insurance coverage meets or exceeds the established standards.

Reimbursement for all expenses incurred on official travel shall be subject to review by a higher level of authority. All requests for reimbursement shall be reported on such forms as determined appropriate by the County Administrator. Reimbursable travel shall not include mileage associated with reporting to an employee's regular worksite.

Meals:

1. Meal claims will be paid based on a daily per diem rate. The meal claims must be reasonable, necessary and closely represent the amount actually spent. To be allowed breakfast, departure must be before 6:00 a.m.; lunch, departure must be before 10:30 a.m., and return after 2:30 pm.; dinner, employee must return after 7:00 p.m., or depart his/her headquarters for overnight travel before 6:00 p.m.

Subject to the Library Director or their designee's approval, meal reimbursement is allowed when the employee is on County/Library business related activities outside of Marathon County. Reimbursement for meals consumed in Marathon County may be approved in conjunction only with a business meeting at the discretion of the Library Director or his/her designee.

The two definitions for a business related activity are as follows: 1) the County/Library policy, which determines what meals will be reimbursed by the County and 2) the IRS guidelines, which determine which meals are taxable to the individual.

Under the County's/Library's policy, a business related activity for meals reimbursed outside the county includes the following: 1) a business meeting including a third-party or non-county employee in which business is conducted or 2) a business related situation that would occur in the

normal performance of your job duties. A third-party or non-county employee would generally include, but is not limited to the following: outside experts (consultants, lawyers, auditors, etc), visiting dignitaries (state and local officials or members of commissions, committees or boards) and interviewees. Reimbursements for other business related situations outside of Marathon County, could include, but are not limited to the following:

- meals at conferences/conventions/etc. that are not included in the registration fee or
- meals incurred while transporting county inmates, evidence or
- meals incurred that are not considered business meetings but are considered necessary and reasonable while performing your normal job duties

Under the IRS guidelines, meal reimbursements for business meetings that include a third-party or non-county employee as defined above, are not taxable to the individual if submitted for reimbursement within 60 days of the date incurred. However, meal reimbursements made for other business related activities (as defined previously), which are not overnight, are considered a fringe benefit and are taxable to the employee (see criteria listed previously) or are not reimbursable by County/Library policy.

Claims for meals shall be paid on a standard daily per diem basis. The maximum daily amount permitted, including tax and tip (tip not to exceed 20% of meal cost), for all meal reimbursements within the State of Wisconsin, is \$33 per day. The meal reimbursement for meals outside the State of Wisconsin will be \$42 per day. Employees must submit the Statement of Expenses Incurred for Marathon County form in order to receive reimbursement.

The Library in-state rate is \$33. Therefore, maximum amounts for each meal are as follows:

Breakfast = \$ 8  
Lunch = \$ 10  
Dinner = \$ 15  
Total = \$ 33

The Library out-of-state rate is \$42. Therefore, maximum amounts for each meal are as follows:

Breakfast = \$ 10  
Lunch = \$ 12  
Dinner = \$ 20  
Total = \$ 42

When an employee claims reimbursement for two or more meals in a day and exceeds the maximum on one or more meals, the employee may claim per diem for each allowable meal on that day. An employee must request reimbursement for three meals to be eligible for the full daily per diem rate. Receipts are not normally required. Each day is considered separately for application of this policy. If meal maximums are not reached on one day, the savings do not accrue and cannot be applied to expenses claimed on another day or for other costs such as lodging.

Where a consistent pattern of meals claimed at the maximum is noted, the supervisor may require the employee to submit receipts in the future to document the amount claimed.

Expenditures for alcoholic beverages, or any spouse or guest, are not reimbursable. Meals included in the cost of airfare or registration fees are not reimbursable.

Section 10 Longevity Pay: Employees who have completed the specified amount of continuous uninterrupted service shall receive longevity pay. Required length of service and payment amounts are indicated in the contract/policy covering each employee's position.

Section 11 Health Insurance

- A. Cost to employees: The County will pay ninety-five percent (95%) of the cost for the medical and hospitalization program and the employee will pay five percent (5%) of the cost of the medical and hospitalization program. A \$200 deductible per person, \$600 aggregate deductible per family, per year is part of the level of benefits provided to employees.
- B. Enrollment/Eligibility: New employees must apply for coverage within 30 days of the date of hire. Coverage will become effective the first of the month following 61 days of regular employment provided the employee is on active status. Proof of creditable group health coverage is required to waive or reduce pre-existing condition exclusions.

Employees who do not apply for medical coverage for themselves and/or their eligible dependents within 30 days of the employees' hire date will be unable to enroll at any other time unless they qualify through a special enrollment provision.

- C. Special Enrollment: Employees and their dependents who declined coverage due to the existence of other health coverage (including COBRA) or because of the pro-rata premium contribution required of part-time employees, may be permitted a "special enrollment opportunity" permitting they request enrollment from the Risk Management Division within 30 days of one of the qualifying event dates:
- Divorce or legal separation
  - Involuntary loss of other health coverage
  - Termination of employment or reduction in hours of employment
  - Death
  - COBRA is exhausted
  - Employer contributions for the other (non-COBRA) coverage are terminated
  - Increase by 25% of hours of employment in their position with Marathon County or an increase in hours to full-time status.

Written documentation verifying the event occurred is required. Coverage will become effective the first of the month following receipt of the completed enrollment form provided coverage is requested from Risk Management within 30 days of the qualified event date. Proof of creditable group health coverage is required to waive or reduce pre-existing condition exclusions.

Single plan coverage: Consists of one employee covered under the plan.  
Family plan coverage: Consists of an employee and one or more eligible dependents covered under the plan.

At no time may two single plans be maintained by an employee and an

eligible dependent.

No employee shall make any claim against the employer for additional compensation in lieu of or in addition to the County's contribution because s/he does not qualify for the family plan or because s/he does not enroll in health benefits.

- D. Change of Coverage: When an employee finds it necessary to make any changes such as adding dependents to the health benefit plan, due to marriage, birth, adoption, etc., they must request to be added within 30 days of the qualifying event. Coverage becomes effective upon the qualifying event date. Requests should be directed to Risk Management.

Employees who request enrollment for a new dependent after 30 days of the qualifying event date will be unable to enroll these dependents at any other time unless they qualify through a special enrollment provision.

Requests for enrollment must be in writing and forwarded to Risk Management for proper handling. Failure to comply with these requirements may jeopardize an employee's and/or dependent's rights under the health care benefit.

- E. Preferred Providers: The County has access to agreements with certain providers and facilities of healthcare called "preferred providers". Employees may select any provider to provide healthcare, however, services provided by a non-PPO provider will generally involve a 10% employee co-payment after the deductibles are satisfied and subject to usual, customary and reasonable charge limitations.

- F. Medical Management Program: The Medical Management Program is available to help maximize an employee's health care benefits through pre-certification, utilization review and case management. These programs are staffed by licensed professional nurses and physicians who use their health care experience to promote health care alternatives without compromising the quality of health care.

Employees are required to contact the third party administrator of the health benefit and precertify care at least 7 days prior to admission or the time of outpatient surgery for:

- hospitalization;
- inpatient or outpatient surgery;
- pregnancy
- home health care.

If the hospitalization or outpatient surgery results from an emergency, notification is required within 24 hours after admission or the first

business day following an admission.

Failure to meet the pre-certification requirements may result in a \$500 penalty deduction in benefit per occurrence.

See the health care benefit plan booklet for the specific details of the medical management program and the pre-certification requirements.

- G. Part-time employees in an allocated position may elect to participate in the plan and, if so, shall pay a pro rata share of the medical program premium cost.
- H. Continuation of Health Benefits (COBRA): The COBRA law permits the continuation of certain benefit coverages for a specified period. The laws are complex and are outlined in the health care benefit plan, dental plan and Section 125 plan booklets. As a brief overview, the following events qualify a person to continue coverage under COBRA:
- Termination of a covered employee's employment or a reduction in a covered employee's regular work hours;
  - Divorce or legal separation of covered employee from spouse;
  - Death of a covered employee;
  - Employee's entitlement to Medicare;
  - Loss of dependent status under plan provisions.

The covered employee or covered dependent must notify Risk Management or the benefit plan administrator within 60 days after the qualifying event date or the date coverage ends because of the event. Failure to provide notification may jeopardize an employee's and/or dependent's rights under the health care benefit.

#### Events That End Continued Coverage

Extended coverage will end automatically if any of the following occurs:

1. Required premiums are not paid.
2. The continuation period ends.
3. A person eligible for extended benefits becomes a covered employee under another employer's group health plan or becomes entitled to Medicare.
4. Marathon County stops providing group health and/or dental benefits.
5. There has been a final determination that employee/beneficiary is no longer disabled (in the case of beneficiaries who qualified for an extra 11 months of continuation coverage based on their disability at termination).

This information represents a very brief overview of the COBRA law and is not intended to be all inclusive. For specific questions consult the County's health benefit plan booklet and/or the Office of Risk Management.

Section 12     Dental Insurance

- A.     Cost to employee: The County currently contributes 50 percent of the premium cost of the Capitated/HMO Program or the like contribution in the basic dental plan.
- B.     Enrollment/eligibility: New employees must apply for coverage in one of the offered dental plans within 30 days of their date of hire. Coverage will become effective the first of the month following 61 days of regular employment provided the employee is on active status.

Employees who do not apply for or waive dental benefits within 30 days of their date of hire or who discontinue their existing dental benefits must wait until the next "open enrollment" period to obtain coverage. This occurs in July of odd-numbered years. The Capitated/HMO dental plan is the only plan available during open enrollment. There is no open enrollment available for any other dental plan offered.

- C.     Special Enrollment: Employees and their dependents who declined coverage due to the existence of other dental coverage (including COBRA) or because of the pro-rata share premium contribution required of part-time employees, may be permitted "special enrollment opportunity" providing they request enrollment from Risk Management within 30 days of one of the qualifying event dates:
- Divorce or legal separation
  - Involuntary loss of other dental coverage
  - Termination of employment or reduction in hours of employment
  - Death
  - COBRA coverage is exhausted
  - Employer contributions for the other (non-COBRA) coverage are terminated
  - Increase by 25 percent of hours of employment in their position with Marathon County or an increase in hours to full-time status.

Written documentation verifying the event occurred is required. Coverage will become effective the first of the month following receipt of the completed enrollment form provided coverage is requested from Risk Management within 30 days of the qualified event date. The Capitated/HMO Program is the only dental plan available during special enrollment.

Single plan coverage: Consists of one employee covered under the plan.

Family plan coverage: Consists of an employee and one or more eligible dependents covered under the plan.

At no time may two single plans be maintained by an employee and an eligible dependent.

No employee shall make any claim against the employer for additional compensation in lieu of or in addition to the County's contribution because he/she does not qualify for the family plan or because she/he does not enroll in dental benefits.

- D. Change in Coverage: When an employee finds it necessary to make changes such as adding dependents, to their existing dental plan due to marriage, birth, adoption, etc., they must request to be added within 30 days of the qualifying event. Coverage becomes effective upon the qualifying event date.

Employees who request enrollment for a new dependent after 30 days of the qualifying event date will only be allowed to enroll these dependents during the following periods:

- “Special enrollment”
- Dental “switchover period”—providing family dental coverage is already in force
- Dental “open enrollment period”—changing to family coverage may only be permitted by enrolling in the Capitated/HMO dental plan.

- E. Dental Switchover Period: Employees already enrolled in one of the dental plans will have an opportunity each year during a “switchover” period to change from one plan to another or to add new dependents to their existing family coverage. Employees wishing to add dependents to an existing single plan may only change to family coverage by enrolling in the Capitated/HMO dental plan.

- F. Part-time employees in an allocated position may elect to participate in the dental plan and if so shall pay a pro rata share of the dental program premium cost.

- G. Continuation of Benefits (COBRA). The COBRA law permits the continuation of certain benefit coverages for a specific period. The laws are complex and are outlined in the health care benefit plan, dental plan, and Section 125 plan booklets. As a brief overview, the following events qualify an individual to continue coverage under COBRA:

- Termination of a covered employee's employment or a reduction in a covered employee's regular work hours;

- Divorce or legal separation of covered employee from spouse;
- Death of a covered employee;
- Employee's entitlement to Medicare;
- Loss of dependent status under plan provisions.

The covered employee or covered dependent must notify Risk Management or the benefit plan administrator within 60 days after the qualifying event date or the date coverage ends because of the event. Failure to provide notification may jeopardize an employee's and/or dependent's rights under any dental benefit.

### Section 13 Life Insurance

- A. Cost to Employee: Cost is dependent upon selected plan, age and amount of coverage. The County pays administrative fee only.
- B. Enrollment: Employees obtain coverage by completing an application provided by the employer and submitting the application to the employer within 30 days:
1. of hire, if the employee previously served 6 months under the WRS and has not withdrawn her/his retirement money.
  2. following the completion of 6 months under the WRS if she/he is a new employee or previously withdrew her/his retirement money.
  3. of the employee's return to active employment after a leave or layoff without earnings if, during that absence, insurance coverage was discontinued.
  4. of the date the employee is hired, if she/he is eligible immediately upon hire.

Coverage will be effective on the first day of the calendar month which begins on or after the date the application form is received by the employer.

If an employee does not enroll as specified above, she/he may obtain coverage if she/he provides the insurer with satisfactory evidence of insurability at her/his own expense. The Evidence of Insurability application must be received by the insurer prior to the employee reaching age 50 for all insurance coverage, except Spouse and Dependent and Additional which must be received prior to attaining age 70.

C. Options Available

Basic Plan: Insurance equal to 100% of their last calendar year's earnings

rounded to the next highest thousand. New employees insurance equal to projected annual salary rounded to the next highest thousand.

Additional and Supplemental Coverage: Employees may choose to have up to 4 times their last year's earnings rounded to the next highest thousand. Employees may choose to have Additional Units 1,2, and /or 3 and Supplemental coverage. To qualify for this additional coverage, an employee must have the Basic plan.

Spouse/Dependent coverage: \$10,000 or \$20,000 coverage available for spouse. \$5,000 or \$10,000 coverage available for dependents. To qualify for this coverage, an employee must have the Basic plan.

Section 14 Retirement: The County will pay 100 percent of the employee's gross earnings to the Wisconsin Retirement Fund in addition to the employer's share.

Section 15 Benefits for Regular Part-Time Employees: Regular part-time employees are defined as persons employed in less than full-time positions established by the Library Board. Those persons may receive pro rata employee benefits. (For example, a full-time employee receives \$11 monthly longevity pay after 5 years of service, and a half-time (50%) employee receives \$5.50 per month).

Section 16 Flexible Benefit Plan (Section 125): The Flexible Benefit plan offers employees a way to pay for certain out-of-pocket expenses before their wages are taxed. Pre-tax deductions lower employees' taxable income. The Flexible Benefit plan has 3 basic areas:

1. Premium Contribution Benefit: Allows employees to pay for contributions to group insurance premiums on a pre-tax basis.
2. Flexible Spending Benefit: Allows employees to pay for medically related expenses not covered by insurance on a pre-tax basis.
3. Child Care Benefit: Allows employees to pay for babysitting/child care expenses on a pre-tax basis.

The plan is voluntary. Employees sign up annually designating the contribution amounts they want withdrawn to cover expenses listed above for that calendar year.

Section 17 Retirees' Health Insurance

1. An employee who retires from employment with the County, has applied for Wisconsin Retirement Fund benefits within thirty (30) days of the last day of work and is currently covered by the County's health care benefit program may continue under the County's program until age sixty-five (65) as long as the required premium is paid to the County.

2. When a retired employee reaches age sixty-five (65), her/his spouse who is covered by the County's health care benefit program may continue under such program until age sixty-five (65), as long as the required premium is paid to the County. The spouse is only eligible for single coverage unless there are other qualified dependents currently covered by the plan.
3. When a retired employee reaches age sixty-five (65), any qualified dependent of the employee who is covered by the County's health care benefit program may continue under such program, provided the required premium is paid to the County until the individual no longer qualifies as a dependent.
4. Premiums shall be paid to the County, payable to the County Treasurer's Office.

Section 18 Direct Deposit of Paychecks

Employees shall receive their paycheck through direct deposit. The Finance Director is responsible for providing employees with the necessary authorizations to effectuate direct deposit of paychecks.

Section 19 Long-Term Disability Insurance

The long-term disability coverage helps employees and their families guard against the threat of loss of income due to sickness or injury. To receive benefits, an employee must be:

- Unable to perform the material and substantial duties of his/her own occupation (own occ) during the Initial Duration period and after that period, must be unable to perform the material and substantial duties of any occupation (any occ) for which she/he is reasonably qualified.
- Not working for wage or profit.
- Under the care of a physician.

Duration of Coverage

The elimination period plus a and b below as applicable

a) own occupation - 12 months; and

b) any occupation - until normal retirement age according to the Social Security Act

Monthly Benefit Percentage

70% of monthly earnings-for first \$0 to \$1,500/month

65% of monthly earnings-for amounts above \$1,500/month

### Minimum Monthly Benefit

\$50 (will automatically be paid once eligibility has been determined even if you elect to continue using your accumulated sick leave benefit)

### Maximum Monthly Benefit

\$3,000

### Taxability

The disability benefits are taxable to the employee. For specific advice on taxability and income withholding, employees are directed to their own tax advisor. Arrangements can be made with the insurance carrier for tax withholdings.

### Elimination Period

The base plan has a 180 day elimination period. Benefits are payable after the end of the elimination period. Employees will have a one time opportunity to purchase a reduced elimination period (30 days, 60 days, 90 days, 120 days, 150 days). The employee can increase the elimination period after the initial election. However, once the election is made the elimination period cannot be decreased.

### Eligibility Determination and Sick Leave Coordination

In order to receive the benefits for total disability or partial disability, the covered person must return the completed employee and physician statements to Risk Management and cooperate with the insurer (Prudential Insurance) by providing them access to the medical records needed to determine benefit eligibility. Any delay in providing medical statements may result in delayed benefits.

If the covered person is determined to be eligible for the disability benefit, she/he may choose either the disability benefit or any accumulated sick leave but not both at the same time. The plan has an offset provision that will deduct county paid sick leave from disability benefits under the program. Employees electing to use their sick leave are considered active employees and as such, continue to receive benefits and to accrue benefits. In order for the payroll division to properly record the event, the employee must sign a Disability Leave Election Form at the beginning of the disability electing their choice of either disability benefits or sick leave benefits.

When the covered person begins receiving the disability benefit, she/he is no longer considered an “active employee” and will not receive or accrue benefits. The covered employee may, however, be eligible for COBRA benefits. In these circumstances, any sick leave balance remaining (not ESLA) can be converted to a dollar equivalent and used to pay the cost of the County’s health insurance benefit. (Sick leave conversion cannot be used to pay for any other insurance benefit such as dental insurance or life insurance).

Once a covered person begins receiving the disability benefit, she/he cannot switch back to using sick leave.

This is merely a summary and overview of the long-term disability benefit. For specific questions, consult the benefit booklet and the Risk Management Division.

Section 20 Post Employment Health Plan: The County shall contribute \$12 per pay period toward the Post Employment Health Plan on behalf of each covered employee. These contributions shall accumulate in a trust account for the payment of qualified medical expenses incurred after leaving employment. Additionally, the County shall pay the annual administrative fee associated with this program.

Section 21 Labor and Management Committee on Employee Benefits: The Labor and Management Committee on Employee Benefits has been established as a regular, open forum for studying and discussing employee benefit changes including cost containment strategies. The Committee is comprised of Union representatives, County Board members and representatives of the County Administrator.

Section 22 Lactation Program

The Library Lactation Program supports our employees in their effort to combine working and breastfeeding in order to promote both the child and mother’s health. Nursing moms are provided time and privacy to express breast milk while they are at work.

A Library employee interested in participating in this program should contact the Administration Office. The Administration Office will assist the employee’s supervisor to arrange the required time plus a private clean room where the employee will be comfortable using a breast pump. Employees will be asked to use their rest breaks and/or lunch periods to help balance their work and personal needs. In addition, a County Public Health Nurse who is a Certified Lactation Consultant, will assist employees with questions regarding breastfeeding and storage of breast milk plus provide resources to obtain milk expression equipment or other information that helps new mothers continue breastfeeding after returning to work.