

RICHLAND COUNTY MAJOR BENEFITS SUMMARY - 2024

All benefits and payroll processing is handled by the Richland Administrator’s Office and is subject to change. Direct deposit of employee paychecks is required. There are specific limits on when an employee is eligible to first enroll in and/or make changes to some benefits. Contact Payroll at (608) 647-2197 for details on this and other benefit questions; including copay and deductible amounts.

A. Health Insurance: (Current rates and plans are subject to change) Employee Trust Funds P017 Local HMO High Deductible health insurance coverage is effective the first of the month following date of hire. They offer up to 19 different health insurance plans but not all of them are available in Richland County. The STATE MAINTENANCE PLAN BY DEAN is the lowest cost plan available in RICHLAND COUNTY and our premium is based off of this insurance. If you choose a different health plan that costs more than the STATE MAINTENANCE PLAN BY DEAN plan, the additional cost is paid by the employee. There are 3 health plans where there is no charge to the employee for 2024. All full-time staff that work a minimum of 30 hours a week will contribute 12% towards their health insurance premium. The County pays the remaining 88%. Employees working less than 30 hours a week will either pay 22% of the premium or 50% of the premium depending on hours worked.

There is a deductible of \$1,600 for single coverage and \$3,200 for family coverage. Prescription drug expenses apply to the deductible and annual Out of Pocket Limits. No services other than preventative will be covered until the deductible has been met.

You pay 10% co-insurance In-Network after the deductible has been met after the deductible has been met. Copayments In-Network \$0 per certain telehealth visits, \$15 copayment per primary care visit, \$25 copayment per specialist or urgent care visit, \$75 copayment per emergency room visit. Out-of-Network you will pay all services subject to deductible and coinsurance.

Annual In-Network Out of Pocket limit is \$2500 for single coverage or \$5000 for family coverage. Out-of-Network pocket limits may be higher.

Richland County contributes \$500 for single coverage and \$1,000 for family coverage through the EBC Health Reimbursement Account (HRA). On a single plan, once the employee has paid the first \$1,100 in medical and prescription expenses, the County will pay the remaining \$500 of the \$1,600 deductible through the HRA. On a family plan, once the families combined medical and prescription expenses reaches \$2,200, the County will pay the remaining \$1,000 of the \$3,200 deductible through the HRA. The employee is responsible for submitting all Explanation of Benefits and prescription receipts to Employee Benefits Corporation for reimbursement from the HRA.

B. Dental Insurance: (Current rates and plans are subject to change) Dental insurance is through Delta Dental and coverage is effective the first of the month following date of hire. All full and part-time staff contributes towards their dental insurance premium. By Resolution the Employer pays \$18.31 towards a single plan and \$52.39 towards a family plan. The employee will pay the remaining difference of the total plan amount. There is a deductible of \$50 for single coverage and \$150 for family coverage. Coinsurance is either 50%/50% or 80%/20% depending on the work being done. The individual annual maximum that insurance will pay is \$1,000 per plan year which runs January – December. Orthodontia coverage is available with this dental plan.

Plan by County	Single			Family		
	Employer Share	Employee Share	Total Premium	Employer Share	Employee Share	Total Premium
Delta Dental	\$ 18.31	\$18.31	\$36.62	\$ 52.39	\$52.38	\$104.77

C. Retirement Fund: Employees are covered by the Wisconsin Retirement Plan. WRS sets the retirement rate each year. The 2024 rate is set at 13.80%. All employees enrolled in retirement will pay 50% towards their retirement fund. The County pays the remaining 50%.

D. Holiday Pay: Depending on the Department you work in, there could be up to twelve paid holidays per year. For the Departments that offer a Floating Holiday, the employee must be off probation to receive the floating holiday.

- E. **Bereavement Leave:** 3 paid days off for immediate family members for planning and attending the funeral and 1 day paid off for Aunt, Uncle, Niece or Nephew for attending the funeral.
- F. **Sick Leave:** Employees earn one working day for each complete month of service on their ANNIVERSARY DAY to a maximum of 126 days.

- G. **Vacation:** Full-time Employees receive vacation with pay based on length of service. Part-time employees receive vacation with pay but at a reduced amount than a full-time employee:

<u>After</u>	<u>Receive</u>
Upon hire	1 week of vacation – not available to Pine Valley employees
6 months of service	1 week of vacation
1 year of service	2 weeks of vacation – Pine Valley is 1 week & will accrue 2 weeks after 2 years
5 years of service	3 weeks of vacation – Pine Valley is at 6 years
10 years of service	4 weeks of vacation – Pine Valley is at 12 years
15 years of service	5 weeks of vacation – Pine Valley is at 23 years

- H. **Life Insurance:** Employees eligible for our retirement are eligible for life insurance through Securian Minnesota Life the first of the month following 30 days of employment. The coverage amount is equal to one year’s salary rounded to the next nearest thousand. This life insurance premium is paid for by the employee and the County will pay an additional 20% based off what the employee premium is. **Our Life Insurance offers additional benefits at no cost to employees: Legal, Financial and grief resources, Travel Assistance, Legacy Planning resources and Beneficiary financial counseling.**
- I. **Additional benefits through Life Insurance:** Legal, financial and grief resources, Travel Assistance, Legacy Planning Resources and Beneficiary financial counseling. Employee must be enrolled in Life insurance to have access to these free resources.
- J. **Spouse / Dependent Life Insurance:** Available as an employee option and entirely at employee expense.
- K. **Credit Union or Bank:** Besides their main direct deposit, employees may have a set dollar amount of their check direct deposited to a savings account only at a Credit Union or Bank of their choice.
- L. **Deferred Compensation:** This is a 457b retirement account available through Nationwide as an employee option and entirely at employee expense.
- M. **Short Term Disability Coverage:** Available through Dearborn National as an employee option and entirely at employee expense.
- N. **Section 125 Flexible Spending Account:** Available through Employee Benefits Corporation as an employee option and entirely at employee expense.
- O. **Vision Care Discount program:** Available through Delta Dental to all employees to receive a discount on vision care.
- P. **Amplifon Hearing program** – Available through Delta Dental to all employees to receive a discount on hearing care.