

RICHLAND COUNTY MAJOR BENEFITS SUMMARY - 2021

All benefits and payroll processing is handled by the Richland County Clerk'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 the County Clerk's Office at (608) 647-2197 for details on this and other benefit questions; including copay and deductible amounts.

Health Insurance: (Current rates and plans are subject to change) Quartz HRA HMO health insurance coverage is effective the first of the month following date of hire. All full-time staff contributes 12% towards their health insurance premium. The employer pays the remaining 88%. There is a deductible of \$3,000 for single coverage and \$6,000 for family coverage; 0% co-insurance. The employer contributes \$1,000 for single coverage and \$2,000 for family coverage through the EBC HRA. On a single plan, once the employee has paid the first \$2,000 in medical bills, the County will pay the remaining \$1,000 of the \$3,000 deductible through the HRA. On a family plan, the first family member to have \$2,000 in medical bills will have access to \$1,000 of the HRA. The remaining insured family members combined medical bills must add up to \$2,000 before the 2nd \$1,000 will be made available to pay their remaining \$1,000 of the deductible. If no one in the family reaches \$2,000 in medical bills but the families combined totals reach \$4,000 of medical bills, then the full \$2,000 HRA will be made available to pay the remaining \$2,000 deductible. Pharmacy benefits are also available at tiered copay levels with an annual maximum out of pocket of \$2,000 single/\$4,000 family.

Plan By County	Single			Family		
	Employer Share	Employee Share	Total Monthly Premium	Employer Share	Employee Share	Total Monthly Premium
Quartz Health Insurance	\$573.78	\$78.24	\$652.02	\$1,426.13	\$194.47	\$1,620.60

A. Dental Insurance: (Current rates and plans are subject to change) Dental insurance 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 March – February. There is no orthodontia coverage 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

B. Retirement Fund: Employees are covered by the Wisconsin Retirement Plan. WRS sets the retirement rate each year. The 2021 rate is set at 13.50%. All full-time staff contributes 50% towards their retirement fund. The employer pays the remaining 50%.

C. Holiday Pay: Ten paid holidays per year. This includes nine paid holidays designated by the County and one Floating Holiday per calendar year. The Floating Holiday is available once an employee passes probation.

D. Sick Leave: Employees earn one working day for each complete month of service to a maximum of 126 days.

E. Vacation: Employees receive vacation with pay based on length of service:

<u>After</u>	<u>Receive</u>
6 months of service	1 week of vacation
1 year of service	1 week of vacation
2 years of service	2 weeks of vacation
6 years of service	3 weeks of vacation
12 years of service	4 weeks of vacation
23 years of service	5 weeks of vacation

G. Life Insurance: Employees are eligible for life insurance 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.

H. Spouse / Dependent Life Insurance: Available as an employee option and entirely at employee expense.

I. Credit Union/Deferred Compensation: Employees may have money deducted from their paycheck to go to Westby Co-op Credit Union for a savings account or to a Deferred Compensation 457b retirement plan which is through Nationwide.

J. Short Term Disability Coverage: Available as an employee option and entirely at employee expense.

K. Section 125 Flexible Spending Account: Available as an employee option and entirely at employee expense.