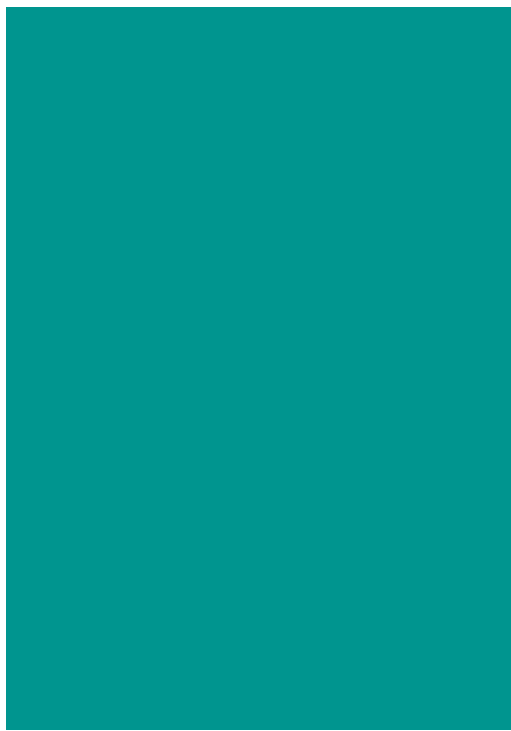




# A Guide to Your Benefits 2020



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Northeast Wisconsin Technical College takes pride in being an employer of choice, offering a benefits program that is balanced, cost effective and competitive. The College offers a comprehensive suite of benefits to promote health and financial security for you and your family that is designed for your financial protection. This booklet provides you with a summary of your benefits. Please review it carefully so you can choose the coverage that's right for you.

## Benefit Basics

As a Northeast Wisconsin Technical College employee, you are eligible for benefits if you are a 75% employee or above. Benefits are effective on the first of the month following 30 days of employment as long as the enrollment form is completed within 31 days from the date of eligibility.

You may enroll your eligible dependents for coverage once you are eligible. Your eligible dependents include:

- ➔ Your legal spouse
- ➔ Your children up to age 26.

## Qualified Life Events

Generally, you may make your benefit elections only during the initial enrollment period. However, you may change your benefit elections during the year if you experience a qualified life event, including:

- ➔ Marriage
- ➔ Divorce or legal separation
- ➔ Birth of your child
- ➔ Death of your spouse, or dependent child
- ➔ Adoption or placement for adoption of your child
- ➔ Change in employment status of employee, spouse or dependent child
- ➔ Qualification by the Plan Administrator of a child support order for medical coverage
- ➔ Entitlement to Medicare or Medicaid

You must notify Human Resources within 31 days of the qualified life event. Depending on the type of event, you may be asked to provide proof of the event. If you do not contact Human Resources within 31 days of the qualified event you lose the opportunity to come onto the plan until the next annual open enrollment period.

For more information about your benefits reference NWTC's Intranet or contact the vendor partners listed in the Contact Information section at the end of this document (Page 16).

## Cost of Your Benefits

Northeast Wisconsin Technical College pays the full cost of many of your benefits; you share the cost for others. You pay the full cost for any voluntary benefits you elect.

Benefit	Tax Treatment	Who Pays
Medical Coverage	Pre-tax	NWTC & You
Dental Coverage	Pre-tax	NWTC & You
Voluntary Vision Coverage	Pre Tax	You
Life & AD&D Insurance Coverage	N/A	NWTC
Voluntary Additional Life Insurance Coverage	Post-tax	You
Long-Term Disability	Post-tax	NWTC
Optional Short-Term Disability	Post-tax	You
On-Site Wellness & EAP	N/A	NWTC
Employee Assistance Program	N/A	NWTC
Flexible Spending Accounts	Pre-tax	You
Wisconsin Retirement System (WRS)	Pre-tax	NWTC & You
Supplemental Retirement Options (403b and 457)	Pre-tax or After-tax	You

# Medical Coverage

Northeast Wisconsin Technical College offers a choice of medical plan options so you can choose the plan that best meets your needs and those of your family. Each plan includes comprehensive health care benefits, including coverage for prescription drugs and free preventive care services. Coverage is effective the first of the month following 30 days of employment so long as the enrollment form is received within 31 days from the date of eligibility. A qualifying event is required to come onto the plan if coverage is not elected when first eligible. Annually, NWTC offers an open enrollment period to eligible employees.

NWTC Health Plan is a self-funded health plan with UMR as the third-party administrator.

Prescription Drug Coverage provided through National Rx Cooperative/Caremark.

UnitedHealthcare Choice Plus Network is the network used for In-Network level of benefits.

Full details of the NWTC Health Plan are provided in the plan document located on the NWTC Hub>HR>Total Rewards.

**\*\*\*NEW\*\*\* Teledoc benefit for acute care (\$45/visit) and dermatology (\$75/visit) – call 1-800-Teladoc**

Plan Provisions	High Deductible Health Plan w/Health Savings Account (HSA)		
	In-Network		Out-of-Network
NWTC Annual Contribution to HSA (Individual/Family)	\$750 single / \$1,500 family <small>*deposited in 24 equal installments</small>		
Employee Contribution to HSA	Payroll deductions may be made up to \$2,800 Single or \$5,600 Family so that the total HSA contribution including the NWTC Annual Contribution does not exceed the IRS allowed annual maximum of \$3,550 Single or \$7,100 Family.		
Annual Deductible (Individual/Family)	\$2,000 / \$4,000		\$4,000 / \$8,000
Coinsurance (unless otherwise stated below)	Tier 1 UHC Choice Plus Premium Providers And All Choice Plus PCP's	Tier 2 UHC Choice Plus Non-Premium Specialty Providers	Tier 3 Out-of-Network
	90%	80%	60%
Out-of-Pocket Maximum (Includes Deductible)	\$3,000 / \$6,000		\$6,000 / \$12,000
Individual Annual Maximum	Unlimited		Unlimited
Lifetime Maximum	Unlimited		Unlimited
Preventive Care <i>(see plan document for services included in preventative)</i>	100%		60% after deductible
Office Visits and Physician Office Services	90% after deductible	80% after deductible	60% after deductible
Diagnostic Lab & X-ray Services	80% after deductible		60% after deductible
Emergency Room Care	80% after deductible		60% after deductible
Urgent Care	80% after deductible		60% after deductible
Chiropractic <i>(Note: clinical eligibility for coverage will be reviewed after 25 visits)</i>	80% after deductible		60% after deductible
Mental Health, Substance Abuse and Chemical Dependency Benefit	80% after deductible		60% after deductible
Outpatient Hospital Services	80% after deductible		60% after deductible
Inpatient Hospital Services	80% after deductible		60% after deductible

Plan Provisions	High Deductible Health Plan w/Health Savings Account (HSA)	
	Retail	Mail Order
Generic	80% after deductible	80% after deductible
Preferred Name Brand	80% after deductible	80% after deductible
Non-Preferred Brand Name	70% after deductible	70% after deductible
Generic Preventive Prescriptions	100% no deductible	100% no deductible
Brand Name Diabetic Agents & Supplies	80% no deductible	80% no deductible

**Step Therapy** – may apply for certain drug therapies - less expensive course of treatment must be tried before using more expensive (brand) drugs.

**Prior Authorization** – must have prior authorization before using certain medications including but not limited to weight-loss agents, osteoporosis agents, dermatological agents, growth hormones, pulmonary arterial hypertension agents and specialty pharmacy prescriptions.

**Maintenance Medications** – You can receive a 90-day supply of long-term, maintenance medications through either the CVS Caremark mail order pharmacy or at a CVS retail pharmacy, including Target. The cost to you will be the same. For more information, please go to [www.caremark.com](http://www.caremark.com).

- This is a synopsis of coverage only; the benefits summary contains exclusions and limitations that are not shown here. Please refer to the Summary Plan Description (SPD) for the full scope of coverage.
- In-network services are based on negotiated charges; out-of-network services are based on Reasonable & Customary (R&C) charges.

### Single Health Plan

Total Monthly Cost: \$666.35

Percentage of Employment	Gold - 15% HRA Score – 100 - 86		Silver - 20% HRA Score – 85-71		Bronze - 25% HRA Score – 70 or less		No Health Risk Assessment	
	Employee Per Pay Period (24 deductions)	Employer Per Pay Period (24 deductions)	Employee Per Pay Period (24)	Employer Per Pay Period (24 deductions)	Employee Per Pay Period (24 deductions)	Employer Per Pay Period (24 deductions)	Employee Per Pay Period (24)	Employer Per Pay Period (24 deductions)
100%	\$ 49.98	\$ 283.20	\$ 66.64	\$ 266.54	\$ 83.29	\$ 249.89	\$ 99.95	\$ 233.23
75-90%	\$ 99.54	\$ 233.64	\$ 113.28	\$ 219.90	\$ 127.02	\$ 206.15	\$ 140.77	\$ 192.41

### Family Health Plan

Total Monthly Cost: \$1,728.01

Percentage of Employment	Gold - 15% HRA Score – 100 - 86		Silver - 20% HRA Score – 85-71		Bronze - 25% HRA Score – 70 or less		No Health Risk Assessment	
	Employee Per Pay Period (24 deductions)	Employer Per Pay Period (24 deductions)	Employee Per Pay Period (24)	Employer Per Pay Period (24 deductions)	Employee Per Pay Period (24 deductions)	Employer Per Pay Period (24 deductions)	Employee Per Pay Period (24 deductions)	Employer Per Pay Period (24 deductions)
100%	\$ 129.60	\$ 734.40	\$ 172.80	\$ 691.20	\$ 216.00	\$ 648.00	\$ 229.55	\$ 634.45
75-90%	\$ 258.12	\$ 605.88	\$ 293.76	\$ 570.24	\$ 329.40	\$ 534.60	\$ 358.07	\$ 505.93

## Campus Care: On-Site Wellness

**(Available to All Benefit Eligible Employees and covered spouses)**

At NWTC, we sincerely care about you, our employees. Because we care, we offer programs, tools and resources, which empower s you to proactively engage in healthy behaviors that drive personal and professional success.



The College provides you with onsite care team members on company time during free, confidential appointments. There's no long waits. Both scheduled appointment and walk-ins are welcome. Private and Confidentiality are critical, NWTC is committed to your privacy and pledges all interactions, services, and medical records at the worksite clinic will be held in strict confidence by Bellin Health

The on-site services include the ability to utilize a Physician's Assistant, Physical Therapist, Registered Nurse, Registered Dietician, Personal Trainer and now EAP Services at no cost to the employee. These services include care and assistance for health concerns such as:

- ➔ Treatment of chronic diseases: hypertension, diabetes and cholesterol
- ➔ Health coaching
- ➔ Immunizations and allergy treatments (Desensitization injections not included)
- ➔ Complete physicals including well woman exam and pap test and male exam with PSA
- ➔ Bloodwork for lab tests
- ➔ Electronic prescribing and medication refills
- ➔ Chronic care management (i.e. diabetes, blood pressure)
- ➔ Information on age-appropriate screenings and tests
- ➔ Basic care for sore throats, ear aches, sinus infections, flu or cold symptoms, and more (Includes worksite testing such as rapid strep and blood sugar)
- ➔ First aid for injuries
- ➔ Basic ergonomic adjustments
- ➔ Immunizations such as flu, tetanus and pneumonia
- ➔ Translating nutrition recommendations for real life applications
- ➔ Special diet considerations (i.e. gluten-free)
- ➔ Nutrition counseling for weight management
- ➔ Medical nutrition therapy for chronic diseases (i.e. diabetes)
- ➔ Respiratory infection, sore throat, bronchitis and ear infection headache/migraine
- ➔ Allergies
- ➔ Urinary tract and yeast infection
- ➔ Injury treatment for sprains and strains (x-ray not included), minor cuts and burns
- ➔ Worksite labs including urinalysis, rapid strep, pregnancy and mono
- ➔ Fitness assessments and goal setting
- ➔ Fitness program planning and design
- ➔ Weight loss support
- ➔ Equipment orientations
- ➔ One-on-one and small group personal training
- ➔ Plus, traditional exercise training like: Dynamic strength classes, yoga, step and circuit challenge Physical and occupational therapy treatment
- ➔ Muscle or joint discomfort from work or non-work related injuries and illnesses
- ➔ Questions regarding worksite ergonomics or equipment recommendations
- ➔ Exercise and stretching advice
- ➔ Advice regarding physical fitness level prior to pursuing a new work or leisure activity

The College also provides Health Risk Assessments on an annual basis so employees are able to monitor health risks on a regular basis. Near site services are also available in Marinette and Sturgeon Bay.

## Employee Assistance Program (EAP) - Also available at Campus Care



Sometimes life can be challenging. That's why NWTC provides an Employee Assistance Program (EAP) to all eligible employees -- at no cost to you. The EAP is designed to provide prompt, confidential help with a range of personal and family issues that may affect all of us from time to time. You or a member of your household (spouse, dependent children, etc.) can receive up to ten free counseling sessions with an EAP Professional. Our provider is ERC. If you need help or guidance, you may reach out to the EAP at (800) 222-8590 or [www.assistERC.com](http://www.assistERC.com).

## 2020 Health Savings Account Information

Employees enrolled in the NWTC health plan who are not Medicare eligible will have a Health Savings Account set up through Associated Bank. Those who are Medicare eligible will have a Health Reimbursement Arrangement through Benefit Advantage at the same Employer contribution rate.

Employees with an HSA will receive a debit card in the mail at the time of enrollment or upon the debit card expiration date. You have the option of using your debit card to pay claims or request a reimbursement through Associated Bank's website.

Employees may also contribute to their Health Savings Account (this is not available to those with a Health Reimbursement Arrangement). The employee contributions may begin and/or be changed at any time throughout the year by completing the HSA Additional Contribution Form. These contributions are pre-tax and your account balance rolls over from year to year.

You may access your HSA account information by clicking on the following link: [Associated Bank HSA Account Website](#)

Below are some general facts about Health Savings Accounts.

### **Who is eligible to establish an H.S.A.?**

- ➔ Is covered by an H.S.A. compatible HDHP
- ➔ Is not enrolled in and receiving Medicare benefits
- ➔ Is not claimed as a dependent on another person's tax return
- ➔ Is not covered by any other type of health insurance plan (including coverage under a spouse's plan) - this does not apply to dental, vision, disability or long term care

### **What is the maximum annual contribution?**

- ➔ Single - \$3,550
- ➔ Family - \$7,100

### **What is the catch-up contribution?**

- ➔ \$1,000

### **How are contributions made?**

- ➔ Individual check, employer check, ATM online account transfer, automatic transfer, payroll deduction

### **Is there a penalty for early withdrawal?**

- ➔ Yes, if under 65 years old, there is a 20% penalty for withdrawals not used for qualified medical expenses

### **Where can I get a list of qualified medical expenses?**

- ➔ [www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf)

### **Is it portable?**

- ➔ Yes, money in the account remains with the account holder. Transfers allowed from IRA (one-time/lifetime), HRA, and FSA. Specific rules apply.

### **What are the tax advantages?**

- ➔ Contributions are tax deductible; distributions are tax free as long as used for qualified medical expenses; employer contributions are deductible to business; interest grows tax deferred. You must file a Schedule I (Form 8889) each year with your Federal Tax Return.

### **How is the account titled?**

- ➔ Just like an IRA - no joint accounts. Individual ownership only. Spouse can be agent on the account and receive his/her own check card. No trusts allowed; however, trust can be beneficiary.

## Flexible Spending Accounts

Flexible Spending Accounts (FSAs) are designed to save you money on your taxes. They work in a similar way to a savings account but for qualified expenses. Each pay period, funds are deducted from your pay on a pre-tax basis and are deposited to your Health Care and/or Dependent Care FSA. You then use your funds to pay for eligible health care or dependent care expenses.

Account Type	Eligible Expenses	Annual Contribution Limits	Benefit
Limited Health Care FSA <i>(Employees enrolled in the High Deductible Health Plan with an HSA.)</i>	Most dental and vision care expenses that are not covered by your health or dental plan (such as coinsurance, eyeglasses, contacts)	Maximum contribution is \$2,750 per year	Saves on eligible expenses not covered by insurance; reduces your taxable income
Dependent Care FSA	Dependent care expenses (such as day care, after school programs or elder care programs) so you and your spouse can work or attend school full-time	Maximum contribution is \$5,000 per year (\$2,500 if married and filing separate tax returns)	Reduces your taxable income

### Important Information About FSAs

Your Limited FSA elections will be in effect from January 1 through December 31. Claims for reimbursement must be submitted by March 31st of the following year.

Please plan your contributions carefully. This is known as the “use it or lose it” rule and it is governed by IRS regulations. Note that Limited FSA elections do not automatically continue from year to year; you must actively enroll each year.

### The Advantages of an FSA

With a Limited FSA, the money you contribute is never taxed—not when you put it in the account, not when you are

reimbursed with the funds from the account, and not when you file your income tax return at the end of the year.

### Save on Your Taxes

Here is an example of how much you can save when you use the Limited FSA to pay for your predictable dental, vision and dependent care expenses.

	With Limited FSA	Without Limited FSA
Your taxable income	\$50,000	\$50,000
Pre-tax contribution to Limited Health Care and Dependent Care FSA	\$2,000	\$0
Federal and Social Security taxes*	\$14,256	\$14,850
After-tax dollars spent on eligible expenses	\$0	\$2,000
Spendable income after expenses	\$33,744	\$33,150
<b>Tax savings with the Limited Health Care and Dependent Care FSA</b>	<b>\$594</b>	

*\*This is an example only, and may not reflect your actual experience. It assumes a 22% federal income tax rate marginal rate and a 7.7% FICA marginal rate. State and local taxes vary, and are not included in this example. However, you will also save on any state and local taxes as well.*



## Dental Coverage

Regular dental exams can help you and your dentist detect problems in the early stages when treatment is simpler and costs are lower. Keeping your teeth and gums clean and healthy will help prevent most tooth decay and periodontal disease and is an important part of maintaining your medical health.



NWTC offers you a dental plan With Delta Dental. **Full details of the NWTC Dental Plan are provided in the plan document located on the NWTC Hub.**

Plan Provision	Delta Dental
Annual Deductible (Individual/Family)	No deductible
Annual Maximum (per person)	\$1,500
Diagnostic and Preventive Care: Includes cleanings, fluoride treatments, sealants and x-rays	100%
Basic Services: Includes fillings, periodontics, scaling and root planning, and oral surgery	80%
Major Services: Includes crowns, bridges and full and partial dentures	80%
Orthodontia (Dependents up to age 26) - Adult Orthodontia is available	50% \$1,500 lifetime maximum

### Evidence-Based Integrated Care Plan (EBICP)

Delta Dental’s Evidence-Based Integrated Care Plan (“EBICP”) is an enhancement that provides and expanded benefits for persons with diseases and medical conditions that have oral health implications. To participate in EBICP, eligible dental plan enrollees or their Dentists are required to set the appropriate health condition indicator online at [www.deltadentalwi.com](http://www.deltadentalwi.com) or a Delta Dental of WI representative will assist in setting the EBICP indicator by telephone. The EBICP benefits are as follows; Periodontal Disease, Diabetes, Pregnancy, High Risk Cardiac Conditions, Suppressed Immune System Conditions, Kidney Failure or Dialysis Conditions, Cancer Related Chemotherapy and/or Radiation, Preventive Procedures, Basic Restorative Procedures, Major Restorative Procedures, and Orthodontic Procedures.

Dental Premium Rates				
Percent of Employment	Single Coverage		Family Coverage	
	\$47.26 Total Monthly Cost		\$126.38 Total Monthly Cost	
	Employee per Pay Period (24 deductions)	Employer per Pay Period (24 deductions)	Employee per Pay Period (24 deductions)	Employer per Pay Period (24 deductions)
100%	\$4.73	\$18.90	\$12.64	\$50.55
75 – 90%	\$8.03	\$15.60	\$21.48	\$41.71

## Voluntary Vision Coverage-Delta Vision

The vision plan covers routine eye exams and also pays for all or a portion of the cost of glasses or contact lenses if you need them. **Full details of the NWTC Vision Plan are provided in the plan document located on the NWTC Hub.**



Services	In-Network (Insight)	Out-of-Network		
Copay Exam, Materials	\$10/\$10	N/A		
Exam	\$10 Copay	Plan pays up to \$35		
Retinal Imaging	Up to \$39	N/A		
Frames	\$150 Allowance;80% of charge over \$150	Plan pays up to \$75		
Standard Plastic Lenses				
Single Vision	\$10 Copay	Plan pays up to \$25		
Bifocal	\$10 Copay	Plan pays up to \$40		
Trifocal	\$10 Copay	Plan pays up to \$55		
Standard Progressive Lens	Participant pays \$75	Plan pays up to \$40		
Lens Options				
UV Treatment	Participant pays \$15	N/A		
Tint (Solid and Gradient)	Participant pays\$15	N/A		
Standard Plastic Scratch Coating	Participant pays \$15	N/A		
Standard Polycarbonate (Including kids under 19)	Participant pays \$40	N/A		
Standard Anti-Reflective Coating	Participant pays \$45	N/A		
Other Add-Ons and Services	20% off retail price	N/A		
Contact Lens Fit and Follow-Up	Contact lens fit and two follow up visits are available once a comprehensive eye exam has been completed			
Standard Contact Lens Fit & Follow-Up	Participant pays up to \$40	N/A		
Premium Contact Lens Fit & Follow-Up	10% off retail	N/A		
Contact Lenses				
Conventional	\$150 allowance; 15% off retail price over \$150	Plan pays up to \$120		
Disposable	\$150 allowance	Plan pays up to \$120		
Medically Necessary	Paid-in-Full	Plan pays up to \$200		
Additional Pairs Benefit	Members also receive a 40% discount off complete pair eyeglass purchase and 15% discount off conventional contact lenses once the full benefit has been used	N/A		
Frequency				
• Exam	Once every Calendar Year	Once every Calendar Year		
• Lenses or Contacts	Once every Calendar Year	Once every Calendar Year		
• Frames	Once every Calendar Year	Once every Calendar Year		
Voluntary Vision Premium Rates				
	Single	Employee + Spouse	Employee + Child(ren)	Family
Employee Per Pay Period (24 deductions)	\$2.95	\$5.90	\$6.02	\$8.96

To access a network provider go to [www.EyeMed.Com](http://www.EyeMed.Com) - [Find an Eye Doctor](#) and select the Insight Network.

# Life and Accidental Death & Dismemberment (AD&D) Insurance Coverage

Life insurance is an important part of your financial security, especially if others depend on you for support. Accidental Death & Dismemberment (AD&D) insurance is designed to provide a benefit in the event of accidental death or dismemberment. The College provides Basic Life and AD&D Insurance to all eligible employees at no cost to you. This benefit is in the amount of \$50,000 for each employee.

## Limitations and Exclusions for Life Insurance

**DELAYED EFFECTIVE DATE - Employee:** If you are incapable of Active Work because of Sickness, Injury or Pregnancy on the day before the scheduled effective date of your insurance or an increase in your insurance, your insurance or increase will not become effective until the day after you complete one full day of Active Work as an eligible member.

### AD&D Benefit Exclusions

No AD&D Insurance benefit is payable if the accident or loss is caused by or contributed to by any of the following:

- War or Act of War. War means declared or undeclared war, whether civil or international, and any substantial armed conflict between organized forces of a military nature.
- Suicide or other intentionally self-inflicted injury, while sane or insane.
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot. Actively participating does not include being at the scene of a violent disorder or riot while performing your official duties.
- The voluntary use or consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a Physician.
- Sickness or Pregnancy existing at the time of the accident.

# Voluntary Additional Life Insurance

Additional Life Insurance can be purchased up to 5 times your annual salary in \$10,000 increments (to a maximum of \$500,000). Employees who are newly benefit eligible are able to purchase up to \$150,000 of additional life insurance without evidence of insurability. Any increases to your initial voluntary life insurance amount will require evidence of insurability. Evidence of insurability includes completing a medical history statement for the insurance company, authorizing them to obtain information about your health, and potentially a physical examination with blood testing if required by the insurer.

Additional coverage for your spouse and/or dependents is available if you have elected additional voluntary life and AD&D coverage for yourself. Spouse coverage is available in \$5,000 increments up to the amount of additional coverage elected for you, amounts greater than \$25,000 will require evidence of insurability. Child life coverage is available in \$2,000 increments to a maximum of \$10,000. Rates are listed below.

Employee Additional Life/ADD Coverage	
Age as of last January 1	Rate per \$1,000
<25	\$0.086
25-29	\$0.086
30-34	\$0.100
35-39	\$0.130
40-44	\$0.163
45-49	\$0.240
50-54	\$0.361
55-59	\$0.636
60-64	\$0.878
65-69	\$1.290
70+	\$2.143

Spouse Additional Life Coverage	
Age as of last January 1	Rate per \$1,000
<25	\$0.067
25-29	\$0.076
30-34	\$0.091
35-39	\$0.125
40-44	\$0.175
45-49	\$0.275
50-54	\$0.433
55-59	\$0.671
60-64	\$1.173
65-69	\$2.042
70+	\$3.640

Dependent Life Coverage (one rate for all dependents)	
Benefit Value	Monthly Cost
\$2,000	\$0.59
\$4,000	\$1.18
\$6,000	\$1.78
\$8,000	\$2.37
\$10,000	\$2.96

NOTE: Must elect in \$10,000 increments

NOTE: Must elect in \$5,000 increments

## Disability Insurance Coverage

The goal of NWTC's Disability Insurance Plans is to provide you with income replacement should you become disabled and unable to work due to a non-work-related illness or injury. The College provides eligible employees with long term disability income benefits at no cost to you. You can also purchase short term disability income benefits.

### **LONG-TERM DISABILITY (LTD):**

- ➔ Provides a non-taxable benefit of 60% of your base salary.
  - NWTC pays the premium for this benefit, but you will be taxed on the premium.
  - Benefits begin after ninety days of disability or illness and continue to the earlier of recovery or normal retirement age.

### **OPTIONAL SHORT-TERM DISABILITY (STD):**

- ➔ Covers 60% to 67% of your base salary depending on amount elected.
- ➔ Benefits begin on the eighth day for an injury or illness and continue to the earlier of recovery or ninety days.
- ➔ For more information on Optional Short-Term Disability contact Pam Nowak at Aflac (920) 544-0652.



## Paid Time Off Programs

### Vacation Leave (Non-Faculty Only)

All non-faculty benefit eligible employees are eligible for vacation benefits. It is the intent of the College that each employee eligible for vacation should take time off each year for the purpose of rest and relaxation. The amount of vacation granted depends upon the employee's years of continuous service reached during the fiscal year.

Years of Service Reached During the Fiscal Year	Benefit Eligible	Directors/Deans/ELT
<1*	15	22
1 - 4	15	22
5 - 9	18	22
10+	22	22

*\*During the first fiscal year of employment, vacation days are prorated.*

### Personal Days

The College provides benefit eligible faculty with two personal days per fiscal year.

### Sick

Non faculty benefit eligible employees will receive 1/2 sick day accrued each pay period up to a maximum of 12 days per fiscal year. Benefit eligible Faculty will receive 1/2 sick day accrued each pay period up to a maximum of 10 days per fiscal year.

### Bereavement Leave

Bereavement leave may be used for the death of an immediate family member of the employee.

- Up to five (5) days of paid bereavement for the loss of a spouse, domestic partner as defined in the FMLA section or child.
- Up to three (3) days of paid bereavement for the loss of a parent or sibling.
- Up to one (1) day of paid bereavement for grandparent, great grandparent, grandchild, or great grandchildren.
- All "step" and "in-law" relationships are included above.

### Holidays

The College is closed in observance of several recognized national holidays each year. If the holiday lands on a weekend, an alternate day will be designated by the College. The specific schedule is announced each year on a timely basis.

- New Year's Eve
- New Year's Day
- Memorial Day
- Fourth of July
- Labor Day
- Thanksgiving
- Day after Thanksgiving
- Christmas Eve
- Christmas Day

### Winter Shutdown

The College will be closed from Christmas Eve (December 24th) through New Year's Day (January 1st).

Non-faculty benefit eligible employees will be paid for the regular workdays in addition to the scheduled holidays, providing employees with 1 to 3 additional paid time off days. The College will communicate the scheduled shutdown days each year on a timely basis.

If an eligible employee is required to work during a shutdown day(s), they will be paid their regular pay for hours worked and will receive a floating holiday in the amount of the hours they work up to 1/5 of their standard weekly hours for each day worked.

# Wisconsin Retirement System (WRS)

The Wisconsin Retirement System provides a pension benefit to eligible employees.

## Eligibility

All Benefit Eligible employees who work at least one year and a minimum of 1,200\* hours per year (880 for faculty) are eligible for WRS upon hire.

## Employee Contributions

The College and employee share in the cost of the benefit 50/50; the total benefit contribution is 13.5% of earnings. The employee deduction of 6.75% is taken on a before tax basis from each bi-weekly paycheck.

*\*Employees who were a participating employee with WRS prior to July 1, 2011 and have not taken a separation benefit need to meet a minimum of 600 hours per year or 440 for faculty to be eligible.*

## For More Information

For additional details about the WRS please refer to the Contact Information section (page 16).

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# Supplemental Retirement Options (403b and 457)

NWTC offers a 403(b) and a 457 plan which provides a convenient way to save for your future through payroll deductions.

## Eligibility

You are eligible to participate in the plan as of your start date with the College or anytime thereafter.

## Employee Contributions

Contributions from your pay are made on a pre-tax or post tax basis -- up to the IRS annual limit. If you are 50 years of age or older, (or if you will reach age 50 by the end of the year), you may make a catch-up contribution in addition to the normal IRS annual limit. (There are no employer contributions.)

## For More Information

For additional details about the 403(b) or 457 plans, or to enroll, change your contribution rates, or investment elections, please refer to the Contact Information section (page 16).



# Retirement Plans

	Optional (no employer match)				Mandatory (if requirements met)
	Traditional 403(b)	Roth 403(b)	457 Deferred Compensation	Roth 457 Deferred Compensation	Wisconsin Retirement System (WRS)
<b>Contributions</b>	Pre-Tax	After-Tax	Pre-Tax	After-Tax	Pre-Tax
<b>Growth</b>	Tax-Deferred	Tax-Free	Tax-Deferred	Tax-Free	
<b>Distributions</b>	<ul style="list-style-type: none"> <li>• Taxable</li> <li>• Available at retirement and age 59 ½</li> <li>• Early withdrawals subject to 10% federal penalty</li> </ul>	<ul style="list-style-type: none"> <li>• Tax-Free</li> <li>• Available at retirement and age 59 ½</li> <li>• Early withdrawals subject to 10% federal penalty</li> </ul>	<ul style="list-style-type: none"> <li>• Taxable</li> <li>• Available at separation of service</li> <li>• No age requirement</li> <li>• No 10% federal penalty on early withdrawals</li> </ul>	<ul style="list-style-type: none"> <li>• Tax-Free</li> <li>• Available at separation of service</li> <li>• No age requirement</li> <li>• No 10% federal penalties on early withdrawals.</li> </ul>	<ul style="list-style-type: none"> <li>• Contribution rates determined by ETF</li> <li>• Employer Match</li> <li>• Formula Based Annuity calculated at retirement</li> <li>• 5year Vesting Rule for hires July 1, 2012 and after</li> <li>• May participate in Variable Fund if desired</li> <li>• Minimum Retirement Age of 55</li> <li>• Employee share available for payout if term prior to age 55</li> <li>Loans not available</li> </ul>
<b>Annual Maximum Contributions</b>	<ul style="list-style-type: none"> <li>• \$19,500 basic</li> <li>• \$6,500 extra if 50 years of age or over</li> </ul> <p>Contributions offset maximum Roth 403(b) contributions</p>	<ul style="list-style-type: none"> <li>• \$19,500 basic</li> <li>• \$6,500 extra if 50 years of age or over</li> </ul> <p>Contributions offset maximum 403(b) contributions</p>	<ul style="list-style-type: none"> <li>• \$19,500 basic</li> <li>• \$6,500 extra if 50 years of age or over</li> </ul> <p>Contributions offset maximum Roth 457 contributions</p>	<ul style="list-style-type: none"> <li>• \$19,500 basic</li> <li>• \$6,500 extra if 50 years of age or over</li> </ul> <p>Contributions offset maximum 457 contributions</p>	
<b>Loans</b>	No	No	No	No	
<b>Hardships</b>	Yes	Yes	Yes	Yes	
<b>Benefits</b>	<ul style="list-style-type: none"> <li>• Reduces taxable income</li> <li>• Provides tax-deferred income in retirement</li> <li>• Can combine 403(b), 457 and Roth 457 plan contributions</li> </ul>	<ul style="list-style-type: none"> <li>• Can combine 403(b), 457 and Roth 457 plan contributions</li> <li>• Tax-Free growth</li> <li>• Provides tax free income in retirement</li> </ul>	<ul style="list-style-type: none"> <li>• Reduces taxable income</li> <li>• Provides penalty-free tax-deferred income for those retiring before age 59 ½</li> <li>• Can combine 403(b), 457 and Roth 457 plan contributions</li> </ul>	<ul style="list-style-type: none"> <li>• Tax-Free growth</li> <li>• Provides tax-free income in retirement</li> <li>• Can combine 403(b), 457 and Roth 457 plan contributions</li> </ul>	
<b>Vendors</b>	<ul style="list-style-type: none"> <li>• WEA* <a href="http://www.weabenefits.com">www.weabenefits.com</a></li> <li>• Security Benefit* Tony Powers 1-715-524-6626 <a href="mailto:Anthony.powers@kerberrose.com">Anthony.powers@kerberrose.com</a></li> </ul>	<ul style="list-style-type: none"> <li>• WEA* <a href="http://www.weabenefits.com">www.weabenefits.com</a></li> <li>• Security Benefit* Tony Powers 1-715-524-6626 <a href="mailto:Anthony.powers@kerberrose.com">Anthony.powers@kerberrose.com</a></li> </ul>	<ul style="list-style-type: none"> <li>• WDC (WI Deferred Comp) 1-877-457-9327 or <a href="http://www.wdc457.org">www.wdc457.org</a></li> <li>• Security Benefit* Tony Powers 1-715-524-6626 <a href="mailto:Anthony.powers@kerberrose.com">Anthony.powers@kerberrose.com</a></li> </ul>	<ul style="list-style-type: none"> <li>• WDC (WI Deferred Comp) 1-877-457-9327 or <a href="http://www.wdc457.org">www.wdc457.org</a></li> <li>• Security Benefit* Tony Powers 1-715-524-6626 <a href="mailto:Anthony.powers@kerberrose.com">Anthony.powers@kerberrose.com</a></li> </ul>	<ul style="list-style-type: none"> <li>• ETF (Employee Trust Fund) <a href="http://www.etf.wi.gov">www.etf.wi.gov</a> or 1-877-533-5020</li> </ul>

For more information please see NWTC Intranet>Human Resources> Benefits and Compensation> Retirement >403(b) or 457(b) Plan – [How to Enroll or Make Changes](#).

## Contact Information

Plan	Whom To Call	Phone Number	Website/Email
Medical Plan Group #76-010697	<u>UMR</u> <u>UnitedHealthcare Choice Plus Network</u> Medical, Claim Questions & Pre-certification To Order a New Card	800-826-9781  800-320-3206	<a href="http://www.umar.com">www.umar.com</a>
Prescription Drugs HSA Group #RX4964	<u>CVS Caremark</u> Members Prescription Questions Mail Service / FastStart Physician Number for new mail Order Rx	866-818-6911 800-875-0867 800-378-5697	<a href="http://www.caremark.com">www.caremark.com</a>
Dental Plan Group #91406	<u>Delta Dental</u>	800-236-3712	<a href="http://www.deltadentalwi.com">www.deltadentalwi.com</a>
Health Savings Account	<u>Associated Bank</u>	800-270-7719	<a href="http://www.associatedbank.com">www.associatedbank.com</a> Click on Personal, then Savings, then HSA Plus
Delta Vision Plan	<u>EyeMed Vision Care</u> <u>Insight Network</u>	844-848-7090	<a href="http://www.deltadentalwi.com">www.deltadentalwi.com</a>
Flexible Spending Accounts	<u>Benefit Advantage</u>	920-339-0351 Fax 920-339-0038	<a href="http://www.benefitadvantage.com">www.benefitadvantage.com</a>
Life & AD&D Insurance	Contact the NWTC Human Resources Dept.	920-498-6286	<a href="mailto:vicky.hornick@nwtc.edu">vicky.hornick@nwtc.edu</a>
Long-Term Disability Insurance	Contact the NWTC Human Resources Dept.	920-498-6286	<a href="mailto:vicky.hornick@nwtc.edu">vicky.hornick@nwtc.edu</a>
Optional Short-Term Disability	<u>Aflac</u>	920-544-0652	<a href="mailto:pam.nowak@us.aflac.com">pam.nowak@us.aflac.com</a>
On-Site Wellness	<u>CampusCare</u>	920-498-6993	<a href="mailto:Health&amp;wellness@nwtc.edu">Health&amp;wellness@nwtc.edu</a>
Employee Assistance Program (EAP)	<u>ERC</u>	800-222-8590 920-993-2000	<a href="http://www.assistERC.com">www.assistERC.com</a>
Wisconsin Retirement System	<u>ETF – Department of Employee Trust Funds</u>	877-533-5020	<a href="http://www.etf.wi.gov">www.etf.wi.gov</a>
457 Deferred Compensation Plans	<u>WI Deferred Comp</u> <u>Security Benefit</u>	877-457-9327  715-524-6626	<a href="http://www.wdc457.org">www.wdc457.org</a>  <a href="mailto:Anthony.Powers@kerberrose.com">Anthony.Powers@kerberrose.com</a>
403(b) Retirement Savings Plans	<u>Security Benefit</u> <u>WEA Trust</u>	715-524-6626  800-279-4030 x-1691	<a href="mailto:Anthony.Powers@kerberrose.com">Anthony.Powers@kerberrose.com</a>  <a href="mailto:sschmidt@weabenefits.com">sschmidt@weabenefits.com</a>



## Plan Document/Compliance Links

[Summary of Benefits & Coverage - Health Plan](#)

[Creditable Coverage Notice - Medicare Part D](#)

[COBRA General Notice](#)

[CHIP Notice](#)

[Notice of Privacy Practices](#)

[Women's Health & Cancer Rights Act](#)

[Health Insurance Marketplace Notice](#)

[Employer Sponsored Wellness Programs](#)

## About this Guide

This benefit summary provides selected highlights of the NWTC employee benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the College. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between information provided through this summary and the actual terms of the policies, contracts and plan documents are governed by the terms of these policies, contracts and plan documents. Northeast Wisconsin Technical College reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The Plan Administrator has the authority to make these changes