



**NORTHEAST**  
WI Technical College

# **NWTC Total Rewards Guide 2026**






# Table of Contents

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Benefit Basics .....	1
Cost of Your Benefits .....	2
Medical Coverage .....	3
Campus Care: On-Site Wellness .....	7
Employee Assistance Program (EAP) .....	8
2026 Health Savings Account Information .....	8
Flexible Spending Accounts .....	10
Dental Coverage.....	12
Voluntary Vision Coverage .....	14
Identity Theft Protection.....	16
Life and Accidental Death & Dismemberment (AD&D) Insurance Coverage .....	17
Voluntary Additional Life Insurance .....	18
Voluntary Accident Coverage.....	20
Voluntary Critical Illness Coverage.....	21
Voluntary Hospital Indemnity Insurance .....	23
Disability Insurance Coverage .....	23
Paid Time Off Programs.....	24
Wisconsin Retirement System (WRS) .....	25
Supplemental Retirement Options (403b and 457) .....	25
Educational Reimbursement.....	26
Flexible Schedules .....	26
Employee Recognition Program .....	26
Free Facility Access.....	26
Positively Impact the Community.....	26
Retirement Plans .....	27
Contact Information.....	30
Plan Document/Compliance Links .....	33
About this Guide.....	33



Northeast Wisconsin Technical College takes pride in being an employer of choice, offering a benefit 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 is 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 so long as the enrollment is submitted in Workday within 30 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, adoption or placement for adoption of your child
- Death of your spouse or dependent 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 complete the Workday Benefit Change enrollment within 30 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 complete the Benefit Change election in Workday within 30 days of the qualified event you lose the opportunity to make changes or come onto the plan until the next annual open enrollment period.

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

## Cost of Your Benefits

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

<b>Benefit</b>	<b>Tax Treatment</b>	<b>Who Pays</b>
Medical Coverage	Pre-tax	NWTC and You
Dental Coverage	Pre-tax	NWTC and You
Voluntary Vision Coverage	Pre-tax	You
Voluntary Identity Theft Protection	Post-tax	You
Life and AD&D Insurance Coverage	Not applicable	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 and EAP	Not applicable	NWTC
Employee Assistance Program	Not applicable	NWTC
Flexible Spending Accounts	Pre-tax	You
Voluntary Accident Insurance	Post-tax	You
Voluntary Critical Illness Coverage	Post-tax	You
Voluntary Hospital Indemnity Insurance	Post-tax	You
Wisconsin Retirement System (WRS)	Pre-tax	NWTC and You
Supplemental Retirement Options (403b and 457)	Pre-tax or after-tax	You

Cost of Your Benefits 1



## 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 Workday benefit enrollment is submitted within 30 days of 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>Talent and Culture>Total Rewards.

## High-Deductible Health Plan with Health Savings Account (HSA)

Plan Provision	In-Network – Tier 1	In-Network – Tier 2	Out-of-Network
Provider Type	UHC Choice Plus Premium Providers and all Choice Plus Primary Care Providers	UHC Choice Plus Non-Premium Specialty Providers	Non-network providers
NWTC Annual Contribution to HSA (Individual / Family)	\$600 single / \$1,200 family (deposited in 24 equal installments)	Same as Tier 1	Same as Tier 1
Employee Contribution to HSA	Payroll deductions up to \$3,800 single or \$7,550 family, not to exceed IRS annual maximums	Same as Tier 1	Same as Tier 1
Annual Deductible (Individual / Family)	\$2,000 / \$4,000	\$2,000 / \$4,000	\$4,000 / \$8,000
Coinsurance (after deductible)	90%	80%	60%
Out-of-Pocket Maximum (Includes Deductible)	\$4,000 / \$8,000	\$4,000 / \$8,000	\$8,000 / \$16,000
Individual Annual Maximum	Unlimited	Unlimited	Unlimited
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Preventive Care	100%	100%	60% after deductible
Office Visits and Physician Services	90% after deductible	80% after deductible	60% after deductible
Diagnostic Lab and X-Ray Services	80% after deductible	80% after deductible	60% after deductible
Emergency Room Care	80% after deductible	80% after deductible	60% after deductible
Urgent Care	80% after deductible	80% after deductible	60% after deductible
Chiropractic Care	80% after deductible	80% after deductible	60% after deductible
Teladoc Benefit	Acute care \$54 per visit; dermatology \$85 per visit	Same as Tier 1	Same as Tier 1
Mental Health, Substance Abuse, and Chemical Dependency Services	80% after deductible	80% after deductible	60% after deductible
Outpatient Hospital Services	80% after deductible	80% after deductible	60% after deductible
Inpatient Hospital Services	80% after deductible	80% after deductible	60% after deductible

## Prescription Drug Coverage – Retail Pharmacy

Prescription Type	Coverage Level
Generic prescriptions	80% after deductible
Preferred brand-name prescriptions	80% after deductible
Non-preferred brand-name prescriptions	70% after deductible
Specialty drugs	100% after deductible when enrolled in Prudent Rx; 70% after deductible when not enrolled
Generic preventive prescriptions	100% with no deductible
Brand-name diabetic agents and supplies	80% with no deductible

Prescription Drug Coverage 1

### Important prescription information:

- **Step therapy:** May apply for certain drug therapies. A less expensive course of treatment must be tried before using more expensive brand-name drugs.
- **Prior authorization:** Required before using certain medications, including but not limited to weight-loss agents, osteoporosis agents, dermatological agents, growth hormones, pulmonary arterial hypertension agents, disposable insulin pumps, continuous blood glucose monitors, and specialty pharmacy prescriptions.
- **Maintenance medications:** You may receive a 90-day supply of long-term maintenance medications through either the CVS Caremark mail-order pharmacy or a CVS retail pharmacy, including Target. The cost to you will be the same. For more information, visit [CVS Caremark Website](#)

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: \$844.58

Amounts listed below are per pay period:

Employment Percentage	Wellness Participant – Employee	Wellness Participant – Employer	Non-Wellness Participant – Employee	Non-Wellness Participant – Employer	Wellness Credit (Gold Level 1)
100%	\$63.34	\$358.95	\$126.68	\$295.61	\$63.34
75%–90%	\$126.16	\$296.13	\$178.41	\$243.88	\$52.25

Single Health Plan 1

## Family Health Plan

Total Monthly Cost: \$2,190.20

Amounts listed below are per pay period:

Employment Percentage	Wellness Participant – Employee	Wellness Participant – Employer	Non-Wellness Participant – Employee	Non-Wellness Participant – Employer	Wellness Credit (Gold Level 1)
100%	\$164.27	\$930.83	\$328.53	\$766.57	\$164.26
75%–90%	\$327.16	\$767.94	\$462.68	\$632.42	\$135.52

Family Health Plan 1

Please Note: Employees will be placed into one of the above tiers for health coverage premiums based on completion of a Wellness Certification Form (WCF). Annually, both employees and spouses covered on the health plan will need their Primary Care Provider (PCP) to complete the WCF to be eligible for Wellness Participant health premiums for the following year. Submission of completed forms in the prior year will determine your premium level for the next benefit plan year. **There will be no mid-year changes to your premium level.** Employees hired on or after July 1<sup>st</sup> will be placed into Tier 1 for the following year and will be required to have the WCF completed and submitted to be eligible for Tier 1 in subsequent years.



## Campus Care: On-Site Wellness

**(Available to all benefit eligible employees, covered spouses and covered dependents over the age of 5.)**

At NWTC, we sincerely care about you, our employees. Because we care, we offer programs, tools, and resources, which empower 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 are no long waits. Appointments are on a scheduled basis. 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 onsite services include the ability to utilize a Physician's Assistant, Physical Therapist, Nursing Services, Registered Dietician and Personal Trainer 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
- Immunizations and allergy treatments (Desensitization injections not included)
- Complete physicals including well woman exam with 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, earaches, 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 include 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
- Exercise and stretching advice
- Advice regarding physical fitness level prior to pursuing a new job or leisure activity



## Employee Assistance Program (EAP)

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 eight free counseling sessions with an EAP Professional. Our provider is ComPysch. If you need help or guidance, you may reach out to the EAP at (800) 272- 7255 or [EAP Guidance Resources](#).

## 2026 Health Savings Account Information

Employees enrolled in the NWTC health plan who are not Medicare eligible will have a Health Savings Account (HSA) set up through Associated Bank. Those who are Medicare eligible will have a Health Reimbursement Arrangement (HRA) through Diversified Benefits 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 reimbursement through Associated Bank's website.

Employees may also contribute to their HSA (this is not available to those with an HRA). Employee contributions may begin and/or be changed at any time throughout the year by completing the Workday Change Benefit Manage HSA Contribution option. HSA 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 HSA's:

### Who is eligible to establish an HSA?

- Is covered by an HSA compatible with a high-deductible health plan.
- 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 - \$4,400
- Family - \$8,750


### 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?**

- [IRS Qualified Medical Expenses](#)

**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 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 Limit (2026)	Benefit
Medical Health Care FSA	Medical, dental, and vision expenses not covered by your insurance plan. Includes eligible over-the-counter medications without a prescription.	Maximum contribution of <b>\$3,400 per year</b>	Saves money on eligible out-of-pocket expenses and reduces taxable income
Limited Health Care FSA	Dental and vision expenses not covered by your health or dental plan, such as coinsurance, eyeglasses, and contact lenses.	Maximum contribution of <b>\$3,400 per year</b>	Saves money on eligible dental and vision expenses and reduces taxable income
Dependent Care FSA	Dependent care expenses—such as day care, after-school programs, or elder care—that allow you and your spouse to work or attend school full-time.	Maximum contribution of <b>\$7,500 per year</b> (\$3,750 if married and filing separate tax returns)	Reduces taxable income while helping pay for dependent care

Flexible Spending Accounts 1

### Important Information About FSAs

Your 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 FSA elections do not automatically continue from year to year; you must actively enroll each year.

## The Advantages of an FSA

With an 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.

Description	With Limited FSA	Without Limited FSA
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>	—

Limited FSA Examples 1

\*This is an example only and may not reflect your actual experience. It assumes a 22% federal income tax rate marginal rate and a 7.65% 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	Coverage Details
Annual Deductible (Individual / Family)	No deductible
Annual Maximum (per person)	\$1,500
Diagnostic and Preventive Care	Covered at <b>100%</b> . Includes cleanings, fluoride treatments, sealants, and X-rays.
Basic Services	Covered at <b>80%</b> . Includes fillings, periodontics, scaling and root planing, and oral surgery.
Major Services	Covered at <b>80%</b> . Includes crowns, bridges, and full or partial dentures.
Orthodontia	Covered at <b>50%</b> , up to a <b>\$1,500 lifetime maximum</b> . Coverage available for dependents up to age 26; adult orthodontia is also available.

Dental Coverage 1

## Dental Premium Rates

### Total Monthly Premium Cost

- Single Coverage: \$49.62 per month
- Family Coverage: \$132.70 per month

The following information describes dental insurance premium costs. Premiums are deducted over 24 pay periods per year.

Percent of Employment	Coverage Type	Employee Cost per Pay Period	Employer Cost per Pay Period
100%	Single Coverage	\$4.96	\$19.85
100%	Family Coverage	\$13.27	\$53.08
75%–90%	Single Coverage	\$8.44	\$16.37
75%–90%	Family Coverage	\$22.56	\$43.79

Dental Premiums 1

## Evidence-Based Integrated Care Plan (EBICP)

Delta Dental’s Evidence-Based Integrated Care Plan (“EBICP”) is an enhancement that provides 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 [Delta Dental Website](#) 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.

## Voluntary Vision Coverage

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. NWTC offer a vision plan with Delta Vision. Full details of the NWTC Vision Plan are provided in the plan document located on the NWTC Hub.

### Vision Plan Benefits

Service	In-Network (Insight)	Out-of-Network
Exam and Materials Copay	\$10 exam copay and \$10 materials copay	Not applicable
Eye Exam	\$10 copay	Plan pays up to \$35
Retinal Imaging	Covered up to \$39	Not applicable
Frames	\$150 allowance; 80% covered on charges over \$150	Plan pays up to \$75

Vision Plan Benefits 1

### Standard Plastic Lenses

Lens Type	In-Network (Insight)	Out-of-Network
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	Participant pays \$75	Plan pays up to \$40

Standard Plastic Lenses 1

### Lens Options

Lens Option	In-Network (Insight)	Out-of-Network
Ultraviolet (UV) Treatment	Participant pays \$15	Not applicable
Tint (solid or gradient)	Participant pays \$15	Not applicable
Standard Scratch Coating	Participant pays \$15	Not applicable
Standard Polycarbonate (including children under age 19)	Participant pays \$40	Not applicable
Standard Anti-Reflective Coating	Participant pays \$45	Not applicable
Other Add-Ons and Services	20% discount off retail price	Not applicable

Lens Options 1

## Contact Lenses – Fit and Follow-Up Services

Service	In-Network (Insight)	Out-of-Network
Contact Lens Fit and Follow-Up	One standard contact lens fit and two follow-up visits are available after a comprehensive eye exam	Not applicable
Standard Contact Lens Fit and Follow-Up	Participant pays up to \$40	Not applicable
Premium Contact Lens Fit and Follow-Up	10% discount off retail price	Not applicable

Contact Lenses 1

## Contact Lenses – Coverage by Lens Type

Contact Lens Type	In-Network (Insight)	Out-of-Network
Conventional	\$150 allowance plus 15% discount 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

Contact Lenses 2

## Additional Benefits

Benefit	Description
Additional Pairs	40% discount on additional complete eyeglass pairs and 15% discount on conventional contact lenses after the full benefit has been used

Additional Benefits 1

## Frequency of Services

Service	Frequency
Eye Exam	Once per calendar year
Lenses or Contact Lenses	Once per calendar year
Frames	Once per calendar year

Frequency of Services 1

## Voluntary Vision Premium Rates

(24 payroll deductions per year)

Coverage Type	Employee Cost per Pay Period
Single	\$3.18
Employee + Spouse	\$6.36
Employee + Child(ren)	\$6.49
Family	\$9.67

Voluntary Vision Premiums 1

To find a network provider go to [Eye Med - Find a Doctor Website](#) and select the Insight Network.

## Identity Theft Protection

Identity Theft protection is an easy and affordable way to help better protect and monitor the identities of you and your family. With ID theft protection, you will be alerted to potentially suspicious activity and enjoy the peace of mind that comes with the support of dedicated identity resolution specialists. The College provides identity theft protection to all eligible employees at no cost to you. Additional coverage can be purchased for your family for \$8.00 per month.



## **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 most employees.

### **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 can purchase up to \$150,000 of additional life insurance without evidence of insurability. Any increase 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 and Accidental Death & Dismemberment (AD&D) Coverage

Rates are based on age as of January 1 of the current year. Coverage must be elected in \$10,000 increments.

Age	Monthly Rate per \$1,000 of Coverage
Under 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 and over	\$2.143

Life Insurance Coverage 1

## Spouse Additional Life Coverage

Rates are based on spouse's age as of January 1 of the current year. Coverage must be elected in \$5,000 increments.

Age	Monthly Rate per \$1,000 of Coverage
Under 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 and over	\$3.640

Spouse Life Coverage 1

## Dependent Life Coverage

*(One rate applies to all eligible dependents)*

Benefit Amount	Monthly Cost
\$2,000	\$0.59
\$4,000	\$1.18
\$6,000	\$1.78
\$8,000	\$2.37
\$10,000	\$2.96

Dependent Life Coverage 1

## Voluntary Accident Coverage

Accident insurance is coverage for specific injuries and losses you may suffer in a covered accident. Accident insurance is designed to supplement your employer sponsored insurance coverage. It helps pay out-of-pocket expenses while you are recovering from an accident, which includes things like copays, deductibles, mortgage payments, etc. You can also get a Health Maintenance Screening Benefit of \$100 each year just for going to the doctor for a covered wellness screening. Details of the Voluntary Accident plan can be found on NWTC Hub>Talent and Culture>Total Rewards.

### Voluntary Accident Premium Rates

*(24 payroll deductions per year)*

Coverage Type	Employee Cost per Pay Period
Single	\$4.41
Employee + Spouse	\$7.20
Employee + Child(ren)	\$8.23
Family	\$12.95

Voluntary Accident Premiums 1

## Voluntary Critical Illness Coverage

Critical Illness is designed to help employees and their families with the out-of-pocket costs associated with critical illness. Critical Illnesses include Heart Attack, Stroke, Major Organ Transplant, End-Stage Renal Failure, Invasive Cancer and more. The tax-free benefit is between \$10,000 and \$30,000 depending on the plan you elect, spouse coverage cannot exceed 50% of the employee's election. The benefits can be used for any purpose but are typically used to pay bills and other expenses associated with illness. You and your covered dependents can receive a Health Maintenance Screening benefit of \$100 per year when visiting the doctor for a covered wellness screening. Further details of the plan can be found at [NWTC Hub>Talent and Culture>Total Rewards](#).

### Employee Voluntary Critical Illness Semi-Monthly Premium Rates

Coverage Amount	Age Range	Semi-Monthly Premium
\$10,000	18-29	\$2.05
\$10,000	30-39	\$2.95
\$10,000	40-49	\$5.75
\$10,000	50-59	\$11.55
\$10,000	60-69	\$21.05
\$10,000	70 and over	\$36.70
\$20,000	18-29	\$4.10
\$20,000	30-39	\$5.90
\$20,000	40-49	\$11.50
\$20,000	50-59	\$23.10
\$20,000	60-69	\$42.10
\$20,000	70 and over	\$73.40
\$30,000	18-29	\$6.15
\$30,000	30-39	\$8.85
\$30,000	40-49	\$17.25
\$30,000	50-59	\$34.65
\$30,000	60-69	\$63.15
\$30,000	70 and over	\$110.10

Voluntary Critical Illness 1

## Spouse Voluntary Critical Illness Semi-Monthly Premium Rates

Coverage Amount	Age Range	Semi-Monthly Premium
\$5,000	18-29	\$1.03
\$5,000	30-39	\$1.48
\$5,000	40-49	\$2.88
\$5,000	50-59	\$5.78
\$5,000	60-69	\$10.53
\$5,000	70 and over	\$18.35
\$10,000	18-29	\$2.05
\$10,000	30-39	\$2.95
\$10,000	40-49	\$5.75
\$10,000	50-59	\$11.55
\$10,000	60-69	\$21.05
\$10,000	70 and over	\$36.70
\$15,000	18-29	\$3.08
\$15,000	30-39	\$4.43
\$15,000	40-49	\$8.63
\$15,000	50-59	\$17.33
\$15,000	60-69	\$31.58
\$15,000	70 and over	\$55.05

Spouse Voluntary Critical Illness 1

## Voluntary Hospital Indemnity Insurance

Hospital Indemnity is a benefit payable based on the number of days a covered person is confined in a hospital regardless of treatment costs and other insurance coverage. It provides a fixed benefit amount to help cover expenses and you can decide how to use the money. You can find additional information at [NWTC Hub>Talent and Culture>Total Rewards](#).

### Voluntary Hospital Indemnity Premium Rates

*(24 payroll deductions per year)*

Coverage Type	Employee Cost per Pay Period
Single	\$7.22
Employee + Spouse	\$12.35
Employee + Child(ren)	\$10.25
Family	\$18.20

Voluntary Hospital Insurance 1

## 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 benefits The Standard at no cost to you. You can also purchase short-term disability income benefits through Aflac.

### 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):

- It 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 Randa Schindel at (707) 344-1304.

## 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 employees' years of continuous service reached during the fiscal year.

### Vacation Benefits by Years of Service

Years of Service Completed During the Fiscal Year	Benefit-Eligible Employees (Vacation Days)	Directors, Deans, and ELT (Vacation Days)
Less than 1 year	15 days (prorated)	22 days (prorated)
1 to 4 years	15 days	22 days
5 to 9 years	18 days	22 days
10 or more years	22 days	22 days

Vacation Benefits by Years of Service 1

### Personal Days

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

### Sick

Non faculty benefit eligible employees will receive ½ sick day accrued each pay period up to a maximum of 12 days per fiscal year. Benefit eligible Faculty will receive ½ sick day accrued each pay period up to a maximum of 10 days per fiscal year.

### Bereavement Leave

Bereavement leave is available for the death of a family member and is structured as follows:

- Up to five (5) days of paid leave for the loss of a spouse, domestic partner, child, parent, or an adult who served as a parent to the employee during childhood, sibling, grandparent, great-grandparent, grandchild, great-grandchild, aunt, uncle, niece, and nephew. This includes all biological, adopted, step, foster, and in-law relationships as mentioned above.
- Up to five (5) days of paid leave is also available for pregnancy loss and the death of an employee's service animal.



## 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
- Martin Luther King Jr. Day
- Memorial Day
- Independence Day (Fourth of July)
- Labor Day
- Thanksgiving Day
- Day After Thanksgiving
- Christmas Eve
- Christmas Day

## Holiday Shutdowns

The College will be closed from Christmas Eve (December 24) through New Year's Day (January 1) and the week of Independence Day. Specific Independence Day closure dates will be communicated on a yearly basis.

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 have 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 14.4% of earnings in 2026. The employee deduction of 7.2% 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 additional details about the WRS please refer to the Contact Information section at the end of this document.

## 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 at the end of this document.

## **Educational Reimbursement**

The educational reimbursement program provides benefit eligible employees with the opportunity to obtain, maintain, or improve job-related capabilities through participation in credit-bearing courses of study or certificate programs through accredited colleges, universities and organizations specializing in job and career related education and training. Eligible out-of-pocket expenses will be reimbursed up to \$3,000 per fiscal year (July 1— June 30). Benefit eligible employees who work less than full-time will receive a prorated maximum amount. There is no lifetime limit. Reimbursement includes the cost of the course, required textbooks, software, certificate exams, etc. (including taxes and fees).

## **Flexible Schedules**

Life can get busy, and we are here to support you! The College offers employees the potential to participate in a hybrid work environment. Our goal is to provide flexibility to help create a healthy work/life balance.

## **Employee Recognition Program**

The College understands the importance of creating an environment where employees feel appreciated for their efforts and contributions and offers a comprehensive Rewards and Recognition program (Awardco) for employees to demonstrate aspects of the College's mission and values in their daily work. The rewards are tailored for our diverse population providing rewards from Amazon, hotels, event tickets and gift cards.

## **Free Facility Access**

Free access to the gym and work out facilities at our Green Bay, Marinette and Sturgeon Bay campuses is part of the rewards package. We advocate and support you maintaining optimal levels of health and well-being at all times.

## **Positively Impact the Community**

At NWTC, you have the opportunity to positively impact the community by inspiring learners from every background to meet their professional goals and to expand your cultural and social awareness by participating in Employee Involvement Groups and our campus cultural programming that include film screenings, meaningful discussions, exhibits and more.

## Retirement Plans

### Optional Retirement Plans (No Employer Match)

Plan Name	Contribution Type	Growth Type
Traditional 403(b)	Pre-tax	Tax-deferred
Roth 403(b)	After-tax	Tax-free
457 Deferred Compensation	Pre-tax	Tax-deferred
Roth 457 Deferred Compensation	After-tax	Tax-free

Optional - No Employer Match 1

### Distribution Rules – 403(b) Plans

Plan Type	When Distributions Are Available	Tax Treatment	Early Withdrawal Penalty
Traditional 403(b)	Retirement and age 59½	Taxable	10% federal penalty
Roth 403(b)	Retirement and age 59½	Tax-free	10% federal penalty

Distribution Rules – 403(b) Plans 1

### Distribution Rules – 457 Plans

Plan Type	When Distributions Are Available	Tax Treatment	Early Withdrawal Penalty
457 Deferred Compensation	Separation from service	Taxable	No penalty
Roth 457 Deferred Compensation	Separation from service	Tax-free	No penalty

Distribution Rules – 457 Plans 1

### Annual Contribution Limits (IRS Limits)

Plan Type	Annual Maximum Contributions
403(b) Plans	\$24,500 basic contribution; additional \$7,500 if age 50 or older; additional \$11,250 if ages 60–63

457 Plans	\$24,500 basic contribution; additional \$7,500 if age 50 or older; additional \$11,250 if ages 60–63
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Annual Contribution Limits (IRS Limits) 1

Please note: Contributions to one plan may reduce the allowable contribution to its Roth or traditional counterpart.

### Loans and Hardship Withdrawals

Plan Type	Loans Available	Hardship Withdrawals
403(b) (Traditional and Roth)	No	Yes
457 (Traditional and Roth)	No	Yes
Wisconsin Retirement System (WRS)	No	Not applicable

Loans and Hardship Withdrawals 1

### Wisconsin Retirement System (WRS)

Feature	Description
Participation	Mandatory if eligibility requirements are met
Contribution Type	Pre-tax
Employer Match	Yes
Retirement Benefit	Formula-based lifetime annuity
Vesting	Five years for employees hired July 1, 2012 or later
Minimum Retirement Age	55
Variable Fund	Optional
Loans	Not available

Wisconsin Retirement System (WRS) 1

## Retirement Plan Vendors and Contact Information

### 403(b) and Roth 403(b)

Vendor	Contact Information
WEA	<a href="https://www.weabenefits.com">https://www.weabenefits.com</a>
OneAmerica	Tony Powers Phone: 1-715-524-6626 Email: <a href="mailto:anthony.powers@kerberrose.com">mailto:anthony.powers@kerberrose.com</a>

Retirement Plan Vendors and Contact Info 1

### 457 and Roth 457 Deferred Compensation

Vendor	Contact Information
Wisconsin Deferred Compensation (WDC)	Phone: 1-877-457-9327 Website: <a href="https://www.wdc457.org">https://www.wdc457.org</a>
OneAmerica	Tony Powers Phone: 1-715-524-6626 Email: <a href="mailto:anthony.powers@kerberrose.com">mailto:anthony.powers@kerberrose.com</a>

Retirement Plan Vendors and Contact Info 2

### Wisconsin Retirement System (WRS)

Vendor	Contact Information
Employee Trust Funds (ETF)	Website: <a href="https://etf.wi.gov">https://etf.wi.gov</a> Phone: 1-877-533-5020

Retirement Plan Vendors and Contact Info 3

For more information, please see NWTC Hub>Talent and Culture>Total Rewards>WRS & Supplemental Retirement Plans.

## Contact Information

### Benefits Contact Information

This section lists benefit plans, contact details, and websites for additional information.

#### Medical Plan

**Group Number:** 76-010697

**Network:** UnitedHealthcare Choice Plus

Service	Contact	Phone Number	Website
Medical Plan Administrator	UMR	800-826-9781	<a href="https://www.umar.com">https://www.umar.com</a>
Claims Questions and Pre-Certification	UMR	800-320-3206	<a href="https://www.umar.com">https://www.umar.com</a>

Benefits Contact Information 1

#### Prescription Drug Coverage

Service	Contact	Phone Number	Website
Member Prescription Questions	CVS Caremark	866-818-6911	<a href="https://www.caremark.com">https://www.caremark.com</a>
Mail Service / FastStart	CVS Caremark	800-875-0867	<a href="https://www.caremark.com">https://www.caremark.com</a>
Physician Line for New Mail Order Rx	CVS Caremark	800-378-5697	<a href="https://www.caremark.com">https://www.caremark.com</a>
Non-Specialty Drug Prior Authorization	CVS Caremark	800-294-5979	<a href="https://www.caremark.com">https://www.caremark.com</a>
Specialty Drug Prior Authorization	CVS Caremark	608-416-8702	<a href="https://www.caremark.com">https://www.caremark.com</a>

Benefits Contact Information 2

#### Health Savings Account (HSA)

**Group Number:** RX4964

Service	Contact	Phone Number	Website
Health Savings Account	Associated Bank	800-270-7719	<a href="https://www.associatedbank.com">https://www.associatedbank.com</a>

Benefits Contact Information 3

To navigate the website: select **Personal**, then **Health Savings and Benefit Accounts**, and then **Health Savings Accounts**.

## Dental Plan

**Group Number:** 91406

Service	Contact	Phone Number	Website
Dental Insurance	Delta Dental	800-236-3712	<a href="https://www.deltadentalwi.com">https://www.deltadentalwi.com</a>

Benefits Contact Information 4

## Vision Plan

Service	Contact	Phone Number	Website
Vision Insurance	EyeMed Vision Care (Insight Network)	844-848-7090	<a href="https://www.deltadentalwi.com">https://www.deltadentalwi.com</a>

Benefits Contact Information 5

## Flexible Spending Accounts (FSA)

Service	Contact	Phone Number	Website
Flexible Spending Accounts	Diversified Benefit Services, Inc.	800-234-1229	<a href="https://www.dbsbenefits.com">https://www.dbsbenefits.com</a>

Benefits Contact Information 6

## Identity Theft Protection

Service	Contact	Phone Number	Website
Identity Theft Protection	ID Watchdog	866-513-1518	<a href="https://www.idwatchdog.com">https://www.idwatchdog.com</a>

Benefits Contact Information 7

## Life, Disability, and Voluntary Insurance

Plan Type	Provider	Phone Number	Website or Contact
Life and AD&D Insurance	Standard Insurance Company	800-628-8600	<a href="https://www.standard.com">https://www.standard.com</a>
Long-Term Disability Insurance	Standard Insurance Company	800-368-1135	<a href="https://www.standard.com">https://www.standard.com</a>
Voluntary Accident, Hospital, and Critical Illness	Standard Insurance Company	888-851-5505	<a href="https://www.standard.com">https://www.standard.com</a>
Optional Short-Term Disability	Aflac	707-344-1304	<a href="mailto:randa_ellwanger@us.aflac.com">randa_ellwanger@us.aflac.com</a>

Benefits Contact Information 8

## Wellness and Support Programs

Program	Contact	Phone Number	Website or Contact
On-Site Wellness	Campus Care	920-498-6993	<a href="mailto:health&amp;wellness@nwtc.edu">health&amp;wellness@nwtc.edu</a>
Employee Assistance Program (EAP)	ComPsych	800-272-7255	<a href="https://www.guidanceresources.com">https://www.guidanceresources.com</a>

Benefits Contact Information 9

## Retirement Plans

### Wisconsin Retirement System (WRS)

Service	Contact	Phone Number	Website
Wisconsin Retirement System	ETF – Department of Employee Trust Funds	877-533-5020	<a href="https://www.etf.wi.gov">https://www.etf.wi.gov</a>

Benefits Contact Information 10

### 457 Deferred Compensation Plans

Provider	Phone Number	Website or Contact
Wisconsin Deferred Compensation	877-457-9327	<a href="https://www.wdc457.org">https://www.wdc457.org</a>
OneAmerica	715-524-6626	<a href="mailto:anthony.powers@kerberrose.com">anthony.powers@kerberrose.com</a>

Benefits Contact Information 11

### 403(b) Retirement Savings Plans

Provider	Phone Number	Website or Contact
OneAmerica	715-524-6626	<a href="mailto:anthony.powers@kerberrose.com">anthony.powers@kerberrose.com</a>
WEA Trust	608-416-8243	<a href="mailto:bsloma@weabenefits.com">bsloma@weabenefits.com</a>

Benefits Contact Information 12



## Plan Document/Compliance Links

### [Summary Plan Description – Medical Plan](#)

This document provides important information about the **Medical Plan Summary Plan Description (SPD)**.

### [Required Notices – 2026](#)

This section includes federally required notices related to your medical benefits for the **2026 plan year**.

### [COBRA Notice](#)

The **COBRA Notice** explains your rights to continue health coverage under the **Consolidated Omnibus Budget Reconciliation Act (COBRA)** if you experience a qualifying life event that would otherwise cause you to lose coverage.

### **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.