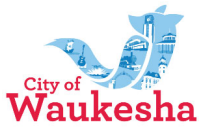


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HUMAN RESOURCES POLICY PROCEDURE

SUBJECT: <u>RECRUITMENT</u> <del>AND</del> <u>RETENTION/EMPLOYMENT</u> <u>BENEFITS</u>	<b><i>Issued:</i></b> <del>124/912/1926</del>	<b><i>No:</i></b> <del>BC-27</del>
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~~City of Waukesha HR Policy~~  
~~C7 Employment Benefits~~

**I. Purpose**

The City of Waukesha values our employees and are committed to providing a comprehensive and competitive benefits package. This policy describes the types of coverage offered by the City of Waukesha, eligibility for benefits, and the terms for enrolling in, or making changes to, benefit elections.

**II. Summary**

This policy provides a summary of the benefits offered by the City of Waukesha. Employees should refer to the Summary Plan Description or Certificate of Coverage for the exact terms and conditions of each plan. If a labor agreement exists covering the employee and speaks to any section herein, the labor agreement will supersede this policy. The City reserves the right to change, amend, suspend, or terminate any or all of the plans described in this policy.

**III. Definitions**

- A. Benefits Administration System:** Online software used by HR and employees to access, elect and review benefit elections of current employees.
- B. Dependent:** An employee's legal spouse and/or children up to the age of 26.
- C. Coverage Period:** The period for benefit plan coverage which begins January 1 of each year and ends December 31 of the same year.
- D. Health Risk Assessment:** A screening tool that helps individuals identify and understand their health risks and monitor health status over time. A health risk assessment includes a questionnaire, an assessment of health status using biometric data, and personalized feedback about actions that can be taken to reduce risks, maintain health, and prevent disease.

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- E. **Qualifying Event:** A life event that may allow changes to be made to benefit elections outside of open enrollment. Qualifying Events include, but are not limited to, the birth or adoption of a child, marriage, divorce, legal separation, annulment, death of a dependent, change in employment status of spouse or dependent including termination or commencement of employment, or loss of work due to a strike or lockout.
- F. **Termination:** Ending employment with the City of Waukesha due to voluntary resignation, retirement, layoff, or job elimination. This does not include resignation in lieu of termination or termination for cause.

**II. Guidelines**

**A. Electing Benefits**

1. **New Employees:** Employees that meet eligibility requirements will be offered the opportunity to elect benefits at time of hire, within their first 30 days of employment. Benefits are effective the first day of the month following date of hire, excluding life insurance. Life insurance is effective the first day of the month following 30 days of hire (for example, for an employee hired on October 1<sup>st</sup>, life insurance coverage would be effective November 1<sup>st</sup>). Coverage elected upon hire cannot be changed until the City's open enrollment period or if there is a qualifying event. **Benefit elections must be made within the benefits administration software.**
2. **Dependents:** Employees may add dependents to certain benefits at their time of hire. If dependents are not initially added to insurance, they may only then be added during open enrollment or if there is a qualifying event. Eligible dependents include:
  - (a) Legal spouse;
  - (b) Dependent children up to the age of 26; or
  - (c) Physically or mentally disabled children beyond age 26 if meeting specific criteria established by the insurance company.

Employees must provide documentation for all eligible dependents enrolling in the health plan. If adding a spouse, copies of marriage license and social security card are required. If adding a child, copies of birth certificate and social security card are required. **Documentation must be submitted into the benefits administration software.**

3. **Open Enrollment:** Each year during open enrollment, employees have the opportunity to review benefit options and make changes to their elections. Changes made during

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open enrollment will go into effect the first day of the following plan year. **Benefit elections must be made within the benefits administration software.**

4. **Changing Benefit Elections:** The City is required to follow IRS rules which impact when employees are allowed to add, remove, or alter their benefits. Notification of a Qualifying Event must be made to the Human Resources office within 30 days of the event **by submitting an event in the benefits administrative software.** Employees may change their benefit elections mid-year for the following events:
  - (a) The addition of dependents due to the birth or adoption of a child;
  - (b) Marriage;
  - (c) Death of a dependent;
  - (d) Change in employment status of spouse or dependent including the termination or commencement of employment or the loss of work due to a strike or lockout; or
  - (e) Dependent loses or gains benefit eligibility with an employer's plan
  - (f) Divorce, legal separation, or annulment.

**B. Group Health Insurance**

**1. Participation**

- (a) An employee may elect to participate in the City group health insurance program subject to the terms of the policy and waiting period prior to participation.
- ~~(b) All enrolled employees shall contribute toward the premium equivalent established for health insurance. up to the following maximum monthly amounts:~~

Coverage Level	With Participation in the Health Risk Assessment program	Without Participation in the Health Risk Assessment program
Single or Family	12%	20%

- ~~(c) Premiums will be paid pre-tax by all eligible, participating employees. The City will pay 100% of the premium for the PPO2 plan.~~

**2. Premium Share Contribution Deductions**

- (a) Employees will be given the option of electing either single or family group health insurance coverage. Employee health premium contributions will automatically be deducted pre-tax.
  - (i) Employees have the option of changing election under the program each open enrollment period.

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(ii) The City shall provide notice each year, prior to the open enrollment period, of the premium share contribution amounts required for the following plan year.

**3. Health Risk Assessment (HRA)**

At the City's discretion, voluntary Health Risk Assessment events may be held yearly. Employees and eligible spouses (where applicable) enrolled in the City group health insurance program have the option to participate in the Health Risk Assessment (HRA) process. Participation in the HRA process may impact the premium costs associated with health plan options, AFLAC contributions or another benefit as determined by the City. New employees and eligible spouses (where applicable) will have the option to complete a Health Risk Assessment at the time of hire to receive any HRA related benefits.

~~(a) PPO1 Plan: If employee and covered spouse complete an HRA, the employee pays 12% of the health insurance premium versus 20%.~~

~~(b) PPO2 Plan: If employee and covered spouse complete an HRA, employee is eligible for participation in the Health Reimbursement Arrangement (see section D).~~

Participation in the Health Risk Assessment process is voluntary. Employees and covered spouses may participate upon hire for the current plan year. HRA's must be completed annually during the City's HRA events for continuation of the above benefits for each new plan year.

~~4. Deductible Reimbursement (Health Reimbursement Arrangement) — PPO2 plan only~~

~~(a) Employees enrolled in PPO2 coverage that complete the Health Risk Assessment are automatically enrolled in the City's Health Reimbursement Arrangement. This allows employees to be reimbursed towards their health deductible after they have paid their portion, according to the terms of the plan. Employees should refer to the plan documents for coverage amounts and further information~~

**5. Opt-Out Incentive**

(a) Employees declining participation in the City's group health insurance program are eligible for an incentive as determined by the City. ~~of \$100.00 per payroll for family coverage or \$35.00 per payroll for single coverage.~~ Employees are eligible for the incentive upon becoming eligible under the plan contract and by **waiving health enrollment in the benefits administration system.** ~~providing a signed health enrollment waiver form to Human Resources.~~

**6. Job-Related Death**

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- (a) **Injury, Illness or Disease:** The spouse and/or dependent children of a primary insured whose death is a result of a job-related injury, illness or disease, shall be provided at City expense continued group health program coverage for a period of 12-months following the primary insured's death. Upon the end of the 12-month period, the spouse and dependent children shall be permitted to continue within the group health plan at the expense of the spouse and dependent children for an additional 36-months, provided the monthly premium is paid in advance to the City.
- (b) **Death or Total Disability Due to Workplace Conditions:** Where an employee is killed or totally disabled from working their present job due to workplace conditions\* as a result of their job, the City shall continue to pay the premium for group health and dental insurance for them, their spouse and their children, thereafter and until such time as any of the following events occurs:
  - (i) the spouse, or child(ren) dies;
  - (ii) the spouse remarries;
  - (iii) the spouse or child(ren) becomes ineligible for group benefits as defined by the master policy agreement; or
  - (iv) the spouse and or child(ren) are accepted into another similar health or dental insurance program.

Upon the death of an active employee due to workplace conditions, their estate shall be paid the amount of 100% of the employee's accumulated unused sick leave.

*\*Workplace Conditions: Where the employee would not have been hurt (or killed) but for the fact that the conditions of employment placed him/her in the position when the injury causing disability (or death) occurred. Employee must have followed all safety procedures and used all safety equipment outlined and provided by the City, State and Federal Law.*

**II. Non-Job-Related Death**

- A. Upon the death of an active employee with ten or more years seniority, their estate shall be paid the amount of 100% of the employee's accumulated unused sick leave.

**III. Prescription Drug Coverage**

- A. Employees and dependents enrolled in the City's Group Health Insurance program will automatically be enrolled in prescription drug coverage. There is no additional cost for this coverage **beyond required co-pays**. Employees not enrolled in the City's Group Health Insurance program are not eligible to participate. ~~Prescription coverage has out of pocket~~

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~~maximums separate from medical coverage.~~ Employees should review the plan descriptions for additional program information, **plan details and plan processes.**

**IV. Group Dental Insurance**

- A. The benefits for group dental insurance shall be those as generally defined by contract between the City and the provider. Employees are eligible to apply for the group dental plan within their first 30 days of employment. The insurance will become effective on the first day of the month following the employee's date of hire.
- ~~B. The City will pay the full group dental insurance premium for the self-funded PPO Plan, single or family coverage, or an equivalent dollar amount toward any other dental plan offered by the City.~~

**V. Vision Insurance**

- A. The benefits for group vision insurance shall be those as generally defined by contract between the City and the provider. Employees are eligible to apply for the group vision plan within their first 30 days of employment. The insurance will become effective on the first day of the month following the employee's date of hire.
- ~~B. The vision insurance covers vision materials (eyeglasses or contact lenses) but does not cover an annual eye exam. Where enrolled, an eye exam is covered under the group health plan. Employees have the option of enrolling in employee only, employee + limited family (spouse or children), or employee + family. The employee is responsible for the full premium amount.~~

**VI. Group Life Insurance**

- A. An employee may elect to participate in the City group life insurance program subject to the terms of the policy and waiting period prior to participation. Should an employee elect not to participate at the time of eligibility, subsequent participation will be governed by the terms of the group policy as to proof of insurability.
  - 1. **Basic Life Insurance:** The City shall pay the premium to provide basic group life insurance. The maximum basic life insurance amount shall be equal to the employee's previous year's Wisconsin Retirement System earnings rounded up the next higher \$1,000. Employees must return their life insurance application form to Human Resources within 30 days after becoming eligible to complete their enrollment. Coverage will go into effect the first day of the month following 30 days from their date of hire (for example, for an employee hired on October 1<sup>st</sup>, life insurance coverage would be effective November 1<sup>st</sup>).

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2. **Imputed Income Tax:** Employees may be required to pay imputed income tax on group term life insurance depending on their annual salary. Per the Internal Revenue Service, "IRC section 79 provides an exclusion for the first \$50,000 of group-term life insurance coverage provided under a policy carried directly or indirectly by an employer. There are no tax consequences if the total amount of such policies does not exceed \$50,000. The imputed cost of coverage in excess of \$50,000 must be included in income, using the IRS Premium Table, and are subject to social security and Medicare taxes."
3. **Voluntary Life Insurance:** Employees may also choose to elect supplemental, additional, and/or spouse and dependent life insurance. Costs for these plans are paid by the employee, and premium amounts are determined by the Wisconsin Department of Employee Trust Funds.

Any non-represented employee, employed on or before July 2, 2002, whose group life insurance benefit amount is adversely affected by this change, will be provided group life insurance up to their current policy amount until their reportable earnings reach the amount of insurance provided under the group life insurance policy program in effect prior to this change.

**VII. Pension**

- A. Participation in the Wisconsin Retirement System (WRS) is based on the eligibility laws and statutes in force at the time of hire. Employees who meet the eligibility criteria must be enrolled unless the employee is a WRS annuitant upon hire. The City shall pay to the Wisconsin Retirement System the Employer's portion of the contribution and employees must contribute the matching percentage. The contribution level may change year-to-year and is set by the WRS. Employees who do not meet the eligibility criteria may not be enrolled in the WRS.

**VIII. Deferred Compensation**

- A. Employees may elect to defer part of their income into the City's Deferred Compensation Program. This deferred income is exempt from State and Federal income taxes until it is drawn at retirement or upon termination of employment. Certain vendors may also permit after-tax Roth contributions. Employees may contact Human Resources and visit the employee intranet for information on available vendors and enrollment information. **In-service transfers are allowed by the City if the employee is transferring funds from one City of Waukesha approved 457b vendor only. Withdrawals after termination or retirement will be completed as required by each vendor and can take anywhere from 6-8 weeks in processing time with those vendors.**

**IX. Disability Insurance**

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- A. The City will contract for the provision of short-term and long-term disability insurance for City employees at the employee’s expense so long as such insurance is available and feasible. Should an employee not elect to participate at their initial time of eligibility, subsequent participation will be governed by the terms of the group policy as to proof of insurability. Employees newly electing ~~short term~~ disability coverage will also be subject to medical underwriting for coverage approval.
1. **Short-term disability insurance**
    - (a) Where elected, short-term disability (STD) insurance is available for eligible employees to use for qualified time off. STD will run concurrent with FMLA (if applicable). Employees must submit FMLA paperwork when utilizing STD. Short-term disability insurance does not provide an employee with job protection while off of work for qualified reasons.
    - (b) Employees must submit a claim to the STD carrier and include all needed medical information and documents. The HR Department will be notified by the carrier of a pending claim and asked to complete an employer statement.
    - (c) If approved, STD has a two-week waiting period before benefits pay out. Employees can use their available leave banks to supplement the two-week waiting period. Once the STD period begins, the employee is moved into an unpaid status with the City. While on STD leave employees are in unpaid status and will not receive compensation from the City, including holiday time, during the disability period. Due to processing timelines and notifications employees may be paid for days that end up being determined as part of their disability period. Any overpayments of time to the employee during the STD coverage period will be recovered by the City through payroll once the employee is back in paid status. STD payments are made directly to the employee by the carrier. Length of STD is dependent on approval by the carrier based on medical facts relevant but will not exceed 11 weeks total.
  2. **Long-term disability insurance**
    - (a) Where elected, long-term disability (LTD) insurance is available for eligible employees to use for qualified time off. LTD will run concurrent with FMLA (if applicable). Employees must submit FMLA paperwork when utilizing LTD. Long-

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term disability insurance does not provide an employee with job protection while off of work for qualified reasons.

- (b) Employees must submit a claim to the LTD carrier and include all needed medical information and documents. The HR Department will be notified by the carrier of a pending claim and asked to complete an employer statement.

**X. FICA Alternative Plan**

- A. A FICA Alternative retirement plan is an interest-bearing account that replaces Social Security for part-time, seasonal, and temporary employees. Qualifying employees must participate in this program. Participating employees contribute 7.5% of their pre-tax compensation to an individual 457(b) defined annuity account. Participants may request a distribution from their plan upon meeting any of the following requirements:
  1. Passage of one full year after termination of employment;
  2. No contributions made to the plan for 24 months;
  3. Attainment of age 70 ½; or
  4. Upon death at which time a distribution may be issued to the beneficiary or beneficiaries on file. If no beneficiary is designated on the account, the distribution will be made payable to the estate.

**XI. Flexible Spending Accounts**

- A. Flexible spending accounts allow eligible employees to set aside money to pay for eligible expenses with tax-free dollars. The spending accounts offer significant tax advantages because employees do not pay Social Security, Federal, or State taxes on the portion of their income contributed to the spending account. Beginning each plan year, employees may elect to make an annual contribution towards these accounts up to IRS maximums. The City offers a healthcare flexible spending account and a dependent care spending account. Employees should review plan materials for information on contributions, eligible expenses, filing claims, and run-out periods.

**XII. Voluntary Insurance**

- A. The City offers ~~cancer indemnity, sickness indemnity, and accident indemnity~~ **supplemental** insurance programs for employees to participate in voluntarily. For all employees that elect the ~~PP02-WI-2~~ plan, the City will pay up to \$50.00 per month, up to an annual maximum of \$600, toward the purchase premium for any or all of these programs. Employees who select

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the ~~PP01-WI-1~~ plan or **not on the City's health insurance** may participate in these programs at their own expense.

**XIII. Employee Health and Wellness Center**

- A. The Waukesha Employee Health and Wellness Center provides convenient and affordable access to health care. The clinic offers acute care, preventative care, chronic condition management, physical therapy and occupational health services. The following are eligible to utilize the clinic:
  1. Employees enrolled in the City's group health insurance plan;
  - ~~2. Retirees who are pre-Medicare age and are enrolled in the City's group health insurance plan;~~
  3. Dependents, including spouses and children over the age of 2, who are enrolled in the City's group health insurance plan.
  4. All City employees are eligible for worker's compensation services provided in the clinic.

**XIV. Employee Assistance Program (EAP)**

- A. The employee assistance program is a confidential benefit program that offers assistance and resources to help resolve problems that may be affecting a person's overall health and well-being. There is no cost to enroll in this program. Services are available for all employees, their legal spouses and dependent children.

**XV. Uniform Allowance**

- A. All sworn Police Supervisors and non-represented, uniformed Fire Personnel shall receive a clothing allowance to reflect the annual amount paid to uniformed represented employees, according to the collective bargaining agreements of each department.
- B. Dispatchers shall receive:
  1. An initial uniform purchase advance of up to \$750 at 0% interest. Charged expenses will be deducted monthly at no less than \$35.00 per month until the balance is paid in full. Any subsequent purchase after the initial six months of employment will be the responsibility of the employee; and
  2. A uniform allowance of \$400 per year. The uniform allowance will be paid once per year, on a separate check, in the week following the first pay period in January.

If the employee separates from employment with a uniform allowance balance, the City will recover the unearned paid portion of the uniform allowance from the employee's last paycheck.

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**XVI. CDL Reimbursement**

- A. For those positions requiring a CDL, the City will reimburse the cost of the CDL portion of the driver license when an employee renews their driver license. The City does not reimburse for fees, cycle endorsements or driver license copies.
- B. Employees must submit a copy of their payment receipt to Human Resources for processing.

**XVII. Fringe Benefits**

- A. The City's fringe benefits may be changed by the City in its sole discretion.

**XVIII. Additional Benefits**

- ~~A. CDL Reimbursement (detailed in Policy E8)~~
- B. Holidays (detailed in Policy C1)
- C. Leaves of Absence (detailed in Policy C3)
- D. Overtime/Compensatory Time (detailed in Policy C6)
- E. Prescription Safety Glasses (detailed in Policy ~~C3~~ **E1**)
- F. ~~Retirement and Resignation Benefits~~ **Benefit Elections at Retirement** (detailed in Policy ~~E1~~ **C4**)
- G. Safety Footwear (detailed in Policy E1)
- H. ~~Vacation/Annual Leave~~ (detailed in Policy C2)

Passed this DATE day of 2025

Approved this DATE day of 2025

\_\_\_\_\_  
Mayor

ATTEST:

\_\_\_\_\_  
City Clerk

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