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**\*\* CITY OF STEVENS POINT \*\***  
**ADMINISTRATIVE POLICY**

Policy Title: Standard Benefits

Policy No. 3.01

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Description: This policy covers all benefits in which employees are eligible to participate. Benefits include State Retirement, Federal Social Security, Health Insurance, Life Insurance, Worker's Compensation and Deferred Compensation. Benefits are administered by the City Personnel Office.

1. Retirement

Regular employees working in excess of 1,200 hours per year qualify for participation in the Wisconsin Retirement System. Employees in both the "Elected" and "General" WRS classifications will pay the employee portion of the benefit. Employees hired on or after July 1, 2011 must have five (5) years of creditable service to be eligible for either a formula or money purchase annuity benefit. Specific information regarding benefits is available from the City Personnel Office or from the Wisconsin Retirement System in Madison. Administration of this benefit will be per the current state law.

2. Social Security

Social Security is a federally-regulated benefit with both employer and employee contributions required. The employee contribution to Social Security is deducted from each paycheck until the maximum allowable deduction is reached. Fire Department employees hired before April 1, 1986 are excluded from participation in Social Security. Those hired on April 1, 1986 or after are included in only the Medicare portion of Social Security.

Parks Seasonal and School Crossing Guard employees are excluded from participation in Social Security, and are required to participate in a FICA Alternative Plan instead. Please see #8 for further information.

3. Health Insurance

City employees are eligible to participate in a comprehensive health insurance program which includes hospitalization, surgical/medical, and major medical coverage.

- A. An employee becomes eligible to participate in health insurance on the first of the month following the date of hire. Those on the Teamster plan are eligible for coverage per plan specifications.
- B. The City may from time to time change the employer funding percentages, the insurance carrier and/or opt to self-fund.
- C. Amendments to the Master Policy may be made from time to time for clarification and in accordance with generally-accepted insurance industry practices and policies. Interpretations will be made by the Personnel Department.
- D. Employees who carry the City's health insurance plan and retire from City Employment are eligible to continue coverage under the City Health Insurance Plan. Contact the City Personnel Office for details.
- E. The City health insurance plan shall maintain a level of benefits to ensure that the City is not subject to the Affordable Care Act's Excise Tax on High Cost Health Plans, commonly referred to as the "Cadillac Tax".

Insurance Continuation (COBRA): Under state law and the Federal Consolidated Omnibus Budget Reconciliation Act of 1985 ("COBRA") and subsequent amendments to the act, employees covered under the City's group health insurance plan are eligible for continuation of medical coverage under the group plan upon the employee's termination (except for gross misconduct) or when there is a reduction in hours to a level that does not qualify the employee for benefits under the City's insurance plan. Under COBRA regulations an employee's covered spouse and covered dependents are allowed to elect continuation of coverage upon the employee's death, divorce or legal separation, an employee's entitlement to Medicare, or a dependent's loss of dependent status under family coverage.

All employees, as well as their qualified dependents will receive notice of mandated insurance continuation benefits at the time of hire or whenever the plan coverage for the employee begins. If a qualifying event occurs which entitles the employee and/or qualified dependents to continuation coverage, the plan administrator will notify the qualified beneficiaries of their right to elect continuation coverage. Continued participation will be solely at the participant's expense.

This policy is not intended to give a detailed explanation of health insurance benefits but rather to provide general information. Complete details of insurance benefits are available in the Personnel Office.

#### 4. Group Life Insurance

- A. The City pays for a \$5,000 term policy for each regular employee, with the exception of those on the Teamster Health Plan. The City has the right to select a

company of its choice (currently Standard Life). This policy is effective the first of the month following the date of hire and terminates the end of the month in which you cease city employment. If you continue to work past 65 the policy value reduces to 65% at age 65; 50% at age 70 and 35% at age 75.

Employees of the Water/Wastewater Department are eligible for life insurance coverage through the Teamster Health Plan.

- B. City employees are eligible to participate in the life insurance offered through the Department of Employee Trust Funds, which is handled by Minnesota Mutual Life Insurance Company. The amount of insurance is determined by the employee's previous year's annual salary (for new employees it is based on your estimated earnings in the current year) and is optional. The City pays 18% of the premium. If the employee does not wish to participate in this insurance, he/she is asked to sign a waiver. New employees are eligible for coverage the first of the month following 30 days of employment.
- (1) An employee may include coverage for his/her spouse and/or dependent(s). There are two separate units of spouse and dependent coverage available. The per unit monthly cost remains the same regardless of the number of dependents covered. For specific information regarding this coverage, contact the Personnel Office.
  - (2) If an employee is on an authorized personal leave of absence, payment of the premium to the City Treasurer's Office will continue coverage.
  - (3) If an employee becomes totally disabled as a result of injury or disease while actively employed, the City must certify the disability for an indefinite time by submitting a Waiver of Premium form to the Department of Employee Trust Funds. This will continue insurance coverage without further payment as long as the employee is totally disabled. The Employee will be asked from time to time to submit proof of his/her continued total disability.
  - (4) At age 65, the face value of the policy drops to 75% of the value prior to your birthday. At age 66, it drops to 50% and at age 67 drops to 25% and remains at this level thereafter.

## 5. Income Continuation

Newly hired Wisconsin Retirement eligible employees are immediately eligible for participation in the Income Continuation Insurance Program. They must enroll within 30 days of their date of hire. The City pays the premium for a six month (180 day) waiting period for each employee choosing to participate. An employee may shorten the waiting period, if they choose, to 120 days, 90 days, 60 days or 30 days, by paying the additional

premium required.

- A. The benefits payable are up to 75% of gross salary payable at the end of the month after exhaustion of your selected waiting period. Disability benefits can continue for the length of your disability, however benefits cease at normal retirement age.
- B. If you become disabled the premiums are waived effective the first of the month following the date benefits eligibility begins. The waiver is effective for as long as you continue to be eligible to receive benefits.

6. Worker's Compensation

- A. While on the job, employees are covered by the Worker's Compensation Law which provides protection for medical expense and loss of salary for illness and/or injury connected with work.
- B. For maximum effectiveness of the Worker's Compensation program, the employee has a responsibility to report all accidents and incidents to his/her supervisor promptly. The supervisor has the responsibility to arrange for medical attention and to file an injury report with the Personnel Office. The employee has the right to consult a qualified doctor and/or hospital of his/her choice.
- C. The City Personnel Office should be advised of all Worker's Compensation payments so the payroll processing department can be informed of the amount of the payment. The City shall pay the difference between gross wages and worker's compensation payments up to a maximum of thirty (30) work days. After the thirty (30) work days, employees may choose to supplement worker's compensation payments with accrued benefits such as sick leave, vacation, compensatory time and accrued holidays, up to the employee's regular gross bi-weekly pay subject to all normal deductions.

The City will continue to contribute its share of the health and life insurance premiums through the end of the calendar month in which the thirtieth (30<sup>th</sup>) work day occurs. If the employee elects to supplement his worker's compensation benefit with other accrued benefits, the City will continue to contribute the City's share of the health and life insurance premiums for that period of time. If accrued benefits are not used by the employee to supplement worker's compensation benefits and the employee elects to maintain coverage under the health and life insurance, the employee will be responsible for one hundred percent (100%) of the health and life insurance premiums.

7. Deferred Compensation

All regular full-time or regular part-time employees of the City are eligible to participate in the Deferred Compensation Plan. Deferrals cannot begin until after you execute a Participation Agreement. If interested contact the City Personnel Office. The minimum amount that can be deferred is \$20.00 per month, or \$10.00 per pay period.

8. Temporary and Part-Time Employees

- A. Temporary Employees - Limited fringe benefits are provided for temporary employees. They are eligible for participation in Social Security (with the exception of employees who fall under 8B below).

Employees who work 1,200 hours in a year and have a reasonable expectation of working the following year are eligible for participation in the Wisconsin Retirement System. Those employees eligible for the Wisconsin Retirement System benefit will also be offered Income Continuation Insurance and Minnesota Mutual Life Insurance.

Health insurance will be offered only when required by applicable state and federal law, including but not limited to the Patient Protection and Affordable Care Act. Premiums will be based on the number of hours worked in the previous year as a percentage of 2080 hours.

- B. Seasonal Parks Employees and School Crossing Guards who do not qualify for the Wisconsin Retirement System will participate in a FICA Alternative Plan rather than Social Security. Employee deductions will be made in compliance with applicable federal regulations.
- C. Part-Time Employees – All benefits will be prorated based on the number of hours worked in the previous year as a percentage of 2080 hours with the exception of the Holiday benefit, which will be administered as outlined in Administrative Policy 3.06.

9. Flexible Spending Benefit Account

Eligible employees may participate in any of the following programs:

- A. Health insurance premiums are deducted on pre-tax basis unless the employee submits a written request for the deduction to be made on a post-tax basis.
- B. Unreimbursed medical expense benefit: Allows an employee to pay for out-of-pocket medical expenses not covered by the health insurance plan (including applicable deductibles and co-payments) on a pre-tax basis. Employees on the high deductible health plan are eligible to participate in a limited FSA Plan.
- C. Dependent care benefit: Allows an employee to pay for child/dependent care

expenses on a pre-tax basis.

10. Longevity

Clerical and Related hourly employees, Streets and Parks hourly employees and Water/Wastewater hourly employees hired before January 1, 2013 shall be eligible for the longevity benefit outlined below. Management employees hired prior to January 1, 2008 shall be eligible for the longevity benefit outlined below.

A. Benefits: The City agrees that it shall pay longevity pay for employees who have completed continuous, uninterrupted service as additional compensation as follows:

	<u>Full Time</u>	<u>Part Time</u>
After five (5) years	\$15.00 per month	\$7.50 per month
After ten (10) years	25.00 per month	12.50 per month
After fifteen (15) years	35.00 per month	17.50 per month
After twenty (20) years	45.00 per month	22.50 per month
After twenty five (25) years	55.00 per month	27.50 per month

B. Payment: All increases in longevity shall go into effect on the anniversary date of employment of the respective employee. This shall apply to employees entering the longevity plan after completion of five (5) years of service.

C. Break In Service: Authorized unpaid leave of absence or layoff in excess of ninety (90) calendar days shall be deemed to be a break in continuous uninterrupted service under this section.

11. Uniform/Clothing Allowance

If the Administrative Assistant(s) in the Police and Fire Department(s) are required to wear uniforms, the City will provide uniforms at the discretion of the Chief(s).

Clerical and Related hourly employees:

The City shall continue to provide the Community Service Officers with their uniforms, including footwear, and replacements thereof in accordance with the existing practice.

Department of Public Works, Parks employees and Inspectors:

Safety-toed Shoe/Clothing Allowance: Department of Public Works and Parks employees who are required to wear safety-toed shoes will receive an annual safety-toed shoe/clothing/prescription safety eyewear allowance of two-hundred dollars (\$200.00)

total, payable on the second payday of January of each year. Employees will only receive one (1) allowance of two-hundred dollars (\$200.00) for all three purposes (safety-toed-shoes, work related clothing, and prescription safety eyewear). Employees are required to wear safety-toed shoes, unless they submit certification from a physician indicating a medically related reason why they cannot wear them.

The City shall furnish building inspector and neighborhood improvement positions with City logoed shirts. Full-time employees shall be furnished with five (5) shirts, while part-time employees shall be furnished with the number of shirts based on the percentage of hours worked. For example, an employee who works 24 (twenty-four) hours per week would be furnished with three shirts. Thereafter, shirts shall be replaced as needed, but not more than the initial amount annually. The employees shall be required to wear such shirts during work hours and shall be responsible for laundering and maintaining them.

City Inspectors will be eligible for the annual \$200 safety toed shoe allowance as well.

The City will provide a new employee with a safety-toed shoe/clothing/prescription safety eyewear allowance of two-hundred dollars (\$200.00), payable upon satisfactory completion of the probationary period. If the probationary period begins in one (1) calendar year and ends the following calendar year, the employee shall be eligible for an allowance of two-hundred dollars (\$200.00) for each year upon satisfactory completion of probation.

Coveralls: The City agrees to provide coveralls through an outside firm for the following classified employees: mechanic, welder, park mechanic, building maintenance man and the sewer crew when performing their normal duties, and employees who work on crack filling and/or with oil. The Employer shall pay the entire cost for the coverall service.

Gloves: The City shall issue gloves to sewer crews at such times as deemed necessary by the street superintendent.

Eyeglasses: The Employer will replace prescription eyeglasses and/or frames broken or damaged during an employee's course of duties. The replacement will be of comparable value. The employee shall be reimbursed upon submission of the paid receipt to the supervisor.

Licenses and Certifications: Employees who are required to maintain a Commercial Driver's License (CDL) shall be reimbursed for renewal of their CDL up to \$40.00 once every eight (8) years. Such reimbursement shall require submission of a receipt.

Water/Wastewater hourly employees:

Coveralls: The Employer shall provide coveralls for use when performing normal duties for all employees that normally work outside or who work on equipment and machinery. The employees shall be responsible for laundering the coveralls.

Uniforms: The Employer shall provide uniforms to employees for use when performing normal duties according to the following table:

DEPARTMENT	UNIFORM
Service	Shirt, pants, light jacket, heavy jacket
Construction	Shirt, pants, light jacket, heavy jacket, t-shirts
Inspection Technician	Shirt, pants, light jacket, heavy jacket
Well Field	Shirt, pants, light jacket, heavy jacket
Sewage	Shirt, pants, light jacket, heavy jacket, t-shirts

The Employer shall initially furnish six sets of shirts and pants and three polo shirts, and thereafter shall replace as needed. The employees shall be responsible for laundering the uniforms.

Employees Serving an Orientation Period: Employees serving an orientation period shall be entitled to coveralls only.

Eyeglasses: The Employer will replace prescription eyeglasses and/or frames broken or damaged during an employee's course of duties. The replacement will be of comparable value. The employee shall be reimbursed upon submission of the paid receipt to the department head.

Safety Shoes: The City agrees to reimburse up to one hundred twenty-five dollars (\$125.00) for the purchase and use of safety shoes. It is understood that employees required by State, Federal or local rule (City of Stevens Point Employee Safety Handbook) must wear safety shoes at all times while performing duties requiring foot protection. Reimbursement will be paid upon presentation of a paid receipt to the Department. This shall be limited to one (1) pair of shoes or boots per calendar year.

Gloves: The Employer shall issue gloves at such times as deemed necessary at no cost to the Employees.

Rain Gear: The Employer shall issue rain gear (hip boots, rain suits, etc.) to the Employees when necessary at no cost to the Employees.

12. Continuing Education

All educational reimbursements and payments are limited to a maximum amount determined by IRS regulations, currently \$5,250.00, for each employee per calendar year. The maximum amount shall be the amount, regardless of whether or not part or all of the amount is a working condition benefit per IRS regulations that is excludable from wages for tax reporting purposes. Amounts excludable as a working condition benefit do not affect the maximum amount reimbursable by the City.

Courses must be pre-approved by the Department Head or appropriate authority and funding available within the department budget.

The City will be supportive of additional employee training and education; employees must exhibit a personal commitment and investment in gaining this additional education and/or training.

The City of Stevens Point encourages education and training in order to improve the qualifications of employees in their positions and prepare them for advancement in service to the City.

Employees interested in continuing education/training are encouraged to speak with their supervisor. The supervisor can disseminate information relating to available assistance.

Clerical and Related hourly employees:

The City shall pay the cost of tuition and books for job-related training after the successful completion of pre-approved courses.

Water/Wastewater hourly employees:

The Employer will pay the full cost of the schooling required by the Employer. Mileage and meals will also be paid for by the Employer. Mileage will be reimbursed at the rate outlined in Section 3.03 of the City's Administrative Policy. The Employer reserves the right to limit the number and type of schooling that is paid for. If the schooling is not satisfactorily completed, the employee shall reimburse the Employer for all tuition expenses. The Employer shall either adjust the employee's workweek or pay time and one-half (1-1/2) in the event that class attendance would cause the total hours worked by the employee to exceed forty (40) in one (1) week.

The City of Stevens Point will provide a Tuition Aid Program for management level employees who wish to take job related courses.

Management level employees must be employed with the City on a regular permanent basis for at least one year prior to the beginning of the course. The employee must be satisfactorily performing the duties and responsibilities of his/her current job and fulfill all regular work obligations. However, if deemed in the best interest of the City, the department head can require training for an employee (hourly or management) prior to the employee's completion of one year of employment.

Reimbursement is subject to availability of funds within the department budget. Employees are encouraged to communicate with their department head in advance of enrollment to see if funds are available. Reimbursement will be made to the employee for the cost of tuition after the employee has submitted an official report card or transcript

along with a paid receipt for tuition. Employees will not receive reimbursement for any portion of the course tuition that is eligible for reimbursement under other programs, scholarships or grants.

Approval of a course of study for tuition reimbursement, or the receipt of tuition reimbursement funds in no way obligates the City of Stevens Point to change an employee's job description, work assignment, provide salary adjustments or reclassifications within the management pay plan.

No reimbursement will be paid after an employee voluntarily ends employment with the City or is dismissed from employment.

The tuition reimbursement program is dependent on funding in the annual budget.

An employee who voluntarily leaves the City of Stevens Point employment within one year after successful completion of any course shall reimburse the City in full for any tuition reimbursement they received from the City. Employees voluntarily leaving the City within two years after successful completion of any course shall reimburse the City 50% of the tuition reimbursement they received from the City.

13. Breastfeeding Support

In compliance with certain provisions of the Patient Protection and Affordable Care Act, the City of Stevens Point will provide support and reasonable break time to employees needing to express milk for breast feeding. A room that is shielded from view and free of intrusion from co-workers and the public will be provided.

Upon request by an employee, the division/department head will assist in the coordination of scheduled break times and identify a private area for the employee to use.

Employees will be required to use their normal break and/or lunch, or unpaid time. The frequency of the breaks as well as the duration of each break will likely vary. Arrangements must have approval of the division/department head.