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## **A. Benefited Employee Information**

The benefit package for employees of the Assembly is very comprehensive, covering the full range of benefits from health insurance to disability insurance to retirement. The current (2015) ratio of salary to benefits is 38.73% for staff. Below are general descriptions of each benefit. Please refer to specific plan documents that are provided during benefit orientation for further details and interpretation of these benefits. In the event the terms and conditions of the benefit plan itself conflicts with the terms as described in this policy manual, the terms and conditions of the benefit plan will control.

General questions relating to insurance and employee fringe benefits should be directed to the Legislative Human Resources Office (LHRO) at 264-8471.

The employee is responsible for notifying the LHRO of any change in family status (i.e., marriage, divorce, birth/adoption of dependent, etc.) for insurance purposes. This must be done within 30 days of occurrence. This timely notice is required in order to have the employee complete the necessary paperwork for changes in benefits. Failure to comply with this timely notification can result in delay, alteration, or possible denial of coverage.

## **B. Wisconsin Retirement System**

All benefited legislative employees must participate in the Wisconsin Retirement System. Benefited employees are required to contribute 6.8% (2015 rate) of their gross monthly salary into their retirement fund – the State matches this contribution. General employees are eligible for retirement at age 55 (57 with 30 years of service to receive full benefits) with annuity amounts based on several factors including length of service, highest three years of career salary and market performance. For more information regarding the Wisconsin Retirement system, please visit the following link:

[http://etf.wi.gov/members/benefits\\_wrs.htm](http://etf.wi.gov/members/benefits_wrs.htm)

## **C. Health Insurance**

The State of Wisconsin offers several different comprehensive health plans throughout the state. In general, plans are required to provide uniform medical and dental benefits and wellness programs at a uniform premium to the employee. Standard and maintenance plans are available, at a higher cost, for additional coverage needs. High deductible health plans are also available.

Co-pays, co-insurances, and deductibles may apply depending on the coverage chosen and the type of service provided.

Coverage may also be available for adult children and domestic partners. For more information regarding the available health plans, please visit the following link:

<http://etf.wi.gov/members.htm>

## **D. Epic Benefits+ Supplemental Dental Insurance**

Epic Benefits+ supplemental insurance is an additional benefit that enhances your base insurance plan(s). The plan offered to State of Wisconsin employees from EPIC provides you with additional dental (major services), hospital and surgery, vision discount program and accidental death and dismemberment coverage, along with the option to purchase additional vision coverage. For more information, please visit the following link:

[http://www.epiclife.com/products/state\\_intro.shtml](http://www.epiclife.com/products/state_intro.shtml)

## **E. EPIC Dental Wisconsin Supplemental Dental Insurance**

EPIC Dental Wisconsin supplemental dental insurance can enhance your base dental coverage provided by your health insurance by providing additional coverage for preventative, basic or major dental work. For more information, please visit the following link:

[http://www.epiclife.com/products/state\\_intro.shtml](http://www.epiclife.com/products/state_intro.shtml)

## **F. Anthem DentalBlue Supplemental Dental Insurance**

Anthem DentalBlue supplemental dental insurance can enhance your base dental coverage provided by your health insurance by providing additional coverage for preventative, basic or major dental work. For more information, please visit the following link:

<http://www.anthem.com/dental-stateofwi/>

## **G. Vision Service Plan (VSP) Supplemental Vision Insurance**

VSP supplemental vision insurance can enhance your base vision coverage provided by your health insurance by providing discounts for eyewear and contact lenses and exams. For more information, please visit the following link:

<https://vsp.com/go/stateofwiemployees>

## **H. Group Term Life Insurance**

Benefited employees are eligible for term, group life insurance available through the State of Wisconsin. The maximum benefit is equal to five times an employee's annual salary. Spouse and dependent coverage is also available up to \$20,000 and \$10,000, respectively. Premium rates are based on age and salary and are updated yearly.

As required by the Internal Revenue Service, an imputed value is calculated on life insurance coverage in excess of \$50,000.00. The value computed appears on each

employee check stub and W-2 and is added to wages for tax calculations. An application must be filed with the LHRO within 30 days of employment indicating whether coverage is requested or not and if so, what level of coverage is desired. If an application is not completed in that time frame, the employee is required to complete an evidence of insurability form to request coverage. Please visit the following link for more detailed information:

[http://etf.wi.gov/members/benefits\\_life\\_ins.htm](http://etf.wi.gov/members/benefits_life_ins.htm)

## **I. Accidental Death and Dismemberment Insurance**

Accidental death and dismemberment coverage can help to provide 24-hour, worldwide insurance protection in the event of a severe injury, paralysis or death resulting from an accident. Benefits are payable for losses which occur within 365 days of the accident.

If you are a Wisconsin state employee in an active, full-time or part-time (at least 20 hours per week), you are eligible for this coverage. You cannot be refused acceptance, and no evidence of insurability is needed. Please visit the following link for more detailed information:

[http://etf.wi.gov/members/benefits\\_ADD.htm](http://etf.wi.gov/members/benefits_ADD.htm)

## **J. Group Accident Insurance (AFLAC)**

Group accident insurance helps offset the medical and out-of-pocket expenses after an accidental injury - not just for emergency treatment, hospital stays and medical exams, but for other expenses, such as transportation and lodging needs. Please visit the following link for more detailed information:

[https://enrollment.aflac.com/AccountSites/S\\_U/StateofWI/Homepage.aspx](https://enrollment.aflac.com/AccountSites/S_U/StateofWI/Homepage.aspx)

## **K. Income Continuation (Disability) Insurance**

This plan will replace up to 75% of your salary in the event you should become 100% disabled.

The plan provides replacement income for disabilities that are considered short term in nature as well as those which may last for extended periods. Depending on your age at the time disability commences, the plan may continue disability payments until age 70. Please visit the following link for more detailed information:

[http://etf.wi.gov/members/benefits\\_ici.htm](http://etf.wi.gov/members/benefits_ici.htm)

## **L. Long-Term Care Insurance**

This program will provide long-term care insurance for an employee, spouse, and the parents of either the employee and/or employee's spouse. The program covers care for such items as nursing home care, home health care, assisted living, and community-based living. Please visit the following link for more detailed information:

[http://etf.wi.gov/members/benefits\\_ltc.htm](http://etf.wi.gov/members/benefits_ltc.htm)

## **M. Employee Reimbursement Account Program: Flexible Spending Account (FSA) - Health Savings Account (HSA)**

FSAs and HSAs allow you to set up an account to pre-fund your anticipated, eligible dependent day care expenses or medical services and supplies that are normally not covered by your insurance. You decide how much to set aside and that amount is deducted from each paycheck before your Federal, State, and FICA taxes are calculated, saving you money on taxes. Please visit the following link for more detailed information:

[http://etf.wi.gov/members/benefits\\_era.htm](http://etf.wi.gov/members/benefits_era.htm)

## **N. Wisconsin Deferred Compensation (WDC)**

The WDC is an Internal Revenue Code Section 457 deferred compensation plan. With a WDC account, you can invest pre-tax or Roth (post-tax) dollars in a variety of investment options.

**Pre Tax:** If you choose the pre-tax option, these deferrals reduce your taxable income, which in turn, lowers your current state and federal income taxes. Also, any interest/gains you earn are tax free (until you withdraw the funds).

**Roth (Post Tax):** If you choose the Roth (post-tax) option, your deferrals are taxable in the year you make them. They are not taxed when distributed. Earnings are also not taxed, provided that your age is at least 59 1/2 and you have held your Roth account for at least five years. Please visit the following link for more detailed information:

[http://etf.wi.gov/members/benefits\\_def\\_comp.htm](http://etf.wi.gov/members/benefits_def_comp.htm)

## **O. Commuter Benefits Program**

The Commuter Benefits Program allows employees to set aside money on a pre-tax basis and use these monies to reimburse themselves for out-of-pocket transportation costs like parking, van pool fees, and bus passes. This program can be started, changed, or stopped at any time. Please visit the following link for more detailed information:

[http://etf.wi.gov/members/benefits\\_commuter.htm](http://etf.wi.gov/members/benefits_commuter.htm)

## **P. United States Savings Bonds**

U.S. Savings Bonds are available on a payroll deduction basis. Contact the LHRO for further details.

## **Q. Direct Deposit**

Direct Deposit of regular monthly paychecks into multiple accounts is available to all employees. Funds can be deposited at almost any financial institution in numerous accounts. Contact the LHRO for more information and/or to enroll.

## **R. Edvest College Savings Program**

When you contribute to the Edvest College Savings Plan, any account earnings can grow federal and Wisconsin income tax-free. Plus, withdrawals used to pay for qualified higher education expenses will be free from federal and Wisconsin income tax. Non-qualified withdrawals may be subject to federal and state taxes and the additional federal 10% tax.

If you are a Wisconsin taxpayer, your contributions to Edvest reduce Wisconsin taxable income up to a maximum of \$3,000 per year. Please visit the following link for more detailed information:

<https://www.edvest.com/>

## **S. Employee Assistance Program (EAP)**

LifeMatters EAP is a free service to all Assembly employees and their dependents. This program offers a wide variety of counseling, referrals, and reference services, all designed to make your family healthier, happier, and provide for a more balanced work and home life. These services fall under HIPAA confidentiality rules. Some legal and financial counseling may have associated fees. Please visit the following website for more information:

<https://www.mylifematters.com/>

Password: SOWI