

Village of Elm Grove Benefits for Full-time Police Officers 2020

As an employee of the Village of Elm Grove you are receiving the Village's employee handbook. This handbook includes information of various benefits available to employees such as vacation and holidays. As a police officer you are also a member of the Elm Grove Professional Police Association and have an agreement with the Village. The handbook is a guide for all employees but items specifically addressed or agreed upon in the police contract will supersede the handbook.

Sick Leave

Earn 1 sick day (at regular hours) for each calendar month you work (12 per year)

Vacation for Sick Leave Conversion

Employees have the option of converting up to 4 sick days into additional vacation time, based on amount of sick time accrued and not used in prior year.

Wisconsin Retirement Plan-

The Village participates in the Wisconsin Retirement Fund, a defined benefit plan through the state of Wisconsin. The protective service percentage for 2020 is 18.4% plus an additional .17% for duty disability coverage for public safety employees. Public safety employees pay the employee defined percentage of 6.75% of your wages in 2020. This is paid on a pre-tax basis. This retirement plan is run by the State of Wisconsin and the village is a participant. The plan benefits are the same as for other participating municipalities. Additional information is available on their web-site www.etf.wi.gov.

Deferred Compensation Plans

Employees may choose to participate in either of 2 available deferred compensation programs, The Wisconsin Deferred Compensation Program or the ICMA program. These plans are both voluntary and may be enrolled in at any time. Plans are both flexible and controlled by the individual employee. An employee elects to have a specific amount of their wages put into this deferred plan on a pre-tax basis. Plans are considered 457 plans under the IRS codes and are similar to a 401k plan in the corporate environment. Maximum contribution for 2020 is \$19500.

The web-site addresses are:

Wisconsin Deferred Compensation www.etf.wi.gov/members/benefits_def_comp

ICMA (International City Management Association) www.icmarc.org

Disability Insurance

Both long and short-term disability benefits are provided to employees. The Village pays the cost of both of these programs. The long term program is administered by EPIC Life Insurance Company and the short term through SunLife Insurance.

Life Insurance

The Village pays the cost of basic life insurance coverage at the rate of your annual salary. Additional units of coverage for the employee, spouse and dependents are available at the expense of the employee. The plan is administered through the State of Wisconsin Employee Trust Fund (the same as the retirement plan) and coverage is with Securian Life Insurance. Employees are encouraged to enroll in the basic coverage upon hire. Late enrollment may require evidence of insurability. It is the employees responsibility to request additional coverage if desired in the case of marriage or dependents. The web-site address is: www.etf.wi.gov Information under members-group life insurance

Medical and Dental Insurance

Medical and dental insurance is available for both the employee and family. The Village's medical carrier is United Healthcare and dental carrier is Delta Dental. The Village pays 80% of the monthly premium cost of health insurance and the employee pays 20%. The employee has the ability to reduce the percentage to 15% by participating in the village's wellness program and annual Health Risk Assessment. The health plan is a high deductible plan which the village reimburses employees for in-network claims through its HRA (health reimbursement arrangement) described below.

Both insurance carriers have on-line web-sites that provide members with access to provider directories and account information.

United Healthcare www.myuhc.com

Delta Dental www.deltadentalwi.com

In 2004 the Village moved to a high deductible plan with co-insurance. For 2020 the single plan has a deductible of \$5,000 and co-insurance coverage of 80/20 with maximum out of pocket of \$6500. These in-network amounts are funded by the Village at 100% using a Health Reimbursement Account (HRA). All claims are submitted to United Healthcare for processing. An employee will receive an Explanation of Benefits (EOB) from United Healthcare for the service. Amounts indicated as deductible and co-insurance will then be submitted by the employee to Diversified Benefits (our 3rd party administrator of the HRA) and funds will be forwarded to the employee to cover these deductible and co-insurance balances. The employee must then pay the provider.

www.dbsbenefits.com

An employee also has the option of opting-out of the Village's group health plan if they have other coverage. The Village will pay an employee 75% of the Village's cost of the single premium for this option. For 2020 the opt-out annual benefit is \$4,285.35 or \$158.72 per pay period. This amount is taxable income to the employee and is provided through the Village's Section 125 plan. This opt out is not considered wages under the Wisconsin Retirement program. An employee would receive this benefit for the appropriate eligible period on their bi-weekly paycheck.

Flexible Benefits Program-Section 125

The Village has a Section 125 –Flexible Spending plan. Employees have the option of contributing pre-tax dollars to flexible spending accounts to pay for dependent care and health care expenses. Employees cost of their portion of insurance premiums for medical and dental insurance are deducted pre-tax through this plan. This election is made annually in December for the upcoming year. Once an election has been made it cannot be changed except for specific defined situations. This plan is administered for the Village by Diversified Benefits - www.dbsbenefits.com

Note: specific information about items is available in the employee Personnel Manual or applicable union contract.

Police Vacation

Years of Service			Years of Service		
Days	Hours		Days	Hours	
10	80	1	20	160	16
12	96	2	20	160	17
13	104	3	22	176	18
13	104	4	22	176	19
13	104	5	23	184	20
15	120	6	23	184	21
15	120	7	24	192	22
16	128	8	24	192	23
16	128	9	24	192	24
17	136	10	25	200	25
17	136	11	25	200	26
18	144	12	26	208	27
18	144	13	27	216	28+
19	152	14			
19	152	15			