

## Village of Elm Grove- Dispatch Benefits for Full-time Employees 2021

An employee is classified as permanent full-time if they meet the criteria in the employee handbook which normally include those (a) who are employed to work for 52 consecutive weeks and (b) who work at least 30 hours a week on a scheduled basis.

### Specific information – Dispatch

Section 16 of the employee personnel manual identifies hours of work, holiday pay, vacations, and compensatory time for the dispatch department.

### Sick Leave

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

### 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 2021 percentage for government employees is 13.5%. The village and employees share the cost of this plan each paying 6.75%. Additional information is available on their web-site [www.etf.wi.gov](http://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 2021 is \$19500.

The web-site addresses are:

Wisconsin Deferred Compensation [www.etf.wi.gov/members/benefits\\_def\\_comp](http://www.etf.wi.gov/members/benefits_def_comp)

ICMA (International City Management Association) [www.icmarc.org](http://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 and coverage is with Minnesota Mutual Life Insurance.

The web-site address is: [www.etf.wi.gov](http://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. The United Healthcare network is extensive includes the major providers in Milwaukee.

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

United Healthcare [www.unitedhealthcare.com](http://www.unitedhealthcare.com)

Delta Dental [www.deltadentalwi.com](http://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 \$6,500. 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 for the service. Amounts indicated as deductible and co-insurance will then be submitted by the employee to Diversified Benefits (our 3<sup>rd</sup> 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. It is strongly suggested that employees utilize on-line account access for United to facilitate tracking of medical expenses and copies of EOBs. [www.dbsbenefits.com](http://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 2021 the opt-out annual benefit is \$4606.74 or \$177.18 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 also may have the cost of their portion of insurance premiums for medical and dental insurance deducted pre-tax. 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](http://www.dbsbenefits.com)

*Note: more specific information about items is available in the employee Personnel Manual*

2021 Annual costs	Employee		Total Annual	employee cost per payroll	Cost per Hour based on 2080 hrs	
	Annual	Village Annual			Employee	Village
<b>United Healthcare</b>						
<i>at 15% employee contribution</i>						
Single	1,083.96	6,142.32	7,226.28	\$41.69		
HRA Contribution		6,500.00	6,500.00			
	1,083.96	12,642.32	13,726.28		\$ 0.52	\$ 6.60
Family	2,930.28	16,605.00	19,535.28	\$112.70		
HRA Contribution		13,000.00	13,000.00			
	2,930.28	29,605.00	32,535.28		\$ 1.41	\$ 15.64

**2021 Dispatch Wage Rates**

**2021 Wages - Dispatch employees**  
*based on 4/2 schedule =1943.5 annual hours*

Dispatch	Length of service	2021 hourly rate	2021 Earnings
			<i>based on estimated hours including holiday pay</i>
	start	20.93	42,242
	after 6 months	21.61	43,614
	after 1 year	23.90	48,236
	after 2 years	25.50	51,465
	after 3 years	26.18	52,838
	New Employee Trainer	Add'l \$1/hr	