

## Village of Elm Grove- Dispatch Benefits for Full-time Employees 2025

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 2025 percentage for government employees is 13.9%. The village and employees share the cost of this plan each paying 6.95%. 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 Mission Square 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 2025 is \$23,500.

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)

Mission Square <https://www.missionsq.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 and the short term programs are administered 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, Dental, and Vision Insurance**

Medical, dental, and vision insurance is available for both the employee and family. The Village's medical carrier is United Healthcare and vision and dental carrier is Delta Dental. The Village pays 85% of the monthly premium cost of health insurance and the employee pays 15%. 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 2025 the single plan has a deductible of \$5,000 and co-insurance coverage of 80/20 with maximum out of pocket of \$7,900. 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 2025 the opt-out annual benefit is \$5,657.60 or \$217.60 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

2025 Rates	Employee Annual	Village Annual	Total Annual	Cost per Hour based on 2080 hrs	
				Employee	Village
<b>United</b>					
Single	1,331.16	7,543.44	8,874.60		
Average HRA Contribution		1,400.00	1,400.00		
	<u>1,331.16</u>	<u>8,943.44</u>	<u>10,274.60</u>	\$ 0.64	\$ 4.30
Family	3,496.68	19,814.16	23,310.84		
Average HRA Contribution		4,700.00	4,700.00		
	<u>3,496.68</u>	<u>24,514.16</u>	<u>28,010.84</u>	\$ 1.68	\$ 11.79

**2025 Dispatch Wage Rates**

2025 Wages - Dispatch Employees			
Based on 37.5 Hour Work Week			
Length of Service	2024	2025	2025 Estimated Earnings
Starting	\$ 24.88	\$ 25.75	\$ 50,214.06
After 6 Months	\$ 25.63	\$ 26.53	\$ 51,727.75
After 1 Year	\$ 28.12	\$ 29.10	\$ 56,753.19
After 2 Years	\$ 29.88	\$ 30.93	\$ 60,305.31
After 3 Years	\$ 30.62	\$ 31.69	\$ 61,798.82