

2024 CITY OF MARINETTE EMPLOYEE BENEFITS SUMMARY

This is a brief description of the City of Marinette's health benefits package for eligible employees. The intent of this sheet is to provide a high-level summary of benefits. It does not provide a full description and is not a guarantee of benefits. For additional information, please contact Human Resources or reference your Employee Benefits Guide. The City of Marinette Microsite is your digital resource for all employee benefits. Explore, engage, and unlock a world of valuable information and tools tailored to enhance your benefit experience. www.cbmicrosite.com/cityofmarinette

Employee Eligibility: All full-time employees working 30+ hours per week are eligible for benefits. Part-time employees working 20-29 hours per week are eligible for voluntary benefits (vision, disability, accident, critical illness and hospital indemnity).

Coverage Effective: Medical, Dental, Vision and Voluntary coverages will take place on the first of the month following date of hire. If you are hired on the first day of the month, coverage will be effective immediately. Insurance premiums are deducted a month in advance.

MEDICAL PLAN

The Medical plan is administered by GHT (WCA Group Health Trust).

PLAN BENEFITS		UHC CHOICE PLUS - PPO		
Annual deductible		\$1,000 individual \$2,000 family		
Out of pocket maximum Includes ded, coins, medical and rx copays)		\$5,000 individual \$10,000 family		
Co-Insurance		After deductible, member pays 10%; plan pays 90%		
PREVENTIVE CARE (Review routine procedures in the Plan Documents for guidelines)				
Includes		Plan pays 100% / Deductible Waived		
MEDICAL BENEFITS				
Primary Care (PCP) Office Visit		\$50 copay / 100% / Ded Waived		
Specialist Office Visit		\$50 copay / 100% / Ded Waived		
Urgent Care		\$100 copay / PPO Deductible / 90%		
Emergency Care		\$400 copay / PPO Deductible / 90%		
Inpatient / Outpatient Hospital		Deductible / 90%		
Manipulation		\$50 copay / 100% / Ded Waived		
Phys/Occ/Sp/Resp Therapy		Deductible / 90%		
Mental Health / Subst.Abuse:				
Office Visit		\$50 copay / 100% / Ded Waived		
Inpatient		Deductible / 90%		
Outpatient		Deductible / 90%		
High Tech Imaging Coverage		\$100 copay / Deductible / 90%		
Oral Surgery		Deductible / 90%		
All Other Covered Medical Services		Deductible / 90%		
PHARMACY BENEFITS				
Drug Plan Formulary		<u>Generic</u>	<u>Preferred</u>	<u>Non-Preferred</u>
Retail, 30 Days		\$10	\$50	\$100
Retail, 31-90 Days		\$30	\$150	\$300
Mail Order, 90 Days		\$20	\$100	\$200
Specialty, 30 Days		20% to \$250	20% to \$250	20% to \$250
Value Priced Drugs: Yes - \$0 copay				
Mandatory Generic: Yes				
RX Max Out-of-Pocket: Included in Medical				
COST:	EMPLOYEE PAYS	CITY PAYS PER MONTH		
Employee Only	\$50.62 per pay period	\$911.14		
Employee + 1	\$96.18 per pay period	\$1,731.17		
Family	\$131.43 per pay period	\$2,365.75		

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DENTAL PLAN

City of Marinette's dental plan is administered by Delta Dental of Wisconsin.

Annual deductible	\$0	
Annual benefit maximum	\$1,000 per person	
Coverage	<ul style="list-style-type: none"> • 100% coverage for preventive care • 80% coverage for basic services • 50% coverage for major services • Orthodontia coverage available for children up to age 19; maximum of 50% up to a lifetime of \$1,000. 	
COST:	EMPLOYEE PAYS	CITY PAYS PER MONTH
Employee Only	\$1.65 pay per period	\$29.74
Employee & Family	\$5.17 pay per period	\$93.13

VISION PLAN

City of Marinette offers vision plan insurance from Vision Service Plan (VSP).

Coverage	<ul style="list-style-type: none"> • \$10 copay for annual routine eye examination • \$150 after \$25 copay frame allowance • \$150 contact lens allowance 	
COST:	EMPLOYEE PAYS PER PAY PERIOD	
Employee Only	\$3.74	
Employee & Spouse	\$8.04	
Employee & Child(ren)	\$8.04	
Employee & Family	\$11.47	

VOLUNTARY LIFE & AD&D COVERAGE

City of Marinette offers voluntary life insurance from Sunlife. You can purchase for yourself or for your eligible dependent spouse and child(ren).

Coverage	<ul style="list-style-type: none"> • Employee – Increments from \$10,000 to \$300,000 • Spouse – Increments from \$5,000 to \$150,000 • Child(ren) – Increments from \$5,000 to \$10,000 <p>Guarantee Issue Amount:</p> <ul style="list-style-type: none"> • Employee \$100,000 ; Spouse \$25,000; and Child(ren) \$5,000 	
COST:	Employee cost will depend on coverage selected and age bracket.	

CRITICAL ILLNESS COVERAGE

City of Marinette offers voluntary critical illness insurance from Sunlife.

Coverage	<ul style="list-style-type: none"> • Invasive Cancer / Cancer in Situ – 100% / 25% • Recurrence Benefits (wait time/percent) – 12 Months / 100% • Max Coverages Allowed (Emp/Spouse/Dep) - \$40,000/\$40,000/\$20,000 • Wellness Screening Benefit - \$50 	
COST:	Employee cost will depend on coverage amounts selected.	

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ACCIDENT COVERAGE

City of Marinette offers voluntary accident insurance from Sunlife.

Coverage	<ul style="list-style-type: none"> • Accident Death -Up to \$25,000 • Burns (Grafts) – Up to \$10,000 • Emergency Room - \$150 • Fracture (Closed/Open) - \$3,000 / \$6,000 • Surgery – Up to \$1,250 • Wellness Screening Benefit - \$50
COST:	EMPLOYEE PAYS PER PAY PERIOD
Employee Only	\$4.05
Employee & Spouse	\$6.47
Employee & Child(ren)	\$7.65
Employee & Family	\$10.06

HOSPITAL INDEMNITY INSURANCE

City of Marinette offers voluntary hospital indemnity insurance from Sunlife.

Coverage	<ul style="list-style-type: none"> • First Day Benefits (Hospital / ICU Confinement) – Up to \$2,000 for 1 day • Confinement Benefits <ul style="list-style-type: none"> ○ Hospital confinement – Up to \$100/day, Up to 30 days ○ ICU confinement – Up to \$100/day, Up to 10 days • Additional and Enhanced Benefits - \$100 per day • Wellness Screening Benefit - \$50 per day / 1 day per insured per benefit year
COST:	EMPLOYEE PAYS PER PAY PERIOD
Employee Only	\$14.97
Employee & Spouse	\$29.22
Employee & Child(ren)	\$23.96
Employee & Family	\$38.21

DISABILITY

City of Marinette offers short and long-term disability from Sunlife.

Coverage	Short Term	Long Term
	<ul style="list-style-type: none"> • Weekly Benefit Amount – 60% of salary, up to \$1,500 • Benefits Begin -8 calendar days for injury or illness • Benefit Duration – Up to 12 weeks 	<ul style="list-style-type: none"> • Monthly Benefit Amount – 60% of salary, up to \$6,000 • Benefits Begin – 90 Days • Benefit Duration – Up to your Social Security Normal Retirement Age (about 65 years of age) or longer, depending on your age at disability
COST:	Employee cost is based on age bracket and earnings.	

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BASIC LIFE & AD&D

City of Marinette provides basic life and AD&D insurance to all eligible employees at no cost. These benefits are insured by the Wisconsin Public Employers Group Life Insurance Program. Employees may purchase supplemental coverage.

COST:	100% of premiums paid by employer for Basic Life. (Supplemental life and AD&D are available for purchase for employee and dependents) Life Insurance is effective as of the first of the month, following 30 days of employment.
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HEALTH REIMBURSEMENT ACCOUNT (HRA)

City of Marinette provides an HRA to employees enrolled on the City's medical insurance at no cost through Associated Bank.

Coverage	<ul style="list-style-type: none">• \$500 – Employee• \$750 – Employee +1• \$1,000 – Family <i>Pro-rated first year based on hire date</i>• Medical expenses at that are applicable to the health's plan deductible, coinsurance, and prescription drug copays. Includes dental and vision.
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FLEX SPENDING ACCOUNT (FSA)

City of Marinette offers a Flex Spend Account (FSA) through Associated Bank.

Coverage	<ul style="list-style-type: none">• Dependent Care up to \$5,000 or \$2,500 if married and filing separately• Unreimbursed Medical up to \$3,200• Contribute pre-tax dollars to pay for eligible health care expenses (out-of-pocket, medical, dental, vision, prescriptions)• Do not have to be on the City's medical plan• Must work 20/hrs a week minimum
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TELADOC

Teladoc is a great alternative to visiting your normal doctor or urgent care, when you are suffering from one of many common, non-emergency medical conditions. With 24/7/365 access to U.S. board-certified doctors, you can access medical care, from home or on the road – and in some cases, doctors can write a prescription to a local pharmacy near you.

GHT AND BELLIN HEALTH NEAR-SITE PRIMARY CARE CLINICS

GHT Medical Insurance along with Bellin Health provide a near-site primary care clinic to covered City employees and dependents on the City's medical plan at no-cost. You do not need to be a Bellin patient and is available at all Bellin Health Primary Care locations in Wisconsin. You may see any primary care Bellin provider for free (as long as on the City's medical insurance). Specialists are not included – those appointments would have a co-pay.

Bellin and GHT have an arrangement that covers therapy services at the Oconto Bellin location only. If you are referred to a therapist at the Marinette location, you could ask that referral be made to Oconto (to save on therapy cost and if willing to drive to Oconto).

CHIROPRACTIC BENEFIT

Chiropractic Services are available at a reduced copay through the City of Marinette for covered employees on the medical plan. The City shall reimburse the employee for the cost of Chiropractic Care up to \$35 per visit, for a maximum of 10 visits per year. Benefits must be rendered by a chiropractor.

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DEFERRED COMPENSATION

All local government employees. Deferred Compensation Programs allow eligible employees to save and invest before-tax and after-tax through voluntary paycheck contributions, supplementing any existing retirement/pension benefits. The City offers two programs to employees – Wisconsin Deferred Compensation Program or Nationwide.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The City of Marinette provides at no-cost to all employees an Employee Assistance Program from Employee Resource Center (ERC). A 24-hour hotline and counseling are available to all employees and their families for help with marriage/family issues, relationships, stress, drug and alcohol dependency, depression, anxiety, etc.

EXTRA MEDICAL PERKS

We're here to support your health needs. These benefits reflect our commitment to your care, aiming to provide you the best tools and resources for a healthier future. Maternity Management, UMR Hearing, Real Appeal, Plan Advisor and Teladoc.

WELLNESS INCENTIVES

All year-around employees are eligible. Reimbursements for gym memberships, workout classes, events and more!

NOTES:

- **ETF City Life Insurance** is effective as of the 1st of the month, following 30 days of employment.
 - Basic Life is covered by the City of Marinette equal to your annual salary amount.
- Insurance premiums are deducted one month in advance.
- Dependents are eligible to the date which they attain age 26, except as noted.
- **Wisconsin Retirement System (WRS)** – All Active local government employees. The money to pay WRS benefits come from employee and employer required contributions and investment (interest) earnings. The amount that you and your employer pay are (by law) based on a percentage of your annual salary. Employers pay 50% of the total amount required and employees pay the other 50%. You will need to be employed for 5 years by the City to be vested.