



CITY OF OSHKOSH
2021 BENEFITS SUMMARY
REPRESENTED (FIRE) FULL-TIME EMPLOYEES

HEALTH INSURANCE

City Pays	Employee Pays *	Who is Eligible and When	Benefits You Receive	
			In-Network	Out-of-Network
PPO	Premium and any Deductibles, Co-insurance and any above Usual and Customary charges for out-of-network services. Single = \$81.40/mth Emp+1 = \$162.80/mth Emp+Children = \$162.80/mth Family = \$203.56/month	All full-time employees and their eligible dependents. Based on employee's date of hire. If hired on the 1 st through 5 th of the month, eligible on the 1 st of the month following the date of hire. If hired on the 6 th through the end of the month, eligible on the 1 st of the month, following 30 days of employment.	See attached Schedule of Benefits	

*Rates are 12% of premium and assume employee takes the Health Risk Assessment.

DENTAL INSURANCE

	Employee Pays*	Who is Eligible and When	Benefits You Receive
PPO	Premium and any Deductible, Co-insurance and any above Usual and Customary charges for out-of-network services. Single = \$5.20/month Emp+1 = \$10.54/month Family = \$19.88/month	All full-time employees and their eligible dependents. Based on employee's date of hire. If hired on the 1 st through 5 th of the month, eligible on the 1 st of the month following the date of hire. If hired on the 6 th through the end of the month, eligible on the 1 st of the month, following 30 days of employment.	See Schedule of Benefits.

*Rates are 15% of premium.

VISION INSURANCE

	Employee Pays*	Who is Eligible and When	Benefits You Receive
	Premium and any Co-pays, Co-insurance and any above Usual and Customary charges for out-of-network services. Single = \$5.83/month Emp+1 = \$11.10/month Family = \$17.41/month	All full-time employees and their eligible dependents. Based on employee's date of hire. If hired on the 1 st through 5 th of the month, eligible on the 1 st of the month following the date of hire. If hired on the 6 th through the end of the month, eligible on the 1 st of the month, following 30 days of employment.	See Schedule of Benefits.

*Rates are 100% of premium.

TERM LIFE INSURANCE

City Pays	Employee Pays	Who is Eligible and When	Benefits You Receive
100% of Basic Premium	None of Basic Premium	All employees.	This is term insurance with the option to purchase additional and supplemental coverage equaling up to five times your WRS reportable earnings.
None – Supplemental	100% - Supplemental	Must apply within 30 days of initial WRS eligibility. Coverage begins the first of the month following date of hire.	Basic and Supplemental each provide coverage for you equal to 1 times your prior years WRs earnings rounded to the next thousand.
None – Additional	100% - Additional		Additional provides coverage for up to three times your WRS reportable earnings rounded up to the next thousand.

SPOUSE & DEPENDENT LIFE INSURANCE

City Pays	Employee Pays	Who is Eligible and When	Benefits You Receive
None	100% of premium for option selected.	All employees. Must apply within 30 days of initial WRS eligibility or within 30 days after date of marriage or birth of child. Coverage begins the first day of the calendar month on or after the date the application is received by the employer.	\$1.75/month provides \$10,000 coverage for spouse/domestic partner and \$5,000 for each dependent. \$3.50/month provides \$20,000 coverage for spouse/domestic partner and \$10,000 for each dependent.

HOLIDAYS

City Pays	Employee Pays	Who is Eligible and When	Benefits You Receive
100% of pay and benefits	None	All employees.	Per negotiated contract.

RETIREMENT

City Pays	Employee Pays	Who is Eligible and When	Benefits You Receive
Employer Contribution, 16.35%	Employee Contribution, 6.75%	All employees.	Subject to the parameters of the program and selected annuity option. Also provides death, permanent disability, and separation benefits.

*Up to policy defined maximums.

FLEXIBLE BENEFIT PLAN

City Pays	Employee Pays	Who is Eligible and When	Benefits You Receive
None	100% of contribution. Maximums are: \$5,000 for Dependent Care \$2,750 for Medical Expenses.	All employees. Eligibility is the same as Health Insurance. Each fall, employees may enroll for the next calendar year.	Expenses that can be paid by the Flex Plan include: 1) qualified dependent care expenses as defined by IRS 2) deductible medical, dental and vision expenses as defined by IRS 3) Independent medical, dental or vision premiums as defined by the IRS The employee saves Federal, Wisconsin and Social Security taxes on these expenses. Payroll deducted medical premiums are withheld pre-tax.

ICMA RETIREMENT PROGRAM – DEFERRED COMPENSATION

City Pays	Employee Pays	Who is Eligible and When	Benefits You Receive
None	100% of contribution	All employees upon election.	This retirement savings plan allows employees to reduce taxable income until it is withdrawn at retirement or termination of employment.

ICMA RETIREMENT PROGRAM – ROTH

City Pays	Employee Pays	Who is Eligible and When	Benefits You Receive
None	100% of contribution	All employees upon election.	This retirement savings plan allows employees to set aside after-tax income up to a specified amount each year. Both earnings on the account and withdrawals after age 59½ are tax-free.

WORKER’S COMPENSATION

City Pays	Employee Pays	Who is Eligible and When	Benefits You Receive
100% funded by the employer.	None	All employees.	Cash compensation, medical expenses and death benefits for workplace accidents and diseases. Subject to the parameters of current worker’s compensation law.

VACATION

City Pays	Employee Pays	Who is Eligible and When	Benefits You Receive
100% of pay and benefits	None	All employees.	Per negotiated contract.

SICK LEAVE

City Pays	Employee Pays	Who is Eligible and When	Benefits You Receive
100% of pay and benefits	None	All employees.	Employees earn one day per calendar month, unlimited maximum accumulation. Please refer to the negotiated contract for more information.

FAMILY & MEDICAL LEAVE

City Pays	Employee Pays	Who is Eligible and When	Benefits You Receive
		All employees who meet Federal Standard eligibility requirement of minimum 1,250 hours of City employment in preceding 12 months. Reduced requirements may apply for Wisconsin FMLA.	Eligible employees may request leave which is unpaid and job-protected with maintenance of group health insurance coverage each year for specified family, medical and military exigency reasons. Paid leave will be substituted in some situations.

UNEMPLOYMENT COMPENSATION

City Pays	Employee Pays	Who is Eligible and When	Benefits You Receive
100% funded by the employer.	None	All eligible employees who are laid off or terminated for specific conditions may receive benefits.	Subject to the parameters of current unemployment compensation law.

MILITARY LEAVE

City Pays	Employee Pays	Who is Eligible and When	Benefits You Receive
100% funded by the employer.	None	All employees.	Eligible employees may request unpaid job-protected leave for active duty or required field training subject to USSERA regulations.

FUNERAL LEAVE

City Pays	Employee Pays	Who is Eligible and When	Benefits You Receive
100% of pay and benefits	None	All employees.	Paid time off for funeral of certain family members (up to three scheduled work days for a 40-hour employee or two days for all others, per negotiated contract).

INCOME CONTINUATION INSURANCE

City Pays	Employee Pays	Who is Eligible and When	Benefits You Receive
100% of 180 calendar day elimination period 25% of 120, 90, 60 or 30 calendar day elimination periods	None of 180 calendar day elimination period Premium based on the elimination period selected and the prior year's WRS earnings rounded up to the next thousand.	All employees. Must apply within 30 days initial WRS eligibility. Coverage begins the first of the month, following six months of employment. Eligible employees with previous year's earnings of over \$64,000 will be able to purchase supplemental ICI insurance at their own cost.	Subject to the parameters of the plan, employees may receive 75% of gross salary not to exceed \$4,000 per month, after elimination period is completed.

JURY DUTY

City Pays	Employee Pays	Who is Eligible and When	Benefits You Receive
100% of pay and benefits	None	All employees.	Paid time off for jury service. Not to exceed scheduled hours. Return check to the City.

This is a basic summary of benefits and does not include all benefits. This summary of benefits does not constitute an employment agreement between the employer and potential employee and is subject to change.

FOR MORE INFORMATION, CONTACT:

City Hall, Benefits Office Room 401

215 Church Street

Oshkosh, WI 54901

Phone: (920) 236-5138

CITY OF OSHKOSH WEBSITE: <http://www.ci.oshkosh.wi.us/>

