

City of Beloit

Benefits Summary 2016

VISION STATEMENT:

Beloit – The gem of the Rock River Valley, embracing sustainable public policy, service delivery and development in ways that protect the natural and built environment, enhance economic competitiveness and create a high quality living experience for current and future generations.

MISSION STATEMENT:

The City of Beloit celebrates its proud heritage, diverse culture, entrepreneurial spirit and stewardship of a high quality of life; employing sustainable practices to continue its resurgence as the gem of the Rock River Valley.

BENEFITS	WHAT YOU RECEIVE												
<p>Health Insurance</p> <p>The Alliance Network</p> <p>Third Party Administrator – UMR</p> <p>www.umar.com</p>	<p>Effective: First of the month following 30 days of active employment</p> <p>Cost: Provided at no to most employees with the exception of library employees. Library employees will pay: \$18.28 single/\$45.22 family (pre or post tax deferred)</p> <p>PPO Coverage:</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>In-Network</u></th> <th style="text-align: left;"><u>Deductible</u></th> <th style="text-align: left;"><u>Out of Network</u></th> </tr> </thead> <tbody> <tr> <td>\$700 single/\$2,100 family</td> <td>\$1,400 single/\$4,200 family</td> <td></td> </tr> <tr> <td>90%/10%</td> <td><u>Coinsurance</u></td> <td>70%/30%</td> </tr> <tr> <td>\$1,500 single/\$3,700 family</td> <td><u>Out of Pocket Max</u></td> <td>\$3,000 single/\$7,400 family</td> </tr> </tbody> </table> <p>Out of Pocket Maximum represents the total paid for deductible, coinsurance and any applicable copays. Once OOP Maximum has been met, plan pays 100% of covered expenses subject to any exceptions noted in the plan document.</p>	<u>In-Network</u>	<u>Deductible</u>	<u>Out of Network</u>	\$700 single/\$2,100 family	\$1,400 single/\$4,200 family		90%/10%	<u>Coinsurance</u>	70%/30%	\$1,500 single/\$3,700 family	<u>Out of Pocket Max</u>	\$3,000 single/\$7,400 family
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<p>Prescription Drugs</p> <p>Serve-You</p> <p>http://serve-you-rx.com</p>	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>Retail Copay (30 day)</u></th> <th style="text-align: center;"><u>Mail Order Copay (90 days)</u></th> </tr> </thead> <tbody> <tr> <td>Split Generic/Tier 1 Generic</td> <td style="text-align: center;">\$5/10</td> <td style="text-align: center;">\$10/20</td> </tr> <tr> <td>Tier 2 Preferred Brand</td> <td style="text-align: center;">\$30</td> <td style="text-align: center;">\$20</td> </tr> <tr> <td>Tier 3 Non-Preferred Brand</td> <td style="text-align: center;">\$60</td> <td style="text-align: center;">\$120</td> </tr> </tbody> </table> <p>Out of Pocket (OOP) Maximum \$5,350 (single) / \$10,00 (family)</p> <p>Prescription drug copays apply toward the prescription drug OOP maximum. The prescription drug OOP Max is separate from the medical OOP limit.</p> <p><i>Mandatory generic and mail order after 3 refills of a maintenance drug.</i></p>		<u>Retail Copay (30 day)</u>	<u>Mail Order Copay (90 days)</u>	Split Generic/Tier 1 Generic	\$5/10	\$10/20	Tier 2 Preferred Brand	\$30	\$20	Tier 3 Non-Preferred Brand	\$60	\$120
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<p>Delta Dental</p> <p>\$1,500 annual maximum</p> <p>www.deltadentalwi.com</p>	<p>Effective: First of the month following 30 days of active employment</p> <p>Cost: Provided at no to most employees with the exception of library employees. The dental premium is included in the health.</p> <p>Coverage: There are no network restrictions. Maximum payable benefit per individual is \$1,500 per calendar year. Lifetime Orthodontic maximum \$2,500 per individual</p>												

<p>Life Insurance</p> <p>Minnesota Life (ETF)</p> <p>Most cases – coverage becomes effective after 6 months of employment</p> <p>www.minnesotalife.com</p>	<table border="1"> <thead> <tr> <th></th> <th>Basic</th> <th>Spplmntl/Addtnl</th> <th>Spouse/Dependent</th> </tr> </thead> <tbody> <tr> <td>Coverage</td> <td>Annual salary rounded up to the next thousand</td> <td>Team member can elect 4 X their annual salary or max of \$230,000</td> <td>Unit 1 - \$10,000/\$5,000 Unit 2 - \$20,000/\$10,000</td> </tr> <tr> <td>Cost</td> <td>100% paid by City of Beloit</td> <td>Depends on salary and age</td> <td>Unit 1 - \$1.75/month Unit 2 - \$3.50/month</td> </tr> </tbody> </table>		Basic	Spplmntl/Addtnl	Spouse/Dependent	Coverage	Annual salary rounded up to the next thousand	Team member can elect 4 X their annual salary or max of \$230,000	Unit 1 - \$10,000/\$5,000 Unit 2 - \$20,000/\$10,000	Cost	100% paid by City of Beloit	Depends on salary and age	Unit 1 - \$1.75/month Unit 2 - \$3.50/month			
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<p>Wisconsin State Retirement System</p> <p>www.etf.wi.gov</p>	<p>All WRS eligible employees of the City of Beloit will pay 50% of the WRS determined rate, which is 6.6% in 2016 and the City of Beloit will pay 50% (6.6% 2016) into WRS in 2016. The WRS rates are determined on an annual basis & will be adjusted accordingly. The 50% (6.6%) is calculated from your gross wages & is a pre-tax deduction that starts the first day.</p>															
<p>Long Term Disability Insurance</p>	<p>Lincoln Financial Group is the carrier for Long Term Disability pays 60% of annual salary after being off work for 90 days. It is voluntary and the cost varies based on age and salary.</p>															
<p>Deferred Compensation Programs</p>	<p>ICMA, Security Benefits & Nationwide all offer the employees the option of investing a portion of their gross earnings before and/or after taxes.</p>															
<p>Voluntary Products</p>	<p>Vision is offer through Delta Vision</p> <p>Flexible Spending for both medical & Dependent Care through TASC</p> <p>Several products are offered through AFLAC. Some of the products offered are: Short Term Disability, Hospital Confinement, Hospital Intensive Care, Accident, Cancer & Critical Illness.</p>															
<p>Holidays</p>	<p>Ten (10) holidays per year (part-time on a prorated basis): New Year's Day, Spring Holiday (April 3rd), Memorial Day, Independence Day, Labor Day, Thanksgiving & Day following, Christmas Eve & Christmas Day, New Year's Eve Day</p> <p>Three Floating holidays per year (part-time on a prorated basis)</p>															
<p>Other Benefits</p>	<p>Sick leave - See labor contract or personnel manual for sick leave Vacation - See labor contract or personnel manual for vacation schedule</p>															
<p>COBNET</p> <p>www.ci.beloit.wi.us</p>	<p>The City of Beloit has a web-site that includes information for employees only. Items you would find on the Intranet: Employee Manuals, Contracts, Health & Dental Booklets, and may other useful forms and information booklets</p>															