



## **GROUP INSURANCE POLICY:**

*For the purpose of policy interpretation, Mcmillan Memorial Library employees are considered both employees of the Library as well as employees of the City of Wisconsin Rapids. Policy wording may include either references to "City" employees or "Library" employees, both of which apply if approved by the McMillan Memorial Library Board.*

### **Purpose:**

To provide employees with general guidelines regarding the various insurance programs available to eligible employees.

### **Policy:**

Eligible employees at the City of Wisconsin Rapids are provided with group life, health and dental insurance. The information contained in this policy is only intended to provide a summary of some of the benefits available to eligible employees. The controlling terms and conditions of all benefits are contained in actual benefit plan documents. In the event of discrepancies between other printed materials and formal plan documents describing benefit programs, the official plan document provisions govern.

### Life Insurance:

1. The City provides a group term life insurance policy in the amount of \$5,000.00 for all actively employed persons who work twenty (20) hours or more. There is no cost to the employee for this policy.
2. All Wisconsin Retirement System (WRS) benefit eligible employees may also participate in a group term life insurance, separate from the \$5,000 life insurance described above, through the Wisconsin Public Employees Group Life Insurance Plan offered by the Department of Employee Trust Funds.
3. Employees are eligible to participate after thirty (30) days' employment, unless they are currently covered under the program.
4. Life insurance coverage is in an amount equal to annual salary rounded to the next higher one thousand dollars.
5. Coverage is also available for the employee's spouse and children.
6. The premium is based on age and salary, and the premium cost is shared by the employer and employee based on a formula established by the Plan.
7. At their option and own cost, employees may subscribe to life insurance in amounts equal to annual salary up to four times their annual salary.

### Health Insurance:

1. The City provides a comprehensive group health insurance plan to all active full-time and part-time employees who work 20 hours or more per week. The specific benefits of the plan are as described in the plan document. Health plan benefit levels and financial responsibility are governed by the Human Resources Committee and the Common Council and are subject to change at any time.

Dental Insurance:

1. The City provides a dental plan to all active full-time and part-time employees who work twenty (20) hours or more per week. Benefits under this plan are as described in the plan document and cover preventive, basic, and major dental work. The dental plan is subject to change at any time.

**Procedure:**

The health plan is a self-funded, high-deductible health plan and is administered by a third-party insurance company.

1. The City pays 90% of the cost of the plan premium for all active non-union and AFSCME full-time employees (30-40 hours) and 50% for part-time employees (20-29 hours).
2. Group health insurance coverage is effective on the first day of the month following 30 calendar days' of active employment, provided the employee has completed the enrollment forms and elected coverage.
3. Coverage is available for the employee only, the employee plus one person (spouse or child), or family (three or more persons). No additional compensation or claim against the City can be made for opting not to take coverage or for subscribing to a single- or two-person plan.
4. Employees who do not elect to subscribe to health benefits during the initial enrollment period may subscribe during open enrollment or when they experience a qualifying event. An employee who experiences a qualifying event who wishes to make changes to insurance coverage must do so within thirty (30) days of the qualifying event and must provide proof to the Human Resources Department of the qualifying event, i.e. marriage license, birth certificate, etc.
5. Continuation of group health insurance is available to employees and their eligible dependents as provided under the federal COBRA law. The maximum length of extended coverage is 18 months and 36 months for eligible dependents, depending on the qualifying event. Extended coverage is available for eligible dependents in the case of dependent children when they are otherwise no longer eligible due to age. See COBRA section of the Policies and Procedures.
6. The City currently provides continuation of health benefit participation to retired employees. Benefits are described in the Retiree Insurance Benefit policy.
7. Benefits under the City's dental plan are as described in the plan document and cover preventive, basic, and major dental work. The City contributes 50% of the premium cost

for full-time non-union and AFSCME employees (30-40 hours) and 40% of the premium cost for non-union and AFSCME part-time employees (20-29 hours).

Adopted by the McMillan Memorial Library Board of Trustees, August 16th, 2023.