# Resources list of benefits,

acine County



## Full Time, Regular Employees - (40 hours per week)

### **INSURANCE**

### Health Insurance Coverage

Racine County is self-insured. The Third-Party Administrator is United Healthcare. Coverage is effective the first of the month following thirty days of employment.

### Traditional Plan

- Premium sharing: Racine County pays 85%. Employee pays 15%.
  - 2024 monthly premiums: Single: \$122.85, Family: \$354.75
- IN NETWORK: Individual deductible \$1000, family deductible \$2000 per calendar year. After the deductible is met, the plan pays 80% of allowable charges. Out-of-pocket maximum per calendar year is \$2500 for individual and \$5000 for family.
- OUT OF NETWORK: Individual deductible is \$2000, family deductible is \$4000 per calendar year. After the
  deductible is met, the plan pays 60% of allowable charges. Out-of-pocket maximum per calendar year is \$4000
  for individual and \$8000 for family.

### HIGH DEDUCTIBLE HEALTH PLAN

- Racine County is self-insured. The Third-Party Administrator is United Healthcare. Coverage is effective the first
  of the month following thrity days of employment.
- Premium sharing: Racine County past 85% Employee pays 15%
  - 2024 monthly premiums: Single: \$85.95, Family: \$248.25
- Individual deductible is \$5000.00 family deductible is \$10,000. Out of Pocket Maximum is \$5000 for individual and \$10,000 for family.
- Once the deductible is met, the plan will pay \$100 of in-network charges.

### Vision Benefits (administered by Delta Vision)

- Works with Insight Network and has \$0 copays.
   Incudes a comprehensive Eye Exam with frame and contact allowances.
- Exams and lenses or contacts are covered once every calendar year.
   \$4/month for single and \$10/month for family.

### Dental Insurance Coverage

Coverage is effective the first of the month following thirty days of employment. There are two dental plan options: Basic Coverage or Premium Coverage.

# **Basic Coverage** - Racine County is self-insured. The Third-Party Administrator for basic dental coverage is United Healthcare.

- Individual yearly deductible \$25, family yearly deductible \$75
- Fully paid insurance premium by Racine County.
  - 2024 monthly premiums: Single: \$0, Family: \$0
- No deductible for diagnostic or preventative services.
- Co-Insurance: 80% of usual and customary charges of covered services paid. Maximum of \$1200/year per person.
- No orthodontic coverage.

# **Premium Coverage** - The Third-Party Administrator for premium dental coverage is Delta Dental.

- No deductibles.
- 100% coverage if provider is in network.
- Premium sharing: Employee pays difference between the basic and premium coverage.
  - 2024 monthly premiums: Single: \$25, Family: \$88
- Orthodontic coverage: Employee pays 50% of the fee up to a maximum payment by the employee of \$695.

### RACINE EMPLOYEE HEALTH AND WELLNESS CENTER

Racine County has partnered with the City of Racine and Racine Unified to create a health center for:

- Racine County full-time employees, who are covered under the county health plan;
- Dependents of Racine County employees who are covered under the county health plan; and
- Racine County retirees and their dependents that are covered under the county health plan.

Visits are by appointment only. Available services include primary care, chronic disease management, wellness consultations, immunizations, physicals (including school and sports physicals), diagnosis and treatment of urgent care needs (e.g., ear or sinus infections, strep throat), and lab work. There is no fee or co-pay for visits to the center, but there may be costs for services referred outside of the health center (radiology, some lab services, etc.). County health coverage may be applied to any of those costs. Some medications are dispensed for free at the Wellness Center.



### **Deferred Compensation**

**Optional** - Automatic payroll deduction from salary prior to tax deductions into a tax deferred savings program. Employees may enroll at the time of hire or during the designated open enrollment periods.

### Flexible Spending Accounts

**Optional** - Regular full-time employees are eligible to contribute to two flexible spending accounts: Health Care Flexible Spending Account and Dependent Care Flexible Spending Account. Newly hired employees may enroll by submitting an enrollment form to Human Resources within thirty (30) calendar days from their date of hire.

### **Wisconsin Retirement Fund**

Effective from date of hire. The employee contributes the employee's share, an amount that's required by State statute, through automatic payroll deduction. The County matches that contribution.

Please be aware, if you are currently a WRS annuitant, you MUST inform Human Resources. You must also inform WRS of your new employment with Racine County prior to starting. You are not permitted to receive an annuity AND be employed by a WRS employer at the same time, therefore it is essential that your annuity is stopped in a timely manner. You also are required to have a break in service of 75 days from your previous WRS employer, otherwise a repayment may be needed.

### Holidays

The following holidays are observed by Racine County and shall be granted with pay to covered employees:

- New Year's Day
- Dr. Martin Luther King Day
- Friday before Easter
- Memorial Day
- Independence Day
- Labor Day

- Thanksgiving Day
- Friday following Thanksgiving Day
- Day before Christmas Day
- Christmas Day
- Day before New Year's Day

# **Floating Holiday**

A newly hired employee is not eligible for a floating holiday until after successful completion of the introductory period. If the calendar year ends before an employee has completed the introductory period, the New Year's Day employee is not eligible for a floating holiday for that year.

### Sick Time

Exempt employees may take sick time for medical-related absences upon completion of the introductory period.

### **Vacations**

Anniversary Date of Employment	Weeks of Vacation
6th month anniversary	1 week
1st through 4th	3 weeks
5th through 7th	4 weeks
8th through 12th	4 weeks, 3 days
13th through 17th	5 weeks
18th through 22nd	5 weeks
23rd and beyond	5 weeks

# **Employee Assistance Program**

Racine County offers all employees an Employee Assistance Program. EAP is a resource for emotional, financial, and legal support, and other life stressors. EAP is available 24 hours a day, 7 days a week.

### **Other Benefits:**

- Life Insurance
- Employer Paid Short Term Disability
- Employer Paid Long Term Disability
- Funeral Leave Pay
- Pet Insurance



