



State of Wisconsin Employee Benefits At A Glance



Are you new to Wisconsin state employment? Or just need a refresher on what benefits are available? This short course highlights those benefits available to you. There is no audio with this training.

- ☰ **What State Employment Offers**

- ☰ **Paid Leave**

- ☰ **Wisconsin Retirement System (WRS)**

- ☰ **Wisconsin Deferred Compensation (WDC)**

- ☰ **Health Insurance**

- ☰ **Life and Accident Insurance**

- ☰ **Disability Insurance**

- ☰ **Vision and Dental Insurance**

☰ [Flexible Spending/Pre-Tax Savings Accounts](#)

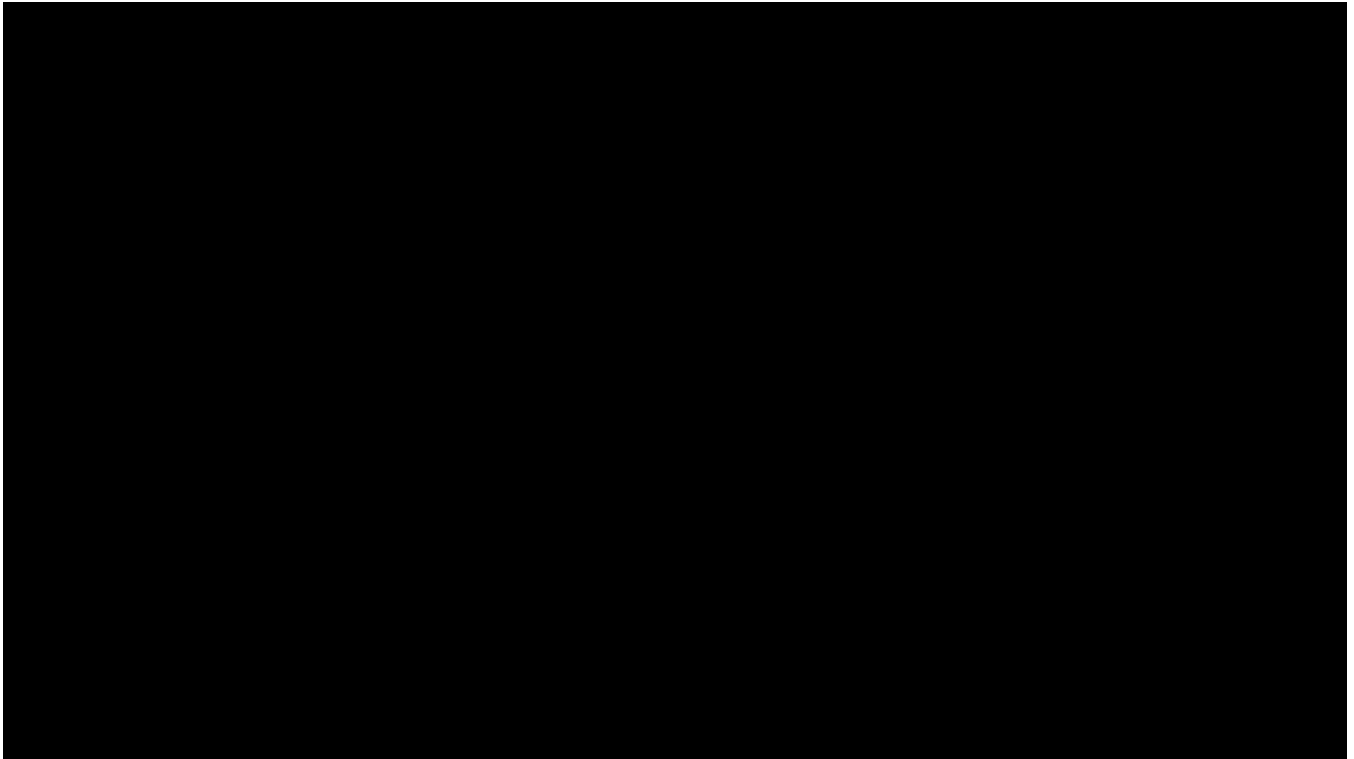
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What State Employment Offers



The State of Wisconsin offers a comprehensive benefits

package including:



- Paid leave
- Coverage by one of the top retirement systems in the country
- Comprehensive medical and prescription coverage
- Life insurance
- Disability insurance
- Supplemental dental and vision insurance
- Flexible Spending/Pre-Tax Savings Accounts

Paid Leave

Work/life balance is important. The State provides a variety of paid leave benefits to support this balance.

CONTINUE

Vacation

- New state employees earn 104-120 hours of vacation per year
- Vacation for new employees prorated based on start date

Personal Holiday

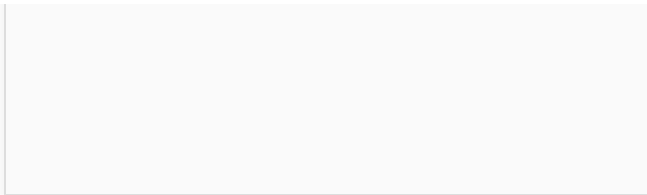
- 36 hours (4.5 days) granted at hire and at the start of every year
- Can be used from the first day of employment

Sick Leave

- Earn 5 hours of sick leave for every bi-weekly pay period
- There is no limit to the amount of sick leave that can be earned over time.

Paid Legal Holidays

9 paid legal holidays



Note: paid leave is prorated based on appointment percentage

Wisconsin Retirement System (WRS)



World Class Retirement System

The Wisconsin Retirement System (WRS) is the 8th largest pension fund in the US and the 25th largest public or private pension fund in the world.

Benefits

Provides retirement (pension) benefits to state and local employees. Other benefits available include:

- Separation Benefits
- Disability Benefits
- Death Benefits

Participation

—

Participation is mandatory for eligible employees (enrollment is automatic)

Contributions

—

Employees and employers are required to make pre-tax contributions to their WRS account.

- 2020 Employee Contribution Rate = 6.75% of covered earnings
- 2020 Employer Contribution Rate (most employees) = 6.75% of covered earnings

Vesting

—

If you begin WRS employment on or after 7/1/2011, you must have 5 years of WRS creditable service before being eligible to receive a retirement benefit.

Administration

—

Administered by the [Department of Employee Trust Funds \(ETF\)](#)



Wisconsin Deferred Compensation (WDC)

WDC	PLAN HIGHLIGHTS	CONTRIBUTIONS
<p>In addition to the WRS, employees have the option to set aside money in a supplemental retirement savings plan – Wisconsin Deferred Compensation [457(b)] plan.</p>		

WDC	PLAN HIGHLIGHTS	CONTRIBUTIONS
<ul style="list-style-type: none">• Contributions can be taken on a pre-tax or post-tax (Roth) basis• Variety of investment options available• Can enroll in or make changes at any time• Monthly fee based on total account balance• Administered by Empower Retirement• See plan website for details		

WDC

PLAN HIGHLIGHTS

CONTRIBUTIONS

There is no employer contribution

2020 Contribution Limits

Under age 50 = \$19,500

Age 50 or older = \$26,000

Within 3 years of retirement and apply for catch-up = \$39,000

Health Insurance

Medical and Prescription Coverage

The State Group Health Insurance plan offers comprehensive medical and prescription coverage.

[MORE INFO](#)

Dental Coverage

There is an option to add preventive dental coverage (Uniform Dental Benefit).

[MORE INFO](#)

Comparison of Low and High Deductible Plans

Enroll in either an It's Your Choice (low deductible) or a High Deductible Health Plan.

[MORE INFO](#)

Health Plan Search

Select a lower cost regionally based health plan or a nationwide provider network.

[MORE INFO](#)

Premiums

Employer contributes up to 88% of the total premium.

[MORE INFO](#)

Health Savings Account

If enrolled in a High Deductible Health Plan, required to enroll in a Health Savings Account (includes employer contribution towards HSA).

[MORE INFO](#)

Opt Out Incentive

Do you have health insurance through someone else? If yes, you may be eligible for up to a \$2,000 annual health insurance opt-out incentive.

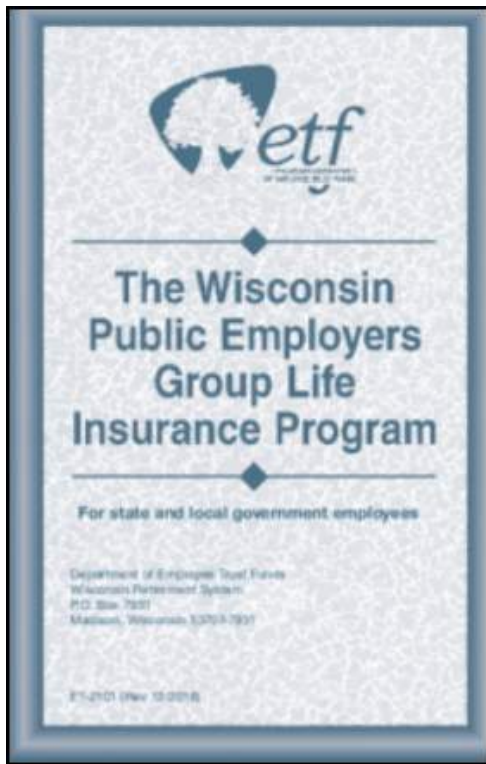
[MORE INFO](#)

Life and Accident Insurance

The state offers both traditional life insurance, as well as accident coverage to help offset unexpected accident-related expenses.

State Group Life Insurance

- Term life insurance for you, your spouse and eligible children
- Employee coverage based on salary and coverage level elected (up to 5x salary)
- Up to \$20,000 of spouse and \$10,000 dependent coverage available
- Additional benefits available due to accidental death and dismemberment
- See the [Plan Brochure](#) for full details



Securian Accident Plan

- Provides a lump sum cash payment directly to you for covered injuries, emergency and hospital care, surgery and follow-up care
- Includes accidental death & dismemberment (AD&D) coverage, [Identity Theft Services](#) and Travel Assistance
- Covered dependents receive the same benefit amounts as employees, except for AD&D benefits
- [Plan Brochure](#)
- [Plan Website](#)

Disability Insurance



In the event that you are unable to work due to either a short or long term disability, Income Continuation Insurance will replace up to 75% of your income (up to 75% of \$120,000 in salary)

Things to Know about ICI:

- Premiums based on your annual salary and sick leave balance – the higher your sick leave balance, the lower the premium
- Benefit payments begin the later of 30 calendar days or use of all your sick leave, up to 1,040 hours

- If you don't enroll at hire, additional enrollment opportunities are available once you accumulate certain levels of sick leave
- See the [Plan brochure](#) for details

Vision and Dental Insurance

VSP Vision and the Delta Dental Supplemental plans provide coverage beyond what is available through State health insurance. The Delta Dental Preventive Plan provides basic dental coverage for those not covered by State Group Health Insurance

VSP Vision

- Provides partial coverage for an eye exam, glasses, contacts
- Offers savings on services such as prescription sunglasses, retinal screenings and laser vision correction
- See [plan website](#) for details

Delta Dental Supplemental Plans

- Supplemental dental benefit that wraps around preventive dental benefits provided by State health insurance
- Enroll in either the Select Plan or Select Plus Plan ([see comparison](#))
- See [plan website](#) for details

Delta Dental Preventive Plan

- Provides the same coverage as Uniform Dental Benefits provided under State Group Health Insurance
- Can only enroll in this plan if not covered by State Group Health Insurance as an employee or dependent
- See a [comparison of all dental plans](#) for details

Flexible Spending/Pre-Tax Savings Accounts

Flexible Spending/Pre-Tax Savings Accounts

A variety of plans are available to allow you to set aside money on a pre-tax basis to pay for out-of-pocket medical, vision, dental and commuter expenses

- Contributions made to these accounts reduce your taxable income
- Referred to as the Pre-Tax Savings Account Program
 - Healthcare and Limited Purpose Flexible Spending Accounts (FSA)
 - Dependent Day Care FSA
 - Pre-Tax Parking and Transit Accounts

See the [Pre-Tax Savings Accounts](#) page for details

Other Benefits



Wellness Benefits

- [StayWell](#) administers wellness benefits for employees covered by State health insurance
- Health coaching, fitness tracking, webinars and other health resources available
- \$150 annual wellness incentive available

CONTINUE



Employee Assistance Program

- Confidential, voluntary program to assist you and your family who may be experiencing personal and work-related issues.
- Comprehensive, confidential services are available to you and your family through FEI Workforce Resilience, including counseling, financial consultation, legal consultation and so much more.

Resources

**For any questions, please contact your
agency Payroll & Benefits office.**

Forms and Brochures

Applications, Forms, Plan Documents and Useful Links

GO

Insurance Premiums

Insurance premium information for all plans

GO

Employee Trust Funds

See the Employee Trust Funds website for additional information about all plans available to state employees

GO

Additional Resources

For additional resources, please see the Division Of Personnel Management Page



PDF Version of This Course



State Benefits At A Glance Training.pdf

4.4 MB



The End

Thank You

Thanks for taking this brief course on State of Wisconsin Employee Benefits.