

# Benefits Available to State of Wisconsin Employees

The fringe benefits offered to State of Wisconsin employees are a significant and valuable part of an individual's compensation package. The fringe benefits may vary somewhat between employee groups based on occupational status (i.e., protective, executive, general), whether or not the employees are covered by a collective bargaining agreement and the percentage of full-time employment.



## Retirement

Most state employees are offered a retirement benefit through the Wisconsin Retirement System. All full-time, and most part-time employees, initially employed on or after July 1, 2011, must be expected to work at least 1,200 hours to be considered a WRS employee. Employee-required contributions are approximately one-half of the total required WRS contribution. The state pays the other half. Employees initially employed on or after July 1, 2011, having no prior employment with any WRS employer, are required to have at least five full years of WRS-creditable service to have vested rights to the WRS-employer contribution.



## Vacation

Vacation is earned from the first day of employment, but cannot be used until the employee has worked for six months. Vacation is earned by full-time employees at the following rate:

Years of Service	Annual Vacation Hours FLSA Non-Exempt	Annual Vacation Hours FLSA Exempt
During first 5	104	120
5+ to 10	144	160
10+ to 15	160	176
15+ to 20	184	200
20+ to 25	200	216
25 and Over	216	216



## Personal Holidays

Employees are granted 4.5 days of personal holiday time.



## Legal Holidays

The state provides nine legal holidays with pay:

- New Year's Day
- Martin Luther King Jr.'s Birthday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Eve Day
- Christmas Day
- New Year's Eve Day



## Sick Leave

Sick leave is earned at the rate of five hours per bi-weekly pay period for full-time employees. Unused sick leave accumulates from year to year. Upon retirement, the state supplements a certain amount of the unused sick leave, and the entire balance can be converted at the employee's current hourly rate to pay health insurance premiums.



## Health Insurance

Employees can choose amongst a variety of health insurance plan designs offered by various health insurance companies. Employees may obtain coverage within one month of starting work, but the state contribution toward the premium is not effective until after two months of state employment under the WRS.



## Life Insurance

After six months of coverage under the WRS, an employee may have group term life insurance coverage in an amount up to five times his/her annual salary. The state contributes approximately 49% of the premium toward two of the five units of coverage; however, the premiums for the remaining three units of

coverage are paid totally by the employee. Employees may also secure coverage for their spouse (up to \$20,000) and dependents (up to \$10,000) each.



#### **Income Continuation Insurance**

After six months of continuous coverage in the WRS, employees are eligible to apply for income continuation insurance coverage. This benefit ensures that individuals will receive up to 75% of their gross salary for physical or mental disabilities certified by a physician. The state contribution, which can range from 0% to 100%, is contingent upon an employee's accrual and use of sick leave.



#### **Wrap-around Insurance**

Supplemental dental coverage, hospital and surgical indemnity, accidental death and dismemberment, and optional vision materials coverage are features of this insurance. Employees are responsible for the entire premium.



#### **Dental Insurance**

Some dental coverage is included in most of the group health insurance plans. In addition, there is a supplemental dental plan available to state employees and their dependents. The entire premium for the supplemental dental plan is paid by the employee.



#### **Vision Insurance**

Evaluations for visual acuity are generally covered by health insurance. For eyeglass frames, lenses, or for vision exams outside of your health network, optional vision care insurance is available to state employees, annuitants and dependents. Subscribers pay the full premium. The vision services plan covers eye exams, frames, lenses, and contact lenses, with plans for singles, couples, and extra visits for families.



#### **Accident Insurance**

Employees can choose to enroll in an accidental injury plan, or a plan that pays a set sum in the case of loss of a limb or vision, for instance.



#### **Long-Term Care Insurance**

This insurance covers long-term home health care, assisted living, community-based care and nursing home care. The plan is available to state employees and annuitants, including their spouse, parents and spouse's parents. Employees pay the full premium.



#### **Employee Reimbursement Accounts Program**

The Employee Reimbursement Accounts Program allows employees to pay eligible medical and dependent daycare expenses from pre-tax rather than post-tax income. In addition, premiums for the State of Wisconsin Group Health Insurance Program, catastrophic and life insurance (excluding spouse and dependent life insurance coverage) may be treated as pre-tax deductions.



#### **Commuter Benefits Program**

The Commuter Benefits Program allows employees to save money on eligible parking and transit costs by using pre-tax dollars to pay for bus passes, parking expenses and other mass transit costs.



#### **Deferred Compensation**

The Deferred Compensation Program allows eligible employees an opportunity to save pre-tax earnings to supplement retirement income. Under Sec. 457, participants are allowed to defer up to the lesser of 100% of gross income, or \$18,000 in 2015.



#### **Worker's Compensation**

All employees are covered by the State of Wisconsin Worker's Compensation Law the day they start employment. The law covers both mental and physical harm from either accidents or occupational diseases.

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