

A GUIDE TO YOUR BENEFITS

2021



LAKESHORE
TECHNICAL COLLEGE

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Contact Information

Plan	Contact	Phone Number	Website/Email
Health Insurance Group # 76-412171 & Health Reimbursement Account (HRA) & HRA Rollover	UMR Medical, Network Providers, HRA, & Claims UMR Care Management To Order a New Card Username/Password/Technical Assistance	800-826-9781 866-494-4502 800-320-3206 866-922-8266	www.umar.com
Other Insurance Information	UMR	800-826-9781	www.umar.com
Prescription Drugs	ElixirRx Member Services 24/7/365	800-361-4542, extension 2	Website: www.envisionrx.com customerservice@envisionrx.com
Flexible Spending	HealthEquity WageWorks	877-924-3967	www.wageworks.com
Weight Management Program	Real Appeal (Part of LTC's health insurance)	844-344-7325	we.realappeal.com support@realappeal.com
Telemedicine	MeMD	855-636-3669	www.memd.net
Dental Plan	Delta Dental	800-236-3712	www.deltadentalwi.com
Vision Insurance	Superior Vision	800.923.6766	www.superiorvision.com
COBRA	Discovery Benefits/WEX	866-451-3399	www.discoverybenefits.com
Vision Discount	EyeMed Vision Care	866-246-9041	www.deltadentalwi.com/providersearch/vision/
HOPELINE™	HOPELINE Center for Suicide Awareness	Text: HOPELINE To 741741	www.centerforsuicideawareness.org/hopeline/
Mental Health	Mental Health America	800-273-8255	www.mentalhealthamerica.net
Employee Assistance Programs (EAP)	National Insurance Services	866-451-5465	www.niseap.com
	Symetra	888-327-9573	www.guidanceresources.com Web ID: SYMETRA
Life & AD&D Insurance	LTC Human Resources Department	920-693-1163	Holly.Gahagan@gotoltc.edu
Long-Term Disability Insurance	LTC Human Resources Department	920-693-1163	Holly.Gahagan@gotoltc.edu
Edvest - Wisconsin's 529 College Savings Plan	Edvest College Savings Plan	888-338-3789	www.edvest.com
Wisconsin Retirement System (WRS)	ETF-Department of Employee Trust Funds	877-533-5020	www.etf.wi.gov

Contact Information Continued

Plan	Contact	Phone Number	Website/Email
457 Deferred Compensation Plan	Wisconsin Deferred Comp	877-457-9327	www.wdc457.org
403(b) Retirement Savings Plans	TSA Consulting Third Party Administrator (TPA) of 403b plans	888-796-3786, Option 5 Fax: 866-908-7582	www.tsacg.com
	WEA Benefits	800-279-4030	www.weabenefits.com
	American Funds (Plan # 78136)	800-421-0180	www.americanfunds.com
	Fidelity Investments (7am-11pm CST)	800-343-0860 / 800-328-6608	www.fidelity.com/atwork

Human Resources Contact Information

Contact	Area	Phone Number	Email
Shikara Beaudoin	Executive Director of Human Resources	920-693-1139	Shikara.Beaudoin@gotoltc.edu
Holly Gahagan	Compensation & Benefits Manager	920-693-1163	Holly.Gahagan@gotoltc.edu
Kim Schad	Payroll Services Manager	920-693-1869	Kim.Schad@gotoltc.edu
Lisa Kwarciany	Human Resources Specialist	920-693-1158	Lisa.Kwarciany@gotoltc.edu
Bonnie Zorn	Human Resources/Recruitment Specialist	920-693-1863	Bonnie.Zorn@gotoltc.edu

Lakeshore Technical College takes pride in being an employer of choice; offering a benefits program that is balanced, cost effective and competitive. The College offers a comprehensive suite of benefits to promote health and financial security for you and your family, designed for your financial protection. This booklet provides you with a summary of your benefits. Please review it carefully to choose the coverage that's right for you.

Benefit Basics

As a Lakeshore Technical College employee, you are eligible for benefits if you work full time 1,560 annual hours for full time management and support staff or 1,440 annual hours for full time faculty. Benefits are effective the first of the month coinciding with or following date of hire. The enrollment form must be completed within 31 days from the date of eligibility.

You may enroll your eligible dependents for coverage once you are eligible. Your eligible dependents include:

- Your legal spouse
- Your children up to age 26

Qualified Life Events

Generally, you may make your benefit elections only during the annual open enrollment period. However, you may change your benefit elections during the year if you experience a qualified life event, including:

- Marriage
- Divorce or legal separation
- Birth of your child
- Death of your spouse, or dependent child
- Adoption or placement for adoption of your child
- Change in employment status of employee, spouse, or dependent child.
- Qualification by the plan administrator of a child support order for medical coverage
- Entitlement to Medicare or Medicaid

You must notify Human Resources within 31 days of the qualified life event. Depending on the type of event, you may be asked to provide proof of the event. If you do not contact Human Resources within 31 days of the qualified event you lose the opportunity to come onto the plan until the next annual open enrollment period.

Cost of Your Benefits

Lakeshore Technical College pays the full cost of many of your benefits; you share the cost for others. You pay the full cost for any voluntary benefits you elect.

Benefit	Tax Treatment	Who Pays
Health Coverage	Pre-tax	LTC & You
Dental Coverage	Pre-tax	LTC & You
Basic Life & Supplemental Insurance Coverage	Taxable Fringe Over \$50,000	LTC
Supplemental Life Insurance Coverage	Post-tax	You
Long-Term Disability	N/A	LTC
Short-Term Disability	Post-tax	You
Vision Coverage	Pre-tax	You
Employee Assistance Program (EAP)	N/A	LTC
Flexible Spending Accounts	Pre-tax	You
Wisconsin Retirement System (WRS)	Pre-tax	LTC & You
Retirement Options (403b and 457)	Pre-tax and/or After-tax (ROTH)	You

Alternative Benefit Program- Health Insurance Opt-Out Request

For employees eligible for LTC’s health insurance plan but have waived coverage, they may be eligible to receive an alternative benefit program payment via payroll.

Requirements for Eligibility

- Full Time Staff eligible for health insurance
- Proof of other coverage – Documented evidence of other health coverage must be provided to the college (Spouse’s Employer Letter or a copy of the insurance card) along with a signed Health Insurance Opt-Out Request form upon initial election.
- Participation Requirement: The College must maintain health insurance plan enrollment at 70% of Eligible Employees. Those electing ABP may be denied this option if health plan enrollment drops below 70%. In this event, eligibility to elect ABP will be determined on the basis of greatest length of enrollment in the health insurance plan.
- Confirmation of continued coverage will be requested each cafeteria (flexible spending) year and must complete a new Health Insurance Opt-Out Request form annually during open enrollment.

Late Enrollment

- Employees have the right to enroll in the health plan at a later date pursuant to the insurance carrier’s late enrollment terms and timelines and conditions for reentry, subject to the requirements of the cafeteria plan and related legal authority regarding election changes.

Payment

- The ABP allows eligible participants, who have other health care coverage, to waive LTC’s Health Insurance coverage and receive a \$333.33 monthly cash payment (\$4,000 annually).

Bridge:	The Bridge ▢ Administration ▢ Human Resources ▢ Benefits (Opt-Out Health – Alternative Benefit Plan)
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Spousal Surcharge

A spousal surcharge is an additional fee or premium that an employee is required to pay if their spouse has an alternative source for healthcare coverage through their own employer yet elects to be added to the employee’s plan. A spousal surcharge applies only if the spouse has other health insurance options.

All eligible, married employees who enroll for spousal health coverage must complete the Spouse Health Insurance Coverage Statement.

Lakeshore Technical College employees are subject to a \$100 per month surcharge to cover a spouse who is eligible for group health coverage through his/her own employer (other than through Lakeshore Technical College), or a spouse who is retired and has access to a health plan through his/her previous employer (other than through Lakeshore Technical College). If at any point your spouse ceases to be eligible for his/her employer’s health coverage, he/she may be enrolled under the Lakeshore Technical College health plan coverage within 30 days from such loss of eligibility.

An open enrollment under another employer’s benefit plan is considered a permitted mid-year change in status event under Section 125. If your spouse’s open enrollment occurred earlier in the year and your spouse chose not to enroll in coverage for which he/she was eligible for, he/she should contact his/her employer and may request to enroll effective July 1 to avoid the surcharge.

Contact:	Holly Gahagan 920-693-1163 holly.gahagan@gotoltc.edu
Bridge:	The Bridge ▢ Administration ▢ Human Resources ▢ Benefits ▢ Spouse Health Insurance Coverage Statement

Lakeshore Technical College offers a choice of Health plan options so you can choose the plan that best meets your needs and those of your family. Each plan includes comprehensive health care benefits, including coverage for prescription drugs and free preventative care services. Coverage is effective the first of the month following 30 days of employment as long as the enrollment form is received within 31 days from the date of eligibility. A qualified event is required to come onto the plan if coverage is not elected when first eligible. Annually, LTC offers an open enrollment period to eligible employees.

The Health Plan is a self-funded health plan with UMR as the third-party administrator. Prescription Drug Coverage is provided through Envision. UnitedHealthcare Choice Plus Network is the network used for in Network level of benefits.

Health Insurance

HEALTH		2020-2021 Monthly Cost Sharing			2021-2022 Monthly Cost Sharing		
		Full Premium	Employee 20%	Employer 80%	Full Premium	Employee 20%	Employer 80%
Active & Early Retirees	Employee only	\$743.57	\$148.71	\$594.86	\$786.02	\$157.20	\$628.83
	Family (Employee/Spouse/Child(ren))	\$2,213.03	\$442.61	\$1770.42	\$2,343.65	\$468.73	\$1,874.92
	Employee/ Spouse	\$1,625.24	\$325.05	\$1,300.19	\$1,720.59	\$344.12	\$1,376.47
	Employee/ Child(ren)	\$1,331.35	\$266.27	\$1,065.08	\$1,409.08	\$281.81	\$1127.27
	Special Medicare/Retiree & Spouse	\$1,506.11	\$301.22	\$1,204.89	\$1,594.95	\$318.99	\$1275.96
	Special Medicare/Family	N/A	N/A	N/A	\$2,218.01	\$443.60	\$1774.41

All Covered Health Care Services	Services Received from Network Providers	Services Received From Non-Network Providers
Deductible	\$2,000 Individual/\$4,000 Family (HRA \$500/\$1,000) Your portion with HRA \$1,500 Individual/\$3,000 Family	\$4,000 Individual/\$8,000 Family (HRA \$500/\$1,000) Your portion with HRA \$3,500 Individual/\$7,000 Family
Coinsurance You Pay	20%	80%
Portion the Plan Pays	80%	60%
Maximum Out-of-Pocket Limit Maximum amount of deductible, coinsurance, and copayments you are required to pay under this plan	\$4,000 Individual/\$8,000 Family (HRA \$500/\$1,000) MOOP w/HRA \$3,500 Individual/\$7,000 Family	\$8,000 Individual/\$16,000 Family (HRA \$500/\$1,000) MOOP w/HRA \$7,500 Individual/\$15,000 Family

This deductible, co-insurance, and co-payments applied to your Network and non-network maximum out-of-pocket limits accumulate separately and are not transferable.

How to Find a Provider

With a preferred provider plan, using the Network provider maximizes your benefits. You can find a Network provider by clicking on the Find a Provider at umr.com, then search for the United HealthCare Choice Plus network, which includes a Medical Provider or a Behavioral Health Provider. If you go to the provider outside this Network, you will likely have higher out-of-pocket costs.

Case Management-A valuable part of your medical benefits

UMR Care Management is a staff of experienced, caring nurses (RNs) who help you get the most out of your health plan benefits. They work with you, your doctors, and other medical advisors to get the services that best meet your needs. Whether you’re having a baby, have an emergency hospitalization or need non-emergency care, UMR Care Management Nurses will be available to assist you by:

- Helping negotiate treatment from the beginning of your care to recovery.
- Helping you look at treatment needs and options under the direction of your doctor.
- Serving as your advocate with your benefits administrator
- Providing an understanding of any complex issues to your claim’s payer
- Helping you better understand your health benefits.

If you have questions about your Care Management benefits or upcoming healthcare services, call UMR Care Management at the phone number provided on your member ID card.

Contact:	UMR 800-826-9781
Bridge:	The Bridge ☞ Administration ☞ Human Resources ☞ Benefits ☞ Rx .

Prescription Drug Reimbursement Information

	Value Tier	Tier One	Tier Two	Tier Three
Cost-Sharing Per Prescription Fill	\$0	\$10	\$30	\$60
Prescription drugs covered under this drug plan are not subject to a deductible and are administered by Elixir RX.				

Reimbursement Information for Preventive Services

Preventative Services	Member Pays for Services Received from Network Providers	Member Pays for Services Received from Non- Network Providers
Preventive Office Visits	0%	\$10 Copay, Deductible, then 30% (7/1/21) \$10 Copay, Deductible, then 40% (1/1/22)
True Emergency Room Visits	\$100 copay, deductible, then co- insurance	\$100 copay, deductible, then coinsurance
Non-True Emergency Room Visits	\$200 Copay, Deductible, then 10% (7/1/21) \$200 Copay, Deductible, then 10% (1/1/22)	\$200 Copay, Deductible, then 30% (7/1/21) \$200 Copay, Deductible, then 40% (1/1/22)
Tobacco Cessation Screening Brief Interventions	0%	
Other Preventive Services: Immunizations: Flu shots, shingles (age 60 & over) Preventative Labs, Screenings: Mammograms, pap tests, prostate, hearing exam, & Colonoscopies	0%	Deductible, then 30% (7/1/21) Deductible, then 40% (1/1/22)
Real Appeal (Weight Loss Mgmt. Program)	0%	N/A

Real Appeal

Weight issues in the U.S. have reached epidemic proportions. It's estimated nearly 7/10 adults are considered overweight or obese.

Available through UMR, Real Appeal can help you reverse this trend, with tools and support to help employees lose weight, feel good and prevent weight-related health conditions. Real Appeal uses a highly interactive weekly online show, videos, and live online coaching to drive small behavior changes, week by week, over a full year.



Participants receive one-on-one support through online consultations with a personal coach and interactive group discussions. They also receive digital tools for desktop and mobile devices and a weight-loss kit with exercise DVDs, an electronic scale, a pedometer, a blender, calorie and weight-loss trackers, fitness guides and more. There is NO cost to members to participate.

Eligible Members must fall into one of the following:

- Body Mass Index (BMI) - greater than 30.
 - Your BMI is your weight (in kilograms) over your height squared (in centimeters). Let's calculate, however, using pounds and inches. For instance, the BMI of a person who is 5'3" and weighs 125 lbs. is calculated as follows: Multiply the weight in pounds by 0.45 (the metric conversion factor).
- Greater than 25 but not more than 29.9 BMI with qualifying co-morbidity (diabetes, dyslipidemia, High-blood pressure, pre-diabetes, tobacco user).
- Greater than 23 but not more than 29.9 BMI with co-morbidity.

The Real Appeal Program Includes:

Coaching

- One-on-one coaching with a weight-loss expert and weekly group coaching and live online discussion

Personalized Support

- Tools to help support success based in individualized needs:
 - Nutrition guides, meal plans, recipes, shopping lists and tips for dining out, Video workouts and fitness Guides

Tools and Tracking

- Hands-on tools tailored to participant needs.
- Online support tools, including educational websites and digital applications.
- Online or mobile tracking tools to monitor nutrition and exercise – such as changing moods, cravings, feelings of satiety, exercise, and food intake.

ENROLL by going to getreal.realappeal.com. When you begin your enrollment, have your insurance information and calendar handy to choose your weekly online session day and time.

Contact: UMR | 800-826-9781

Bridge: The Bridge ☐ Administration ☐ Human Resources ☐ [Benefits \(Benefit Summaries, Summary Plan Descriptions, Summary Benefits of Coverage, Health, Real Appeal, and Rx\)](#)

Health Reimbursement Account (HRA)

Employees can complete various wellness components to earn funds into a Health Reimbursement Account (HRA). These funds are used to help reduce the portion of the deductible you pay.

The wellness components vary from year to year and include items such as the completion of a biometric screening. Once the wellness components have been completed, funds will be earned for the following calendar year.

Below are the total amounts that can be earned into an HRA account effective January 1, 2021:

Single	Family
\$500	\$1,000

For those who earn the full amounts as listed above, the deductible you pay is reduced as follows:

	Individual	Family
Deductible (in-network)	\$2,000	\$4,000
Health Reimbursement Account (HRA)	(\$500)	(\$1,000)
Your Portion of the Deductible*	\$2000	\$4000

*Eligible for flexible spending

The Explanation of Benefits (EOB)'s you receive from UMR will also outline the portion you owe and what is/is not eligible to be paid by insurance.

Contact:	UMR 800-826-9781
Bridge:	The Bridge ☐ Administration ☐ Human Resources ☐ Benefits (Benefit Summaries, Summary Plan Descriptions, Summary Benefits of Coverage, Health Reimbursement Account)

HRA Rollover

An HRA Rollover is available to you if there are any remaining funds available in your Health Reimbursement Account from the previous year. Rollover funds are populated in February if applicable. Please note if you used all your HRA funds, then there will be no rollover funds populated to your HRA rollover account. However, you may have a carryforward balance from prior year rollovers.

Yearly Rollover Amount		Maximum Balance	
Single	Family	Single	Family
\$250	\$500	\$500 balance	\$1,000 balance

- To find out if you have any HRA Rollover funds available go to www.umar.com and Login.
- Click on "Account balances" – "Flexible Spending" – "View My FSA".

Contact:	UMR 800-826-9781 – Ask for Flexible Spending Department
Bridge:	The Bridge ☐ Administration ☐ Human Resources ☐ Benefits (Flexible Spending & Rollover)

Flexible Spending Accounts (FSA)-Plan Through Health Equity

Flexible Spending Accounts (FSA) are designed to save you money on your taxes. They work in a similar way to a savings account but for qualified expenses. Each pay period, funds are deducted from your pay on a pretax basis and are deposited to your Health Care and/or Dependent Care FSA. You then use your funds to pay for eligible health care or dependent care expenses.

Account Type	Eligible Expenses	2021 Annual Contribution Limits	Benefit
Health Care Account (HCA)	Medical, Dental, Vision care expenses not covered by insurance (co-insurance, glasses, contacts, deductibles)	Maximum contribution \$2,750 per year	Saves on eligible expenses reduces your taxable income
Dependent Care Account (DCA)	Dependent care expenses (day care, after school programs or elder care programs)	Maximum contribution \$5,000 per year	Reduces your taxable income.

Important Information About FSAs

Your FSA elections will be in effect from July 1st through June 30th. Claims for reimbursement must be submitted by September 30th of the following year. This is known as the “use it or lose it” rule and it is governed by IRS regulations. FSA elections do not automatically continue from year to year; you must actively enroll each year.

Grace Period (Applies to Health Care & Dependent Care Flexible Spending Account(s) only)

When enrolled in the Health Care Account and/or the Dependent Care Account as of the end of the Plan Year, you are eligible for a two-and-a-half-month grace period. (7/1-9/15) The grace period allows you and your dependents (if applicable) to continue incurring medical care expenses and dependent care expenses for up to two-and-a-half months following the end of the plan year and to be reimbursed for those expenses with any remaining account funds from the prior plan year. To help prevent unused dollars, from the prior plan year, being forfeited, during the two-and-a-half-month grace period, your plan will reimburse you from prior plan year dollars first before using the dollars that you elected for the present plan year.

Take Advantage of an FSA- Save \$ on Your Taxes

With a FSA, the money you contribute is not taxed. Nor is it taxed when you request reimbursement or file your income tax returns. Below is an example of the potential savings:

	With FSA	Without FSA
Your taxable income	\$50,000	\$50,000
Pre-tax contribution to Flexible Spending – Health Care & Dependent Care	\$2,000	\$0
Federal and Social Security taxes	\$15,696	\$16,350
After-tax dollars spent on eligible expenses	\$0	\$2,000
Spendable income after expenses	\$32,304	\$31,650
Tax savings with the Health Care & Dependent Care FSA	\$654	

Contact: <https://www.wageworks.com/> | 877-924-3967

Bridge: LTC Bridge ☐ Administration ☐ Human Resources ☐ [Benefits \(Flexible Spending & Rollover\)](#)

Dental Insurance

Regular dental exams can help you and your dentist detect problems in the early stages when treatment is simpler, and costs are lower. Keeping your teeth and gums clean and healthy will help prevent most tooth decay and periodontal disease and is an important part of maintaining your medical health.

LTC offers you a self-funded dental plan with Delta Dental.

DENTAL		2021-2022 Monthly Cost Sharing		
		Full Premium	Employee 14%	Employer 86%
Active Employees & Early Retirees	Single	\$44.44	\$6.22	\$38.22
	Family	\$127.63	\$17.87	\$106.76
Plan Provision				Delta Dental
Annual Deductible (Individual/Family)				None
Annual Maximum (per person)				\$2,000
Diagnostic & Preventative Care: Includes cleanings, fluoride treatments, sealants, and x-rays				100%
Basic Services: Includes fillings, periodontics, scaling and root planning, and oral surgery				80%
Major Services: Includes crowns, inlays, overlays, repairs & adjustments to bridges/dentures				80%
Bridges, dentures, & implants				50%
Orthodontia (Dependents up to age 26)-Adult Orthodontia is available				50% \$2,000 lifetime maximum

Evidence-Based Integrated Care Plan (EBICP)

Delta Dental's Evidence-Based Integrated Care Plan (EBICP) is an enhancement that provides and expands benefits for persons with diseases and medical conditions that have oral health implications. To participate in EBICP, eligible dental plan enrollees or their Dentists are required to set the appropriate health condition indicator online at www.deltadentalwi.com or a Delta Dental of WI representative will assist in setting the EBICP indicator by telephone. Generally speaking, those with qualifying conditions will be eligible for up to 2 additional visits in a benefit year for periodontal maintenance or adult prophylaxis. Other treatments may apply.

EBICP Qualifying Conditions

High-Risk Cardiac Conditions, Suppressed Immune System Conditions, Periodontal Disease, Kidney Failure or Dialysis, Cancer Therapy, Diabetes, Pregnancy

Contact:	Delta Dental 800-236-3712 www.deltadentalwi.com
Bridge:	The Bridge ☐ Administration ☐ Human Resources ☐ Benefits ☐ (Benefit Summaries, Summary Plan Descriptions, & Dental)

Vision Insurance - Two Options Through Superior Vision

Materials Only

DEDUCTIBLES		Services	Frequency
Exam	N/A	Not a covered benefit on the Materials Only Plan	
Materials*	\$0	Frame Eyeglass Lenses Contact Lenses	12 Months 12 Months 12 Months
BENEFITS		In-Network	Out-Of-Network
Exam		Not a covered benefit on the Materials Only Plan	
Frame		\$150 retail allowance	Up to \$75
Lenses (Standard) Per Pair: Single Vision Bifocal Trifocal Progressive Lenticular		Covered in Full Covered in Full Covered in Full Lined trifocal level Covered in Full	Up to \$25 Up to \$40 Up to \$45 Covered at Up to \$45 Up to \$80
Contact Lenses**		\$175 retail allowance	Up to \$150
Medically Necessary Contact Lenses		Covered in Full	Up to \$150

Vision Plan – Materials Only Premiums

VISION	VISION PLAN – MATERIALS ONLY
	Employee Monthly Premiums
Employee	\$5.61
Employee + Spouse	\$11.22
Employee + Child(ren)	\$12.43
Employee + Family	\$19.31

*Materials deductible applies to eyeglass lenses / frame & contact lenses.

**Contact lenses & related professional services (fitting, evaluation, and follow-up) are in lieu of eyeglass lenses & frame benefit. The contact lens benefit includes the contact lens fitting, evaluation & follow-up.

*** Members may elect to receive laser vision correction services (“LASIK” Services) in lieu of the prescription eyewear described above (eyeglass lenses/frame or contact lenses) during a single period. When LASIK Services are received from a participating provider, the member is also entitled to receive the participating provider’s program pricing. The LASIK Services allowance will be paid only one time per member and is subject to routine regulatory filings and certain exclusions and limitations.

Vision Insurance – Exam & Materials

Exam & Materials

DEDUCTIBLES		Services	Frequency
Exam	\$0	Exam	12 Months
Eyewear*	\$0	Frame Eyeglass Lenses Contact Lenses	12 Months 12 Months 12 Months
BENEFITS		In-Network	Out-Of-Network
Exam		Covered in Full	Up to \$35
Frame		\$150 retail allowance	Up to \$75
Lenses (Standard) Per Pair: Single Vision		<div> Covered in Full Up to \$25 </div>	
Bifocal			
Trifocal			
Progressive Lenticular			
Progressive Lenticular			
Contact Lenses*		\$175 retail allowance	Up to \$150
Medically Necessary Contact Lenses		Covered in Full	Up to \$150
Laser Vision Correction***		\$200 retail allowance	\$200 retail allowance

*Eyewear deductible applies to eyeglass lenses/frames and contact lenses.

Exam & Materials Premiums

VISION	VISION PLAN – EXAM & MATERIALS
	Employee Monthly Premiums
Employee	\$7.64
Employee + Spouse	\$15.28
Employee + Child(ren)	\$17.26
Employee + Family	\$26.69

**Contact lenses & related professional services (fitting, evaluation, and follow-up) are in lieu of eyeglass lenses & frame benefit. The contact lens benefit includes the contact lens fitting, evaluation & follow-up.

*** Members may elect to receive laser vision correction services (“LASIK” Services) in lieu of the prescription eyewear described above (eyeglass lenses/frame or contact lenses) during a single period. When LASIK Services are received from a participating provider, the member is also entitled to receive the participating provider’s program pricing. The LASIK Services allowance will be paid only one time per member and is subject to routine regulatory filings and certain exclusions and limitations.

Contact: Superior Vision | 800-879-6901 | www.superiorvision.com
Bridge: LTC Bridge ☐ Administration ☐ Human Resources ☐ Benefits ☐ Vision

Vision Care Discount Program

Your dental plan from Delta Dental includes a vision care discount program. Delta Dental of Wisconsin has chosen EyeMed Vision Care® as the network provider for your vision care discount program. EyeMed offers you a choice of services at a great value. This is not insurance, but a discount plan that provides:

- Overall savings up to 35% - Savings on laser vision correction - Replacement contact lenses by mail
- Access to thousands of private practice and retail providers nationwide, including Lens Crafters®, Target Optical®, Shopko Optical®, and most Pearle Vision® locations.
- Choice of any product, including designer brand-name frames (certain brands impose a no-discount policy and the frame discount is not available).

Vision Discount Program Premiums

Vision Discount Program	Member Benefit
Exam with Dilation as Necessary	\$5 off comprehensive exam \$10 off contact-lens exam
Complete Pair Glasses Purchased Apply only if a complete pair is purchased in the same transaction. Items purchased separately are discounted 20% off the retail price.	
Frames: Any frame available at provider location	35% off retail price
Single Plastic Lenses Including Standard Scratch Coating Single-Vision Bifocal Trifocal	Member Pays \$50 \$70 \$105
Lens Option UV Coating Tint (solid and gradient) Standard Polycarbonate Standard Anti-Reflective Coating Standard Progressive (add-on to bifocal)	Member Pays \$15 \$15 \$40 \$45 \$65
Conventional Contact Lenses: Applied to materials only	15% off retail price
Laser Vision Correction: LASIK or PRK	15% off retail price or 5% off promotional price
Frequency: Exams, frames, lenses, and contact lenses	Unlimited

Additional Notes:

After initial purchase, replacement contact lenses may be obtained online at substantial savings and mailed directly to the member. Members will receive a 20% discount on items purchased at participating providers not included under the program and may not be combined with any other discounts or promotional offers. The discount does not apply to EyeMed provider's professional services or contact lenses. Prices may vary by location.

Plan Limitations/Exclusions:

- Orthoptic or vision training, subnormal vision aids, and associated supplemental testing
- Medical and/or surgical treatment of the eye, eyes, or supporting structures
- Corrective eyewear required by an employer as a condition of employment, and safety eyewear
- Services provided as a result of Worker's Compensation

Contact:	EyeMed Vision Care 866-800-5457 www.eyemedvisioncare.com/deltadental
Bridge:	The Bridge ☐ Administration ☐ Human Resources ☐ Benefits (Dental & Vision)

Pet Insurance Through Bivvy

- Use the Exclusive employer code to insurance any pet for only \$9/month.
- Covers any pet for the same premium, regardless of age, size, gender, or breed.
- Covers accidents and illnesses.
- Option to add on Bivvy Wellness Care to help pay for preventative and routine care.
- Use code LAKESHORE10
- Website: bivvy.com

MeMD Telemedicine (Ca\$h Incentive)

MeMD-

Receive a \$50 cash incentive every time you or a family member uses MeMD.

- Provide visit summary to HR (redact personal health info)
- \$50 cash incentive per visit is (reimbursed through payroll)

Medical

(See a licensed medical provider online)

- Consult a medical provider by webcam or phone 24/7 Nationwide.
- Prescriptions sent instantly to the pharmacy of your choice.
- \$25 co-pay per visit
- The entire telehealth visit is completed on average within 30 minutes or less.

Sample of Medical Conditions MeMD can address:

- Abrasions, bruises
- Colds, Flu, and fever
- Sore throat, cough, congestion
- Allergies, hives, skin infections
- Bites and stings
- Minor headaches, arthritic pains, body aches
- Medication refills - short term (prescriptions cannot be written for controlled substances or elective medications)
- Diarrhea, vomiting, nausea
- Urinary tract infections
- Eye infections, conjunctivitis

Behavioral Health Services

- Telepsychiatry Services – Employee have access psychiatric providers that specialize in the diagnosis and treatment of mental health issues and can work with MeMD therapists to provide comprehensive care.
 - o \$195 initial visit / \$95 follow-up visits
- Talk Therapy – Employees have access to high-quality, convenient, and confidential mental health services, so they can get the support they need.
 - o \$65 fee per visit
- Teen Therapy – Teen teletherapy program gives your employees access to the mental healthcare their children need. Teletherapist treat depression, anxiety, body image concerns, eating disorders, bullying, peer conflict, drug and alcohol use, self-harm behaviors and other common adolescent issues.
 - o \$65 fee per visit

Contact: MeMD | 855-636-3669 | <https://www.memd.net/>

Bridge: The Bridge ? Administration ? Human Resources ? Benefits ? [MeMD](#)

Employee Assistance Programs (EAP)

Sometimes life can be challenging. That's why LTC provides two different Employee Assistance Programs (EAP) to all eligible employees at no cost to you. The EAP is designed to provide prompt, confidential help with a range of personal and family issues that may affect all of us from time to time. You or a member of your household (spouse, dependent children, etc.) can receive up to three in-person assessment and counseling sessions with masters-degreed counselors, 24-hours a day. The EAP program also provides legal, financial, childcare and eldercare assistance.

Contact:	National Insurance Services 866-451-5465 www.niseap.com
Bridge:	The Bridge Administration Human Resources Benefits (Miscellaneous)

Mental Wellbeing

Text HOPELINE to 741741 anywhere, anytime about any kind of struggle.

A live, trained specialist receives the text and responds quickly.

HOPELINE™, text line offered by Center for Suicide Awareness, is a text (versus voice call) free emotional support service providing hope, help, and support when it's needed most.



HOPELINE™ serves anyone in any type of situation, providing them with access to free, 24/7 emotional support and information.

HOPELINE™'s purpose is to offer emotional support and resources before situations rise to a crisis level.

Mental Health America

When your mental health is off, you want to get help to make it better. Fortunately, there are a wide range of treatments and supports, including mental health screening tools to be found at www.mentalhealthamerica.net.

Taking a mental health screening is one of the quickest and easiest ways to determine whether you are experiencing symptoms of a mental health condition. Mental health conditions, such as depression or anxiety, are real, common, and treatable. And recovery is possible.

Contact:	Text 741741 https://centerforsuicideawareness.org/
Bridge:	The Bridge Administration Human Resources Benefits (Miscellaneous)

Additional Programs Offered Through Partnership with Symetra

Since we carry our life insurance through Symetra, they offer additional free benefits for our employees including travel assistance, identity theft protection, and beneficiary assistance. Each of these services is only a phone call away 24/7.

Travel Assistance

Your Travel Assistance Program offers a variety of a 24-hour-a-day services in more than 200 countries and territories worldwide for emergency help. Services under this program include finding medical services, free transportation when medically necessary, free transportation home for traveling companion's and dependent children, replacement of medication and eyeglasses. Other services include help locating/replacing lost or stolen luggage, documents and personal possessions, legal assistance, telephone interpretation in all major languages, and much more. When calling be prepared to provide the address where you are staying, a phone number where we may reach you, and your employer's name.

Contact:	Symetra 877-823-5807 (US) 240-330-1422 (from anywhere else in the world)
Bridge:	The Bridge ☞ Administration ☞ Human Resources ☞ Benefits (Miscellaneous) "Value Added Programs GROUP LIFE"

Identify Theft Protection Program

Identity theft is a rising concern, and it can happen to anyone. That's where your Identity Theft Protection Program comes in. It provides you with information to protect yourself and step-by-step coaching to help you confirm and resolve identity theft. The Identity Theft Protection Program is provided by Generali Global Assistance. If you think your identity has been stolen, call 24 hours a day, seven days a week. An Identity Theft Expert will help you obtain a copy of your credit report from all three major credit-reporting agencies and put a fraud alert on your records. The services also include lost wallet assistance, credit information review, translation services, emergency cash advance while traveling (a repayment guarantee is needed).

Contact:	Symetra 877-823-5807 (US) 240-330-1422 (from anywhere else in the world)
Bridge:	The Bridge ☞ Administration ☞ Human Resources ☞ Benefits (Miscellaneous) "Value Added Programs GROUP LIFE"

Beneficiary Companion Program

Managing a loved one's final affairs can be overwhelming. The amount of time and effort needed to close an estate can make an already stressful time even more difficult. Your Beneficiary Companion Program can offer some relief and provide guidance to help with paperwork, notifications, and other time-consuming details.

The Beneficiary Companion Program is provided by Generali Global Assistance. Dedicated beneficiary assistance coordinators are available 24/7 to answer any questions, offer guidance on how to obtain death certificate copies, manage notifications such as social security administration, credit reporting agencies, credit card companies/financial institutions, third-party vendors, and government agencies.

Contact:	Symetra 877-823-5807 (US) 240-330-1422 (from anywhere else in the world)
Bridge:	The Bridge ☞ Administration ☞ Human Resources ☞ Benefits (Miscellaneous) "Value Added Programs GROUP LIFE"

Group Basic Life Insurance

LTC offers various life insurance options through Symetra Life Insurance Company. All active employees working a minimum of 23 hours each week (excluding temporary, leased, or seasonal) have a life insurance policy paid by LTC equal to one times their annual salary.

*Reduction in coverage due to age applies to basic life insurance and supplemental life insurance. Reductions are effective on September 1st following the date you attain age 70, 75, and 80.

Group Supplemental Life and Accidental Death & Dismemberment (AD&D) Insurance

Supplemental term life insurance for the employee is available in amounts of \$25,000, \$50,000, \$75,000, and \$100,000 coverage (Includes Accidental Death & Dismemberment). This is group term insurance which means the cost of the coverage increases as an employee enters a new age bracket. This coverage is available on a voluntary payroll deduction basis. Enrollment may require underwriting.

Group Life Insurance Monthly Rates

Optional	\$25,000	\$50,000	\$75,000	\$100,000
Up to 34	\$2.14/mo.	\$4.26/mo.	\$6.38/mo.	\$8.50/mo.
35-39	2.64	5.26	7.88	10.50
40-44	3.64	7.26	10.88	14.50
45-49	5.38	10.76	16.14	21.50
50-54	8.38	16.76	25.14	33.50
55-59	12.38	24.76	37.14	49.50
60-64	13.88	27.76	41.64	55.50

*Please note reduction in coverage due to age applies to basic life insurance and supplemental life insurance. Reductions will be effective on September 1st following the date you attain age 70, 75, and 80.

Voluntary Dependent Life Insurance

Voluntary dependent life insurance is available for your spouse and unmarried dependent children. The child's coverage extends from 15 days of age to age 19, or age 19 but under age 26 and in full time attendance (minimum 12 course credit hours per semester) at an accredited institution of learning. Age 19 or older and disabled.

Family Plan 1	Family Plan 2
\$2 premium per month	\$4 premium per month
\$7,500 spouse and/or \$3,750 per child	\$15,000 spouse and/or \$7,500 per child

Long-Term Disability (LTD)

100% Employer paid Long Term Disability Insurance is offered through National Insurance Services (NIS). LTD insurance provides a non-taxable benefit of 67% of your base salary in the event you become disabled and are unable to work after 90 consecutive calendar days of disability.

Benefit Amount	67% of Base Earnings, maximum amount applies
Benefit Duration	Benefits are payable up to age 65; those over 65 have limits on the duration of the benefit
Elimination Period	90 days

Contact Human Resources if you need to get started on completing a long-term disability claim.

Contact: Holly Gahagan | 920-693-1163 | Holly.Gahagan@gotoltc.edu

Bridge: The Bridge → Administration → Human Resources → [Benefits \(Life & Long-Term Disability\)](#)

Aflac

LTC in partnership with AFLAC offers many additional voluntary programs. Employees who work 20 hrs/week, (1040 annual), are eligible to participate in these programs.

Voluntary Short-Term Disability (STD)

Employee paid Short Term Disability Insurance is offered by AFLAC. Short Term Disability Insurance provides income protection in the event you become disabled and are unable to work due to sickness or nonoccupational injury for a short period of time.

- Short Term Disability Insurance may be purchased by the employee
- Rates vary based upon age and salary
- Disability coverage protects your greatest assets, your ability to earn an income while off of work

Accident Advantage

For a covered accident, Aflac policyholders receive cash benefits for use as they see fit. This plan helps provide a financial cushion if an accident occurs.

Cancer/Specified-Disease

Aflac’s cancer/specified-disease insurance policies are designed to pay cash benefits that can be used to help offset cancer-related expenses and to help with a variety of daily living expenses.

Critical Care Protection

Aflac’s Critical Care Protection policy is designed to provide you with cash benefits if you experience a specified health event, such as sudden cardiac arrest or end-stage renal failure. This means that you will have added financial resources to help with expenses incurred due to a serious health event, to help with ongoing living expenses, or to help with any purpose you choose.

Aflac Plus Rider

The Aflac Plus Rider pays a lump sum benefit amount along with additional benefits when you are diagnosed with a covered health event.

Short-Term Disability

An Aflac short-term disability insurance policy can help provide you with a source of income while you concentrate on getting better.

Hospital Confinement Indemnity

Hospital stays are expensive. An Aflac hospital confinement indemnity insurance policy can help ease the financial burden of hospital stays by providing cash benefits.

AFLAC partnership with MeMD Telemedicine. LTC will reimburse employees \$50 per visit.

Simply send your visit summary from MeMD to Human Resources.

See additional information about MeMD on page 25-26 of this Benefit Guide.

Contact:	Shannon Lading 920-450-5904 Shannon_lading@us.aflac.com
Bridge:	The Bridge ☐ Administration ☐ Human Resources ☐ Benefits ☐ Aflac & MeMD

Time Off Benefits (Fiscal Year July 1-June 30)

Paid Leave of Absence (PLOA)

PLOA is given at the beginning of each fiscal year. It is used for illness and medical/dental appointments of the staff member or family member, funeral and birth or adoption of a child. "Family" means spouse, children, stepchildren, parents, stepparents, siblings, parents-in-law, grandparents and grandparents-in-law, grandchildren and any person living at the staff member's home receiving emotional and financial support whether related by blood or not, who is considered by the staff member as a lifelong family member. This definition of family does not include acquaintances, friends, or roommates.

PLOA	Faculty-13 days	Management/Support Staff-15 days
------	-----------------	----------------------------------

Personal Leave

Personal Leave: Some PLOA hours may be used for non PLOA circumstances such as family graduations and/or marriages; appointments such as legal, financial, and business; special school events that are only scheduled during work hours; home appliance, equipment, or structural problems; and car malfunctions. It can also be used for school closing (i.e., between Christmas and New Year's holiday)

Personal	Faculty-2 days	Management/Support Staff-4 days
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Bereavement (Funeral Leave)

Employees may use PLOA due to the preparation for or attendance of a funeral for a family member. The length of time should be reasonable with the circumstances, at the staff member's discretion.

Vacation

This leave is available to our Support and Management staff. Pro-rated benefits are provided to regularly scheduled; part-time employees based on the number of annual work hours.

Non-Contact Time

This leave is available to our faculty staff and is 2 weeks.

Earnings Details

Earnings for Support Staff		Earnings for Management Staff	
Years of Service	Vacation Weeks	Years of Service	Vacation Weeks
0 – 4	2 weeks	0 - 4	3 weeks
5 – 9	3 weeks	5 - 14	4 weeks
10 -14	4 weeks		
15 +	4 weeks plus 4 days	15 +	4 weeks plus 4 days

Bridge: The Bridge Administration [Employee Handbook](#)

Holidays Observed

INDEPENDENCE DAY	CHRISTMAS DAY
LABOR DAY	NEW YEAR'S EVE
THANKSGIVING DAY	NEW YEAR'S DAY
DAY FOLLOWING THANKSGIVING	MEMORIAL DAY
CHRISTMAS EVE	FLOATING HOLIDAY\FLEXIBLE HOLIDAY

Summer Hours

Starting the end of June and the month of July, LTC is closed Fridays. Employees can modify their schedules or supplement with available rotation or personal leave hours.

Family & Medical Leave (FMLA)

Employees may be eligible for up to 12 weeks of unpaid leave for the employee’s serious health or family member’s condition. Employees are eligible once they have been employed for one year and worked a minimum of 1,000 hours.

Jury Service

Employees subpoenaed to serve as jurors or witnesses will be paid their regular salary and will turn over to the district reimbursement, excluding mileage allowance, which they receive for such service. The Human Resources Department needs to be notified immediately about such jury duty.

Worker’s Compensation Insurance

Worker’s compensation insurance is maintained by LTC to cover on-the-job injuries of all employees. Accidents should be reported immediately to your supervisor, the school nurse’s office, and Human Resources Department.

Refreshment & Lunch Breaks

Employees are allowed a break of up to 15 minutes in the morning and a break of up to 15 minutes in the afternoon for refreshments. This time may not be used to leave the office earlier or to lengthen the lunch break period. Lunch breaks are not paid time. Employees, whose work schedule exceeds six hours, must take a half hour nonpaid lunch.

Emergency Closings

Emergency school closings will be communicated to you through your phone (text message and/or voice mail), The Bridge, and local radio and TV stations.

Payroll & Voluntary Deductions

Payroll

Your payroll is made by direct deposit on or before the 15th and the last business day of the month.

Voluntary Deduction Participation Options

Pre-Tax Payroll Deduction:	After Tax Payroll Deduction:
<ul style="list-style-type: none">• Flexible Spending Accounts• Health and Dental Employee portion• Wisconsin Retirement System (WRS)• Tax-Sheltered annuity plans (403b) *• Deferred compensation plan (457) *• Vision	<ul style="list-style-type: none">• Child Care• Foundation (scholarship donation)• Life Insurance -Voluntary Supplemental & Dependent• Short Term Disability (STD)• United Way• Tax-Sheltered annuity plans (403b) *• Deferred compensation plan (457) *

Voluntary deductions will be withheld from both mid-month and end-of-the-month payrolls.

Other Services

Child Care Center

Employees interested in the Child Care Center should contact the Child Care center for more information. Childcare is available for children ages 2 and above. You may also be eligible for payroll deduction for childcare.

Contact: Melissa Griffin | (920) 693-1243 | melissa.griffin@gotoltc.edu

Bridge: The Bridge » Instruction » [Child Care](#)

Fitness Center

Employees may use the center's equipment which includes weight machines, rowing machines, bikes, tread mills and other workout equipment.

Visit the College Nurse in the Lakeshore building or call x1111 for more information.

US Cellular Discount Program

Overview	<ul style="list-style-type: none">The Partner Employee Discounts Program (PED Program) provides the employees of current U.S. Cellular® Business and Government accounts the opportunity to qualify for a discount on their wireless service.The discount will apply only to consumer (Individual Account Type) voice plans; discounts will not apply to any additional Vertical Services requested.
Verification Process	<ul style="list-style-type: none">All validation will take place through an online e-mail verification platform at www.uscellular.com/partner, using the customer's corporate e-mail address.Employees may sign up at a US Cellular Retail Store.Required employment verification every 2 years.

Sports Core Discount

The Kohler Sports Core offers an employee discount for LTC employees

Bridge: The Bridge » Administration » Human Resources » Benefits » [Miscellaneous](#)

United Way

LTC supports participation in the United Way (it is a form of fund solicitation for worthwhile community health and welfare organizations). If employees wish to contribute to United Way, they can make payments via payroll deduction, check, or credit card.

The LTC Bookstore

In addition to office supplies, the LTC Bookstore has other personal items for sale, e.g., greeting cards, candy, books, athletic apparel, personal hygiene items, novelty, and logo items.

Employees receive a 10% discount. www.lakeshoretechshop.com

Tuition Reimbursement

Full time employees are eligible for tuition reimbursement after 12 months of employment. There is a \$3,000 max reimbursement per fiscal year (July 1-June 30) and must receive a grade B or better. The Course Reimbursement Form should be completed, approved, and routed to HR with a copy of the grade report or transcript. Note: Staff must maintain employment for two years after payment or refund College employee's reimbursement.

Contact: Lisa Kwarcianny | 920-693-1158 | Lisa.Kwarcianny@gotoltc.edu

Bridge: The Bridge » Administration » Human Resources » Forms Library » [Human Resources \(Course Reimbursement Form\)](#)

Wisconsin Retirement Services (WRS)

The Wisconsin Retirement System provides a pension benefit to eligible employees. Membership is mandatory, under law, for staff employed full-time.

Eligibility

All Benefit Eligible employees who work at least one year and a minimum of 1,200* hours per year (880 for faculty) must contribute to WRS. The employee must earn five years of WRS-creditable service to be vested. One year of WRS-creditable service is equal to 1,320 hours for faculty and 1,904 hours for all others.

Contributions

The employee and LTC each pay ½ of the total WRS required contribution (based on gross salary) for full-time staff. The deduction is pre-tax.

Contribution Rate – Changes Every year

2021- 13.5 % Total (6.75% employer and 6.75% employee)

Employees who were a participating employee with WRS prior to July 1, 2011 and have not taken a separation benefit need to meet a minimum of 600 hours per year or 440 for faculty eligible immediately for vesting upon employment.

Contact: Department of Employee Trust Fund (ETF) | 877-533-5020 | www.etf.wi.gov

Bridge: The Bridge ☞ Administration ☞ Human Resources ☞ Benefits [\(WRS & Retirement Savings\)](#)

Supplemental Retirement Options (403B & 457)

LTC offers 403(b) and 457 plans to provide a convenient way to save for your future through payroll deductions.

Eligibility

You are eligible to participate in the plan as of your start date with LTC or anytime thereafter.

Employee Contributions

Contributions from your pay are made on a pre-tax or post tax basis—up to the IRA annual limit. If you are 50 years of age or older, (or if you will reach age 50 by the end of the year), you may make a catch-up contribution in addition to the Normal IRS annual limit. (There are no employer contributions). All employees are eligible for this benefit through payroll deduction. Participation must be in keeping with state and federal laws.

Maximum Contribution Limits – Changes every year

Maximum contributions for 2021 is \$19,500

How to contribute to a 403b Plan

To make an elective contribution to the Plan, you must enroll with the 403b provider and submit a Salary Reduction Agreement to the Plan's Third-Party Administrator, TSA Consulting. You may make, change, or stop such an election to contribute at your discretion. The effective date of these changes will be the date listed on your Salary Reduction Agreement or the next payroll date after it is approved by TSA Consulting. For more information access the "Enrollment Kit TPA" located on: The Bridge ☞ Administration ☞ Human Resources ☞ Benefits ☞ WRS & Retirement Savings.

How to contribute to a 457 Plan

Contact Wisconsin Deferred Compensation at 877-457-9327 or visit www.wdc457.org.

Retirement Plans

Optional (No employer match)					Mandatory (If req met)
	Traditional 403(b)	Roth 403 (b)	457 Deferred Compensation	Roth 457 Deferred Compensation	Wisconsin Retirement System (WRS)
Contributions	Pre-Tax	After-Tax	Pre-Tax	After-Tax	Pre-Tax
Growth	Tax-Deferred	Tax-Free	Tax-Deferred	Tax-Free	
Distributions	-Taxable -Available at retirement and age 59 ½ -Early withdrawals subject to 10% federal penalty	-Taxable -Available at retirement and age 59 ½ -Early withdrawals subject to 10% federal penalty	-Taxable -Available at separation of service -No age requirement -No 10% federal penalty on early withdrawals	-Taxable -Available at separation of service -No age requirement -No 10% federal penalty on early withdrawals	-Contribution rates determined by ETF. -Employer Match Formula Based Annuity calculated at retirement. -5-year Vesting Rule for hires July 1, 2012, and after -May participate in Variable Fund if desired. -Minimum Retirement Age of 55 -Employee share available for payout if term prior to age 55 -Loans not available
Annual Maximum Contributions	-\$19,000 basic -\$6,000 extra if 50 years of age or over Contributions offset maximum Roth 403(b) contributions	-\$19,000 basic -\$6,000 extra if 50 years of age or over Contributions offset maximum 403(b) contributions	-\$19,000 basic -\$6,000 extra if 50 years of age or over Contributions offset maximum Roth 457 contributions	-\$19,000 basic -\$6,000 extra if 50 years of age or over Contributions offset maximum 457 contributions	
Loans	No	No	No	No	
Hardships	Yes, for most	Yes, for most	Yes	Yes	
Benefits	-Reduces taxable income -Provides tax-deferred income in retirement -Can combine 403(b), 457 and Roth 457 plan contributions	-Can combine 403 (b), 457 and Roth 457 plan contributions -Tax-Free growth -Provides tax free income in retirement	-Reduces taxable income -Provides penalty-free tax deferred income for those retiring before age 59 ½ -Can combine 403(b), 457 and Roth 457 plan contributions	-Tax Free growth -Provides tax-free income in retirement -Can combine 403(b), 457 and Roth 457 plan contributions	
Vendors	-WEA Benefits 800-279-4030 www.weabenefits.com - American Funds 800-421-0180 www.americanfunds.com - Fidelity Investments 800-343-0860 www.fidelity.com/atwork	-WEA Benefits 800-279-4030 www.weabenefits.com -American Funds 800-421-0180 www.americanfunds.com -Fidelity Investments 800-343-0860 www.fidelity.com/atwork	-WDC (WI Deferred Comp) 877-457-9327 www.wdc457.org	-WDC (WI Deferred Comp) 877-4457-9327 www.wdc457.org	-ETF (Employee Trust Fund) 1-877-533-5020 www.etf.wi.gov

Edvest – Wisconsin's College Savings Plan

Wisconsin's official 529 College Savings plan to help families save for higher education costs for their children. An Edvest plan is similar to 401k plans for retirement, but it's used to save for college.

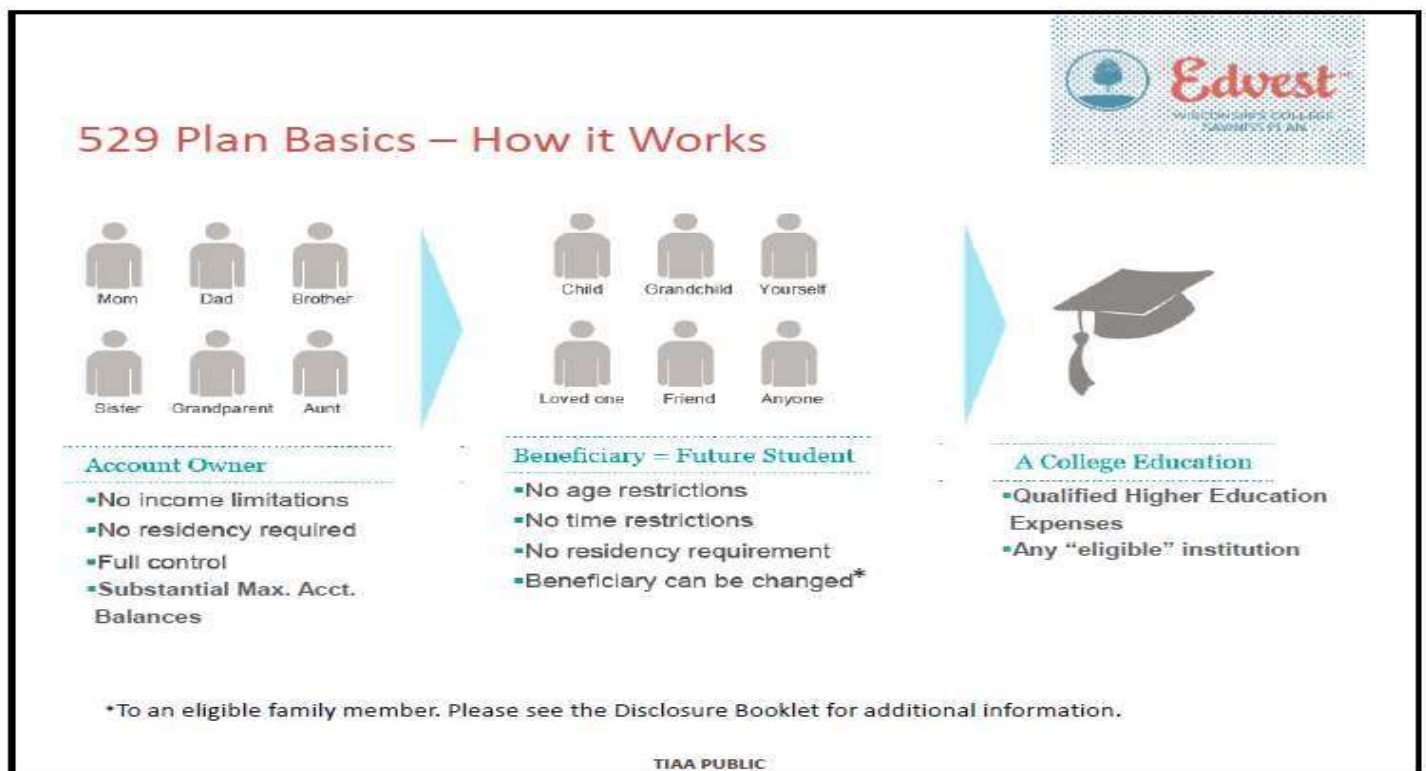
How to set up an account

There is a \$25 contribution online – thereafter, LTC offers payroll deduction with a minimum contribution of \$15 per account each pay period. Edvest makes saving more affordable for more Wisconsin families.

Fast Facts

- Anyone may open or contribute to an Edvest Account, even out-of-state individuals
- Wisconsin residents may be eligible for a state tax deduction (Limitations apply)
- Edvest funds may be used at universities, colleges, technical schools, graduate, and professional schools, as well as many certificate programs.
- Funds may be used at schools across the country and even some abroad.
- Use funds for tuition, books, room & board, computers, tablets & other expenses.
- Contribute whenever you want, at whatever amount you want, starting at \$25 or \$15 per pay period.
- Build savings by regularly contributing automatically through your bank account or payroll direct deposit.
- Opening an account takes about 15 minutes at edvest.com.

How it works



Contact: Edvest | 888-338-3789 | www.edvest.com

Bridge: The Bridge ☐ Administration ☐ Human Resources ☐ Benefits ([Edvest 529 Education Savings Plans](#))

Beneficial Resource Summary

There are many additional resources located on LTC's Bridge website:

Bridge: [The Bridge](#) [Administration](#) [Human Resources](#) [Benefits](#)

Resources include summaries of Health, Dental, and Vision Benefits, information about Flexible Spending and Rollover, how to find Providers, Leave Benefits and more.

You may also access our NEW, mobile-friendly Benefit Resources website, perfect for when you need information at your fingertips and on the go, by going to: <https://gotoltc.edu/hr/>

About This Guide

This benefit guide provides selected highlights of the LTC employee benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the College. All benefit plans are governed by master policies, contracts, and plan documents.

Any discrepancies between information provided through this guide and the actual terms of the policies, contracts, and plan documents are governed by the terms of these policies, contracts, and plan documents. Lakeshore Technical College reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The Plan Administrator has the authority to make these changes.

Notes:

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.