Village Of Cambridge
Personnel Committee Meeting
Amundson Community Center,
Conference Room in Village Offices, Upper Level
200 Spring St, Cambridge
Thursday, May 8, 5:30 p.m.

1. Call To Order/Roll Call
2. Proof Of Posting
3. Approval of Minutes from Meeting: November 21, 2024
4. Public Appearances/Citizen Input
5. Discussion and Possible Action Regarding:
   a. Review and Revision of Employee Handbook
   b. State of WI Insurance Application
      a. Review and choose plans
6. Any Other Business to be Brought Before the Committee
7. Adjournment

NOTE:

1. Persons needing special accommodations should call 423-3712 at least 24 hours prior to the meeting.
2. A quorum of the Village Board may attend this meeting for the purpose of gathering information relevant to their responsibilities as Village Trustees. No matters shall be considered by said Village Board members nor shall any action be taken by said Village Board members at this meeting.
3. More specific information about agenda items may be obtained by calling 423-3712.

Village of Cambridge
JOINT PERSONNEL AND PUBLIC WORKS COMMITTEE
Thursday, November 21, 2024, 5:30 p.m.
Amundson Community Center
200 Spring Street

MINUTES

1. **Call to order/Roll Call:** Trustee Blackwood called the meeting to order at 5:30 p.m. Members present: Trustees Franklin, Blackwood and President McNally. Others present: Lisa Moen, Administrator/Clerk; Lucy Peterson; Kayla Sipple, EDC; Jae Ames, Public Works; Daniel Paape, Sweet Treats.

2. **Convene into Closed Session** per 19.85(1)(c) of the Wisconsin Statutes to consider the employment, promotion, compensation or performance evaluation data of Village employees: Treasurer/Deputy Clerk/Deputy Administrator Position. *Trustee Franklin made a motion to convene into closed session per 19.85(1)(c) of the Wisconsin Statutes to consider the employment, promotion, compensation or performance evaluation data of Village employees: Treasurer/Deputy Clerk/Deputy Administrator Position, seconded by President McNally. Motion carried on a 3-0 roll call vote.*

3. **Reconvene into Open Session:** *President McNally made a motion to reconvene into Open Session, seconded by Trustee Franklin. Motion carried on a 3-0 vote.*

4. **Proof of Posting:** *The agenda was posted in the upper and lower levels of the Amundson Community Center, Cambridge Post Office, Badger Bank and the Village Website.*

5. **Public Comment:**
   - Kayla Sipple was asked to share a comment from Charles Fiesel – He does not want to see the Village push/pile snow on Spring Water Alley behind the businesses. Staff will talk to him.
   - Kayla Sipple: Collaborative 523 will spearhead fundraising for flowers and garland for Main St for 2025. They are asking if public works can assist them with watering flowers and hanging garland. They would also like to use the Village Baskets for flowers, and that the Village still put up the holiday lights.

6. **Approval of Minutes**
   a. Approval of Public Works Minutes: October 3, 2024: *Trustee Blackwood made a motion to approve the minutes of October 3, 2024, seconded by President McNally. Motion carried.*
   b. Approval of Personnel Committee Minutes: November 6, 2024: *Trustee Blackwood made a motion to approve the minutes of November 6, 2024, seconded by President McNally. Motion carried.*

7. **New Business: Discussion and Possible Action Regarding Items Requested of Committee:**
   a. **Treasurer/Deputy Clerk/Deputy Administrator Position**: *President McNally made a motion to recommend to the Village Board to appoint Lucy Peterson to the position of Treasurer/Deputy Clerk/Deputy Administrator. Seconded by Trustee Blackwood. Motion carried.*

   b. **Public Works Staffing**: Lee Farrar will be out of the office beginning December 1 for Medical leave. Moen will verify what is budgeted for Public Works. The Interim Director Plan is going well. Moral and communication is better. Working on flow and organization.

Trustee Franklin made a recommendation to the Village Board to hire an LTE for Public Works, at an amount not to exceed $10,000, seconded by President McNally. Motion carried.

c. **Audit and Finance Recommendations**: The Committee reviewed a list of items from the Audit and Finance Committee as well as a list of items from Public Works.

1) Recommendation to cut yard waste – the Committee agreed to cut brush and compost pick up from 2 times a month to one time a month. A press release will go out in the spring as well as posted on our website.

2) Park impact fees for all parks, not just LBK park: Lee Recreation is working on plans for LBK park. They will provide a number of options. They also provided an estimate for updates at Westside Park. It includes $3,235 to replace broken equipment, $1085 for mats and $4375 for wood fiber – for a total of $8,695. It was recommended that we include this in our Foundation Grant request.

3) Soda machine at the Amundson Center: Moen had provided numbers that the soda machine is paying for itself. It is there for residents attending events at the Amundson Center and those renting it. Little staff time is put into the machine – filling it 2-3 times a year, and 3-4 deposits a year. Recommended that the soda machine remains.

4) "Friends of Cambridge" – Audit and Finance Committee recommended removing funding for flowers and garland for Main Street from the budget, asking residents to help fund these items. The Collaborative 523 has stated that they will spearhead this, but have asked if Public Works staff could still assist them with watering flowers and hanging garland. They would also like to use the Village Baskets for flowers, and that the Village still put up the Christmas lights.

Trustee Franklin made a motion to recommend to the Village Board that the Village provide the baskets and pots for flowers and continue to put up Holiday lights, and for staff to hang the garland and water the flowers, seconded by President McNally. Motion carried.

5) There was discussion about the board's support of staff as we make changes. Residents will be concerned over changes and staff take the brunt of the complaints due to changes made by the board. Things may take longer to get done, priorities may change, some things that were done in the past may no longer be done, or done differently, etc.

d. **Economic Development Request:** See item 7.c.4 above above

e. **Sidewalk repairs**: Audit and Finance recommended that when we do the sidewalk repairs, we will have to borrow for it. Further discussion is needed on terrace trees that are causing damage to the sidewalks. The Committee also discussed a situation where there is damage to two sidewalks at a new home build. The Right of Way permit was signed off on and the deposit given back to the builder. The Village can look to repair these when we do the sidewalk plan.

8. **Update/Other Items for Future Consideration:**

a. Flags: Quotes were received for Flags for Veteran's Park. Nylon/Polyester combination and Nylon. Recommended to not have the Nylon flying year-round. Moen will check what is budgeted for 2025.

b. Review our Ordinances as they relate to new road construction and Engineering oversite, testing, gradation, water shut offs

c. Rental of Equipment from Fort Atkinson
d. Ice Rink revisions – temporarily on hold
e. Spring Water Alley – Renaming, new survey to expand the right of way to qualify it for road aids, timing of redoing the road – do we wait to see if we can get it added and apply for grants
f. Maintenance Plan for Retention Ponds
g. Leaf Pickup: to date 650 cubic yards picked up, 32.5 loads

9. **Adjournment:** Trustee Blackwood made a motion to adjourn the meeting, seconded by President McNally. Motion Carried. The meeting was adjourned at 8:29 p.m.

Lisa Moen, Village Clerk/Administrator/Deputy Treasurer

Village of Cambridge

Employee Handbook

2020

With revisions as approved by Personnel to 11/27/12
Revisions 12/14/2015 by Personnel Committee
Revision 7/8/2019 by Personnel Committee
Revision 12/29/2020 Village Board
Revision 11/24 Village Board

Originally Approved by the Village of Cambridge
Board of Trustees November 22, 2005

Prepared by Virchow Krause & Co., LLP

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INTRODUCTION

We are pleased that you have chosen our Village as the place you wish to work. Every job in this organization is important. Each employee's position plays a vital role in making the Village of Cambridge an outstanding organization. In order to provide Village services in the most professional manner and with the highest ethical standards, it is important for each employee of the Village of Cambridge to understand their responsibilities and obligations, as well as the many benefits of employment with the Village.

The Village of Cambridge is devoted to producing the best quality of life for its residents. We need your help to keep the quality of our community at a high standard. Please remember as you read this guidebook and as you perform your job with the Village, that you play a very important part in making these things come true. Your work will determine your future and the Village's future. This manual has been prepared to assist you in becoming acquainted with your job with the Village. Please take time to read through the manual.

We are confident that you will progress and achieve success at the Village of Cambridge and we hope your experience with us will be satisfying and beneficial both to you and to our village. If you have any questions, about this handbook or any other aspect of your employment at the Village of Cambridge, please do not hesitate to ask your supervisor, the Village Administrator/Clerk/Deputy Treasurer or any member ofthe Village Board.

The policies and procedures summarized in the manual are presented as information only and are not conditions of employment. The Village of Cambridge reserves the right to modify, suspend, revoke, terminate or change in whole or in part, any of its policies, procedures, practices or benefits at any time with or without notice. The language used in this manual is not intended to create, nor is it to be construed to constitute, a contract between the Village of Cambridge and any one or all of its employees. No representative of the Village of Cambridge other than the Village Board has any authority to enter into any agreement of employment for any specified period of time.

Welcome

Welcome to the Village of Cambridge. As a new employee, you will be providing a valuable service to the citizens of Cambridge and we hope that you will find your new position interesting and rewarding.

This handbook should answer some of the questions you may have about working for the Village of Cambridge. Please read the handbook carefully and refer to it as necessary. This handbook is aconvenient summary guide; it is not a comprehensive list of the Village's personnel policies nor is it intended to create a contract. This handbook addresses matters of interest for all employees, althoughthe benefit summary is intended primarily for full-time employees. Temporary employees are not eligible for Village benefits, except as required by state law or as outlined in this handbook.

Personnel issues and concerns should be directed to the Administrator/Clerk/Deputy Treasurer, who will then refer them to the Personnel Committee for further consideration. Personnel Committee recommendations are approved by the Board of Trustees, which has final authority.

Our Mission as Public Employees

The primary purpose of local government is to provide service to its citizens. As an employee of the Village of Cambridge, your job is to serve and assist the residents of our community and those visiting or doing business here.

Our mission is to work together to effectively and efficiently serve the residents of Cambridge. The "team management" concept is necessary with everyone working together, in a trustworthy and loyal manner, to provide the best service possible to our residents.

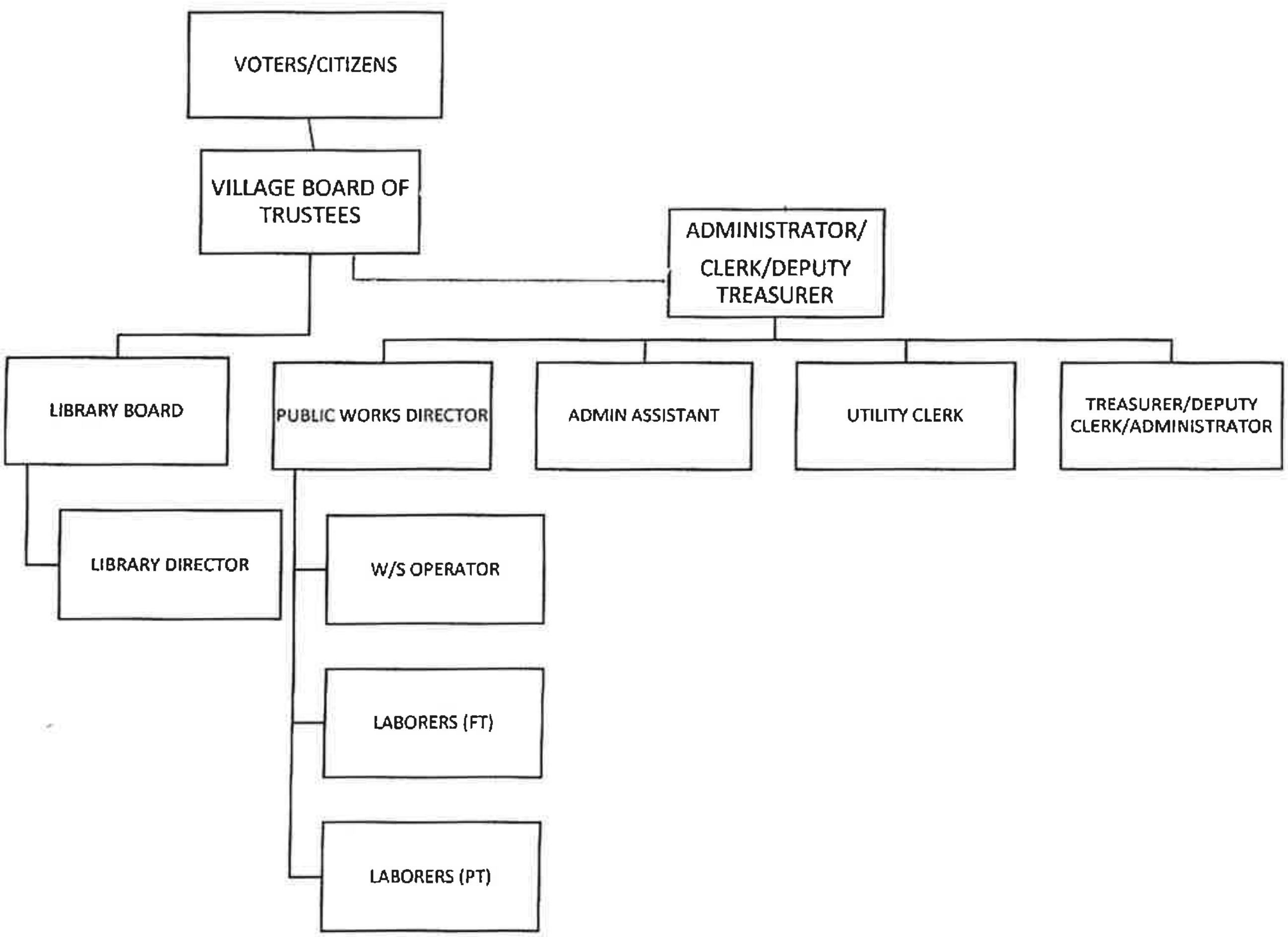
About Cambridge

In beautiful south central Wisconsin, on the edge of Dane and Jefferson counties, lies the village of Cambridge, population 1175. We are located 20 minutes east of Madison, 30 minutes northeast of Janesville and one hour west of Milwaukee. Our close proximity to major cities, as well as the Interstate, offers an ideal location making Cambridge a great place to work or call home. We are also home to many thriving businesses, unique shops and a strong school district in addition to many parks, recreational opportunities and beautiful Lake Ripley.

Village offices are housed in the Amundson Community Center. The center includes areas for community and senior activities as well as houses the Cambridge Community Library. The village has about nine employees and about six library employees. Police services are contracted with Dane County Sheriff's Department. Cambridge has a volunteer Fire Department and a Community Activities (Recreation) Program.

Organizational Chart

Your Village Government



The Village of Cambridge operates under a Board of Trustees form of government. There are seven Board members. Each Board member is elected from the Village at-large for overlapping two year terms. Elections are held on a non-partisan basis in April of each year, preceded by a February primary if there are more than two candidates for the same office. Half of the trustees are elected each year to provide continuity to the board. Village voters also choose a president, who by virtue of his or her office is a trustee. That person presides and votes at all meetings of the board, and signs ordinances and other official documents.

The Village Board makes Village policy, adopts the Village budget, and appropriates funds. The Village Board hires a Village Administrator/Clerk/Deputy Treasurer who is the Chief Executive Officer responsible for the administration of the Village.

The Village Administrator/Clerk/Deputy Treasurer is responsible for the general administration of all Village business and coordinates Department Heads. The Department Heads and all other Village employees assist the Village Administrator/Clerk/Deputy Treasurer in providing the services legislated by the Village Board for the citizens of Cambridge.

You are one of these important employees, without whom the Village would be unable to function. Your contribution to this organization is a major factor in the success of the Village to provide the great quality of life Cambridge residents have come to expect and appreciate.

Our Goals and Service Philosophy

The following long term goals have been established to guide you in providing Village services. It is important that you understand why you are doing your job, you become familiar with these goals, and you always strive to provide services in a manner consistent with them.

- Provide quality, economical, efficient, and effective services in an equitable manner.
- Involve citizens in the decision-making process and be responsive to their input.
- Provide professional management in a fiscally responsive manner with the highest standard of integrity.

Similarly, we recognize a management philosophy that puts the citizen first. Citizens are the focus of all of our services. Therefore, it is important that you support the efforts of the Village Board and the Village Administrator/Clerk/Deputy Treasurer in governing the Village, and always maintain ethical conduct.

Commitment to Customer Service

When you have contact with citizens, you are expected to promote the Village's best interest and build citizen goodwill. When you come in contact with a member of the public, you are the "Village," and the only employee with whom a citizen might talk. The citizen judges the character of the entire Village government based upon the way you perform, your attitude and appearance.

Please listen carefully to customer inquiries and complaints and then respond in a courteous, professional manner. Take a sincere interest in a customer's questions and never lose your temper, even if a customer should become inconsiderate with you.

If a controversy with a customer arises, attempt to explain Village policy clearly yet respectfully. You cannot know all the answers, but you may refer the citizen seeking information to the right source. If a customer becomes unreasonable and you cannot resolve the problem, refer the customer to yoursupervisor. This assures that both you and the customer remain satisfied.

The same customer relations policies that apply to in-person customer relations also apply to telephone contacts. Answer the telephone promptly and be courteous and friendly to the caller. If a call is misdirected to your phone, determine the correct destination of the call and arrange for its transfer.

EMPLOYMENT POLICIES

The Village of Cambridge is an Equal Opportunity Employer. It is our policy to administer all of our employment policies in a nondiscriminatory manner without regard to race, color, religion, sex, age, national origin, physical disability, or any legally protected group.

At-Will Status of Employees

As a matter of policy, the Village does not enter into written or oral contracts or agreements guaranteeing employment or compensation for any particular period of time with any individual employees. No employee is authorized to make guarantees of employment or compensation. Employment with the Village is at-will – that is, employment may be terminated with or without cause and with or without notice at any time by the employee or the Village. Nothing in the employee manual or any other document or statement shall limit the right to terminate employment at-will. No express or implied agreement to the contrary may be made unless it is made by the Village Board and only if the Village Board does so in a formal written agreement that is signed by both the Village President and the employee.

Physical Examination

Upon offer of employment, the Village may require the selected candidate to undergo a physical examination by the Village physician, at the Village's expense. The purpose of the physical examination is to assure that the candidate is physically fit to perform the essential job duties and functions of the position as detailed in the job description.

Federal Controlled Substances and Alcohol Use and Testing Rules for Employees with Commercial Driver's Licenses

In accordance with Federal Register 49 CFR Part 382, the Village will request alcohol and controlled substances information from the previous employer of any employee who possesses and is expected to use for Village business a Commercial Driver's License (CDL).

Personnel Records

It is important the Clerk's office has current information on you in case of an emergency and for administrative needs. You are responsible for keeping the office informed of any change in your name, address, marital status, number of eligible dependents, or beneficiaries, and for providing appropriate Federal and State withholding information; accurately completing your time cards; and reporting absences.

Wisconsin State law has established that public employee disciplinary or personnel records are not exempt from disclosure under the open records law unless the public interest in keeping the records confidential outweighs the presumed substantial public interest in disclosure of the records. A Village employee whose privacy or reputational interests will be impacted by disclosure of information requested under the open records law has a right to notice and judicial review of the custodian's decision to disclosethe information, regardless of who the public records custodian is.

If your personal employment information is requested in an open records request, you will be given a notice describing the requested record and an explanation of your rights to file a notice of intent to appeal,and also to seek a court order restraining access to the record. The law prohibits the release of the record until the matter has made its way all the way through the various courts and all the appeal periods have run. If you have questions about the disclosure of your personnel record information, please contact the Administrator/Clerk/Deputy Treasurer.

Ethical Standards/Conflict of Interest

The Village of Cambridge has an excellent reputation for conducting its business activities with integrity, fairness, and in accordance with the highest ethical standards.

Employees must bring overall ethical and professional behavior to the job. Our demands for excellence and the preservation of our integrity, objectivity and complete fairness are distinguishing characteristics ofthe Village. The discovery of any questionable, fraudulent or illegal activities, offers or transactions shouldbe reported to the Police, Village Administrator/Clerk/Deputy Treasurer, or a member of the Village Board.

The activities of the Village of Cambridge are based on Section 19.59 of Wisconsin State Statutes, "Codes of ethics for local government officials, employees and candidates." The statute prohibits: taking action that would produce a financial gain to the individual, or his/her immediate family or using their position to benefit the employee, or his/her immediate family. Although the statute is rather broad, the general test is: if it looks like an employee is getting or giving special treatment because of their position, then there exists the likelihood that there is a violation of section 19.59. In addition to conducting themselves in an ethical way, employees should always avoid even the appearance of impropriety.

Open Door Policy

Employees are encouraged to share their concerns, seek information, provide input, and resolve problems through their immediate supervisor, and, as appropriate, consult with any member of management toward those ends. Supervisors are expected to listen to employee concerns, to encouragetheir input, and to seek resolution to their problems/issues.

Suggestions

If you have any suggestions or ideas that you feel would benefit the Village of Cambridge, we encourage you to tell us about them. We are always looking for suggestions that improve methods, procedures and working conditions, reduce costs or errors, and benefit the Village and its employees.

Equal Employment Opportunity Policy

It has been and shall continue to be the policy of the Village of Cambridge to recognize the competence and ability of applicants for employment and existing employees. The Village of Cambridge will provide equal employment opportunities to all individuals regardless of their race, age, sex, creed or religion, color, handicap or disability, marital status, citizenship status, veteran status, membership in the National Guard or reserves, sexual orientation, national origin, ancestry, arrest record, conviction record, or any other characteristic protected by law. This policy applies to all employment decisions including, but not limited to, recruitment, hiring, compensation, benefits, promotions, transfers, layoffs, and other conditions of employment.

If you have a problem or concern in any matter relating to equal employment opportunity, please discuss it as soon as possible with your supervisor or if that is not possible, with the Village Board. More information about Equal Employment Opportunity is included in the employment notices in Appendix A of this manual.

Anti-Harassment Policy

Both state and federal law prohibits sex discrimination in the workplace. The Village of Cambridge is committed to maintaining a work environment that is free of discrimination. In keeping this commitment, the Village will not tolerate harassment of its employees by anyone, including any supervisor or co- worker.

Harassment consists of unwelcome conduct, whether verbal, physical or visual, that is based on a person's protected status, such as sex, color, race, ancestry, religion, national origin, age, physical handicap, medical condition, disability, marital status, veteran status, citizenship status, sexual orientation, arrest record, conviction record or other protected group status. The Village will not tolerate harassing conduct that affects tangible job benefits, that interferes unreasonably with an individual's work performance, or that creates an intimidating, hostile or offensive working environment.

You must be familiar with and comply with the Village's Anti-Harassment Policy, since all employees are responsible for assuring that the workplace is free from any unlawful form of harassment, including harassment on the basis of race, color, religion, handicap, marital status, gender, national origin, age, ancestry, sexual orientation, arrest or conviction record, membership in the military reserves, or disability.

Prohibited harassment includes behavior which:

- Creates an intimidating, hostile or offensive work environment;
- Unreasonably interferes with an individual's work performance; or
- Otherwise adversely affects an individual's employment opportunity.

If you believe that you are being unlawfully harassed, take the following steps:

- Firmly tell the person who is harassing to immediately stop the comments and/or behaviors which you find offensive.
- If the harassment continues or if you believe employment consequences may result from your request that the behavior stop, report the matter as soon as possible to the Administrator/Clerk/Deputy Treasurer. Put the complaint in writing.

Complaints are investigated by the Police and Administrator/Clerk/Deputy Treasurer for referral to the Personnel Committee. The Village will listen to all reasonable complaints, verify complaints, and discipline appropriately.

False accusations of harassment may have serious adverse effects. We expect all employees to act honestly and responsibly in complying with and enforcing this policy. It is the Village's desire to continue providing a pleasant work environment for all employees, free of harassment

Sexual Harassment

A specific type of harassment that is not tolerated by the Village is sexual harassment. Unwelcome sexual advances, requests for sexual favors, or other physical, verbal or visual conduct based on sex constitute sexual harassment when:

- Submission to such conduct is an explicit or implicit term or condition of continued employment;
- An individual's submission to or rejection of such conduct becomes the basis for employment decisions affecting that individual; or
- Such conduct has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile or offensive work environment.

Sexual harassment may include, but is not limited to, explicit propositions, sexual innuendo, suggestive comments, sexually oriented "kidding" or "teasing," "practical jokes," jokes about gender-specific traits, foul or obscene language or gestures, the display of foul or obscene printed or visual material, and physical contact such as patting, pinching or brushing against another person's body.

It is illegal and against the Village's policy for any worker, male or female, to harass another worker or to create a hostile working environment by either committing or encouraging any of the above, as well as:

- physical assaults on another employee, including but not limited to, rape, sexual battery, molestation, or attempts to commit these assaults;

- intentional physical conduct that is sexual in nature, including but not limited to, touching, pinching, patting, or brushing up against another employee's body; and
- unwanted sexual advances, propositions, or sexual comments, including making sexual gestures, jokes, or comments made in the presence of any employee who has indicated that such conduct in his or her presence is unwelcome; and
- Posting or displaying pictures, posters, calendars, graffiti, objects, or other materials that are sexual in nature or pornographic.

The creation of an intimidating, hostile, or offensive working environment may include such actions as persistent sexual comments or the display of obscene or sexually oriented photographs or drawings. However, conduct or actions that arise out of a personal or social relationship and that are not intended to have a discriminatory employment effect may not be viewed as harassment. The Village will determine whether such conduct constitutes sexual harassment, based on a review of the facts and circumstances of each situation.

The Village will not condone any sexual harassment of its employees. All workers, including supervisors and managers, will be subject to severe discipline, up to and including discharge, for any act of sexual harassment they commit.

All Village employees are responsible for helping to assure that harassment is avoided. If an employee advises you as to a belief that he or she has experienced or witnessed harassment, you must immediately report the statement to the Village Administrator/Clerk/Deputy Treasurer. Thereafter, you will be provided with instructions as to the steps to be taken in the course of investigating the complaint. The Village forbids retaliation against anyone who has reported harassment.

Employees who feel victimized by sexual harassment are encouraged to report the harassment to their supervisor immediately. If the worker's immediate supervisor is the source of the alleged harassment, the employee should report the problem to the Administrator/Clerk/Deputy Treasurer, or Village President. Employees who witness or are aware of, any incident of suspected sexual harassment are required to report the incident immediately, even if they are not the subject of the harassment.

Supervisors who receive a sexual harassment complaint should immediately report the complaint to the Village President who will co-ordinate a careful investigation of the matter. As much as possible, confidentiality will be maintained with respect to a sexual harassment complaint and only those who need to know about such a complaint will be advised of its existence.

Employees who are dissatisfied with the initial resolution of a sexual harassment complaint may file a complaint with an appropriate outside agency. No employee will be subject to any form of retaliation or discipline for pursuing a sexual harassment complaint.

It is the Village of Cambridge's policy to investigate all such complaints thoroughly and promptly and to take all appropriate action that may be deemed necessary to end the harassment and to prevent this misconduct from recurring. To the fullest extent practicable, the Village will keep complaints and the termsof their resolution confidential. If an investigation confirms that harassment has occurred, the Village will take corrective action, including such discipline, up to and including immediate termination of employment, as is appropriate.

Immigration Reform Act Notice

It is the policy of the Village of Cambridge not to employ persons who are not legally eligible to work in the United States.

The Immigration Reform and Control Act of 1986 requires that the Village verify the identity and the work eligibility of all persons hired after November 6, 1986. This law will be enforced by the Immigration and Naturalization Service and other appropriate government agencies. Any Village employee hired hereafter will be required to sign a verification form (currently Form I-9) and furnish both proof of identity, (normally a driver's license or state identification card), and proof of eligibility to work in the United States, (normally a social security card or birth certificate).

If you have any questions about the law or about this policy, please contact your supervisor.

General Policies

Parking

Please park in designated parking areas. Your supervisor will show you the appropriate parking area to park your vehicle.

Personal Appearance

Village employees' dress and grooming must be appropriate to their position. Office employees often have contact with the public and therefore represent the Village. By dressing appropriately, you help to create a favorable image for the Village. Accordingly, you are expected to dress in a manner that is normally acceptable in business offices

If you work in the field, wear protective clothing that is appropriate for the work that you perform. Unkempt, torn and/or overly casual or suggestive clothing are not appropriate work clothes for administrative employees. Dress jeans may be worn on Fridays. Dress shorts are acceptable. Shirts mustbe worn at all times. In no circumstances may any Village employee wear any clothing upon which appears any type of message; nor any symbol or picture which is inappropriate, lewd, or offensive to any citizen or employee. The Village reserves the right to decide what is appropriate clothing

Solicitation or Distribution

No solicitations of any type are permitted by non-employees. You may only solicit for a nonprofit organization, and these solicitations are only permitted to be placed in the employee break room.

The only non-work-related materials or literatures that may be posted on Village bulletin boards include personal notices (e.g., items for sale, party announcements, etc.). Such postings may only be posted in the employee break room.

Smoking

In recognition of a need to protect the health and comfort of the public and village employees from the detrimental effects of smoking, pursuant to the authority granted to the village by Section 101.123(2)(c), Wis. Stats., smoking as defined by Section 101.123(1)(h), Wis. Stats. is prohibited by any person within or upon all buildings and enclosed equipment owned, leased or rented by the village.

Drug Free Workplace

In accordance with Federal law, employees may not unlawfully manufacture, distribute, dispense, possess or use a controlled substance at work, while on Village property, at work locations, while on duty or subject to being called to duty. It is the Village's policy to conduct random drug and alcohol testing to all employees that may drive a Village vehicle or is listed as a driver in their job descriptions. The Village contracts with Fort Healthcare Business Health Services to conduct random drug and alcohol testing.

If you misuse controlled substances, you may get help through an employee assistance referral program. Regardless of participation in a program, satisfactory job performance must be maintained.

Anti-Nepotism

Your family members may be considered for Village employment provided that they meet the qualifications and their employment does not create a conflict of interest or a conflicting supervisor- employee relationship.

No Violence in the Workplace

The Village has a zero tolerance policy against violence in the workplace or the threat of violence. Weapons are not allowed in the workplace or in Village vehicles, except by authorized public safety employees. You must immediately report any workplace violence that you have received or witnessed. The Village will investigate and attempt to verify such reports and discipline appropriately.

COMPENSATION

The Village's administrative pay plan assigns positions to pay grades with minimum and maximum rates, based upon a systematic approach that considers how jobs compare to each other, and other considerations, including market rates of pay, traditional pay practices and unique considerations of the Village. The pay plan is reviewed periodically.

Exempt/Non-Exempt

The Village of Cambridge places employees into one of two classifications, based on grade level and position, consistent with the Fair Labor Standards Act and applicable state law.

Exempt employees hold executive, administrative, professional, or other exempt positions. Exempt employees are not eligible for overtime pay. Currently, the Clerk, Treasurer, Economic Development Director and Library Director are the only exempt positions.

All other employees are nonexempt. Nonexempt employees are eligible for overtime pay.

Hours of Work – Flexible Work Time

The Village Office is normally open from 7:30 a.m. until 4:00 p.m., Monday through Friday. Administrative employees may work alternate hours between the core hours of 7:00 a.m. and 5:00 p.m. Nighttime and weekend hours may be required, according to job position. The goal of flex time and alternate work schedules is to provide the maximum flexibility to you while at the same time continuing to serve the public. The implementation of the Flex Time Program is the responsibility of the Department Heads, so check with your supervisor in advance if you want to use flex time.

Punctuality and Attendance

You are responsible for being on time for work. When you are late or absent from work, other schedules and public services are disrupted. When you know you are going to be late or absent, notify your supervisor as soon as possible, preferably within thirty (30) minutes after your scheduled start time. If you do not notify your supervisor, you may be disciplined.

Breaks

You may take a 15 minute break for every four hours that you work. To assure that there is always someone present to serve customers, breaks are scheduled by your supervisor. If you work through your break, you may not leave work early.

Outside Employment

In most cases, the Village approves its employee's requests for outside employment. However, such part-time work may not interfere with your Village duties, responsibilities, and normal hours of work orovertime, work performance, or compromise the Village's interests. Before accepting outside employment, check with your supervisor so that there is no conflict of interest between your Village position and your outside work.

Pay Day

Payday is every-other Thursday except holidays and you receive your paycheck during your work day.

Paychecks will be distributed to you and not to your family members or others. If you want your paycheck to be released to someone other than you, you must give written permission to your supervisor. You may also make a written request that your paycheck be mailed to you if you won't be present on payday. Report a lost paycheck to your supervisor immediately.

The Village makes every effort to provide you with an accurate paycheck; however, sometimes errors are made. If you have any questions about your pay or think that an error has been made, notify your supervisor immediately.

Payroll Deductions

Automatic payroll deductions are made for Federal and State income tax, and social security. Each year you receive a W-2 slip showing your total earnings for the prior year and the amount of taxes withheld. Optional deductions such as medical benefits must be authorized by you in writing before a payroll deduction is made. Deductions required or requested are typically as follows:

Required by Federal & State	Authorized by Employee
Federal Income Tax	Retirement Plan Insurance
State Income Tax	Deferred Compensation
Social Security Tax	Health &/or Dental Insurance
Garnishments/ Wage Attachments	Flex Ben
Child Support	

Overtime and Compensatory Time

Executive, professional, and administrative employees, as defined by the Fair Labor Standards Act, are exempt and are not eligible for overtime pay. Currently, this applies to the Clerk, Library Director, Economic Development Director and Treasurer. Once an exempt employee has exceeded 110% of their normally scheduled hours, they are eligible to accumulate flex/compensatory time off at straight time.The village board acknowledges exempt staff may accumulate flex/compensatory time during the year but also want this time to be used within 30 days of earning the time when possible. Exempt employees may use the flex/compensatory time if proper coverage is maintained in the office without prior approval. Exempt employees must indicate on their timesheet the use of flex/compensatory time. Any unused flex/compensatory time will not be monetarily paid out.

All other employees are non-exempt and are eligible for overtime or compensatory pay at the rate of one and one-half (1-1/2) hours for each one hour worked in excess of 40 hours of work during a seven-day work period. If an employee works on an official holiday, he or she will be paid at the rate of one and one- half (1½) hours for each hour worked on the holiday. There may be times when it will be necessary for you to work overtime. Your supervisor will notify you as early as possible regarding scheduling needs. There may also be times when you wish to work overtime. However, prior authorization must be obtained from your supervisor before working overtime.

Compensatory ("comp.") time may be issued in lieu of pay, upon request by the employee and approval by the employee's supervisor. Compensatory time may accumulate to a maximum of 40 hours per year, and must be taken by the end of the calendar year. At the end of the calendar year, any unused compensatory time shall be paid to the employee at the rate of one and one-half times the employee's regular pay rate at the time of payment. The use of compensatory time off must be authorized by your supervisor. The Village may compel the use of compensatory time as appropriate.

Because of budget constraints, employee overtime should be limited to no more overtime than isabsolutely necessary. All overtime must be authorized by your supervisor. Your cooperation in helping to keep costs down is greatly appreciated.

Weekend On-Call Policy for Utility and Village Public Works Duties

"On call" is defined as from 3:00 p.m. on Friday until 7:00 a.m. on Monday. The Village office shall have a schedule of on-call personnel.

The On Call employee shall remain situated within thirty (30) minutes of the Village and must have his cell phone with him.

Employee on call shall be responsible for:

A. Routine water and sewer weekend duties
B. Any water and sewer emergencies that occur during their weekend
C. Any village emergencies that occur during their weekend

If an employee is unable to work his scheduled weekend, it is his responsibility to find a replacement and notify the Village Office of any changes made to the schedule.

Water & Sewer Weekend Duties

Routine Duties include the following:

A. Water Treatment Facility
    a. Disarm intrusion alarm when entering building.
    b. Record flow readings from Main, #1 Softener, #2 Softener and bypass meters.
    c. Check digital readout of tower level. Well pump turns on at 20.0 feet and off at 25.0 feet. If above or below those settings, determine the cause of the problem and resolve.
    d. Record the pounds of chlorine usage and make sure both Chlorine and Fluoride tanks are not empty. If well pump is running, make certain that the chemical pumps are also NOT running.
    e. Check the salt room to make sure that there is adequate salt in the salt tank to make brine. Fill tank if necessary.
    f. Prior to leaving the building, turn intrusion alarm on and turn off all lights. Make certain doors are locked.

B. Check Lift Station A in the park and Kenseth Lift Station as needed.

C. Open Gate on Lagoon Road at 8 AM and close at noon on Saturday, unless otherwise directed.

On Call Compensation

Employee shall be compensated for one and a half (1 ½) hours for Saturday and one and a half (1 ½) hours for Sunday duties listed above at their pay scale. Employee shall be paid time and half. Employee can claim two hours minimum for emergency calls during the on-call period. All emergency work shall be written up and turned into the Village office with time in and time out listed. Employee shall also be compensated "on-call pay" at the rate of $56 per week when on call. Employees will also be compensated an additional $100 when on call on Thanksgiving and Christmas.

Weekend Hours Policy for Amundson Community Center Maintenance Employee(s)

"On call weekend hours" are generally defined as from 3:00 p.m. on Friday until 7:00 a.m. on Monday. Exact hours are determined by the activities scheduled at the Amundson Community Center during that time period.

The weekend on-call employee shall remain situated within thirty (30) minutes of the Village and must have his/her cell phone with them.

Employee on call shall be responsible for:

A. Opening locked room and building doors as needed
B. Closing and locking room and building doors as needed
C. Any emergencies that occur during the scheduled activities time
D. Set up of room and/or tables and chairs as needed
E. Replacement of room and/or tables and chairs as needed
F. Clean up of room if not done by renter

If an employee is unable to work their scheduled weekend, it is their responsibility to find a replacement and notify the Village Office of any changes made to the schedule.

Weekend Compensation

Employee shall be compensated at time and one and a half (1 ½) hourly wage rate for weekend on-call duties listed above at their pay scale. Employee can claim half-hour minimum charge per trip.

Time Card or Time Record

Federal law requires that non-exempt employees keep accurate records of the time you work and time that you take off, either on a time card or time record. Employees are expected to record when they report for work and record the end of their scheduled shift unless overtime work has been approved. Any time an employee leaves work they are required to document the time they leave and when they return.

Employees are to keep a daily log, including hours worked and the department for which the work was done, so as to ensure that time is charged to the proper account. The work summary should be submitted to your supervisor at the end of each pay period, in order to ensure proper recording of your time and to expedite the issuance of your paycheck. The work week is Monday through Friday, with pay day on Friday. Pay day is bi-weekly with one week's pay withheld.

All employees are required to maintain time sheets and related materials. Employees must indicate on their timesheet any benefit time used during the pay period. No employee is allowed to record time on another employee's time sheet. Violation of these rules may result in disciplinary action up to and including discharge.

Wage Increases (General Wage Increase and Merit Pay)

In accordance with Village policy, you may receive a general wage increase each year on January 1, as recommended by the Treasurer and approved by the Personnel Committee, subject to Village Board funding.

To reward excellent job performance, a new or promoted employee is eligible to receive a merit pay increase after a six-month job performance review. Thereafter, you are eligible to receive an annual merit pay increase based upon your annual job performance evaluation.

Uniforms and Equipment

Public Works and Water & Sewer employees may be provided with uniforms for their use while performing their duties as Village employees upon their request, and are provided with appropriate personal protective equipment as needed for particular tasks. Employees will be provided with coats which identify them as Village employees. A uniform allowance of $100 annually per employee will be provided toward clothing and/or shoes upon submission of receipt of purchase to the Treasurer. They arealso expected to wear the appropriate personal protective equipment necessary for adequate safety whenperforming particular tasks. We want our employees to work safely. If you feel a particular task requires additional personal protective equipment, notify your supervisor.

Paid Time Off

All leaves of absence benefits are approved by the Personnel Committee and are subject to Village Board funding and approval.

Holidays

Holiday pay will not be counted as time worked for purposes of determining entitlement to overtime pay. Holiday pay will be paid as straight time.

Employees receive the following 11 paid holidays per year. Each day equals eight hours. Library employees may have alternative holiday hours.

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve Day
- Christmas Day
- Floating Holidays (three days)

As a general practice, if an observed holiday falls on a Saturday, the preceding Friday will be recognized as the official holiday. If the observed holiday falls on a Sunday, the following Monday will be recognized as the official holiday. To receive holiday pay, you must work on the last scheduled day prior to the holiday and the first scheduled day after the holiday, unless your absence is approved in advance by your supervisor.

Upon employment with the village you are eligible for the three (3) floating holidays. These holidays will be pro-rated based on your employment date for your first year of employment. Floating holidays are scheduled through your supervisor, and may be taken in 4-hour increments. Floating holidays may not be carried over into the next calendar year any unused floating holidays will not be monetarily paid out.

Part-time employees that work 15 hours per week receive holiday and floating holiday pay on a pro-rated basis. Employees that work 20 hours or more per week receive holiday pay and floating holiday pay on a prorated basis depending on normally scheduled work days that would fall on their normally scheduled work day. For example, if an employee works 20 hours per week, he would receive one-half day's pay for a holiday. An employee who works 30 hours per week would get a three-quarter day's pay for a holiday that falls on their normally scheduled work day. .
If the employee has not been with the Village for one year, they will be paid on a prorated estimate of total hours that will be worked. If an employee was hired for 20 hours a week, they will be paid 4 hours for holiday pay that falls on their normally scheduled work day.

As established by the Library board, library employees may have alternative holiday hours and holiday pay schedule.

Vacation

We believe that you should have a period of rest and relaxation each year. The amount of your vacation is determined by the number of full years of service that you have completed.

Vacation for new employees is prorated from the date of hire to the end of the calendar year. Vacation is not counted as time worked for purposes of determining overtime pay.

Vacation is scheduled through your supervisor. You may take vacation in increments of four hours. The schedule of the vacation benefit is:

- Upon hiring 5 days
- After one year of service 10 days
- After five years of service 15 days
- After ten years of service 20 days
- After twenty years of service 25 days

Part-time employees receive vacation pay based on the total number of hours that they work in comparison with total hours worked by a full-time employee. For example, if an employee who works 40 hours per week gets 10 days of vacation, and employee who works 20 hours would get 5 days of vacation. An employee who works 30 hours per week would get 7.5 days.

All vacation requests are approved by the Clerk. It is policy that at least one and preferably two employees must be in the office and at least one and preferably two public works/utility employees must be "in the field" each regular weekday, except under special circumstance as approved by the Village Board and/or Personnel Committee, such as training. Vacation is typically approved on a first come basis, but approval is at the discretion of the Clerk and/or Department Supervisor. Appeals regarding vacation requests may be made to the Personnel Committee. Unused vacation time will be paid out at 100% at the end of the calendar year.

Sick Leave

Full-time employees accrue one sick day per month. You may accumulate sick leave up to 1,000 hours. At the end of the calendar year during which you accrued more than 1,000 sick hours, you will be paid a daily rate for each sick day more than 1,000 hours. Sick leave is charged at a minimum increment of two hours. If you use a sick day, you must call in and notify your supervisor as soon as possible. Part-time employees are not eligible for this benefit.

Sick leave, not other time off, is meant to be used when you are sick. Your supervisor may ask you to present a doctor's note, or other evidence of illness. If you are sick more than three days in a row, you must get a medical slip signed by your doctor authorizing you to return to work. You may use sick leavefor the care of your child's minor illness if alternative care is not available. Sick leave is a privilege and nota right. If you abuse this privilege, you will be subject to disciplinary action.

Upon retirement, and after working for the Village for at least 10 years, employees may be compensated for up to 1,000 hours of accumulated sick leave. Such compensation will be paid into a Post Employment Health Plan with North Shore Bank as approved by the board January 2016. The Village will apply the accumulated sick leave at full value of one day pay per day of accumulated sick time.

Jury Duty

If you are called to jury duty, you will be granted a paid leave of absence from the Village. You must turn in your jury check except for expenses incurred for travel and meals.

The Village of Cambridge policy is to encourage employees to serve on jury panels. An employee should inquire about the duration of the jury trial in advance of accepting such service.

Full-time employees who are requested to serve on jury duty or to answer a court order as a witness will be granted a paid leave of absence from the Village. Employees who exercise this benefit shall be required to provide their supervisor with a copy of the court order as soon as possible after it has been served. Proof of court service and compensation will be required, so employees should retain all receipts which verify their court appearance. All compensation received, excluding mileage and meals, for court duty by full-time employees is to be turned over to the Village. Part-time employees may be rescheduledin order to accommodate scheduled jury dates and will not be compensated by the Village. Part-time employees however, are able to retain all compensation received for appearance at jury duty. Any timean employee's attendance is not required for purposes of jury duty or witness service during their regularly scheduled work hours, the employee is required to report to work as soon as circumstances will reasonably allow.

Pursuant to Section 103.87 of Wisconsin State Statutes, employers may not discharge an employee for being absent from work in order to appear in court pursuant to a subpoena to testify in a civil or criminal case. If the case involves the employer, the employer may not withhold the employee's pay for time away from work for such court appearances.

Military Leave of Absence

An employee who is drafted for service in the armed forces or is a reservist called up for active duty is eligible for military leave of absence. Such military leave of absence is governed by the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) and Wisconsin state law.

An employee whose absence from work with the Village is required by reason of service in the uniformed services is entitled to the reemployment rights and benefits under USERRA if the employee meets the following criteria for eligibility:

- The employee gives the employer advance written or verbal notice of the service (no notice is required if military necessity prevents notice from being given or if, under all of the circumstances, giving such notice is impossible or unreasonable); and
- The cumulative length of the absence and of all previous absences from work with the Village by reason of service in the uniformed services does not exceed five years; and
- The employee has not been dishonorably discharged or separated from the uniformed service under other than honorable conditions; and
- The employee reports to, or submits an application for reemployment to the Village within the time periods allowed by USERRA.

The time periods for applying for reemployment are based on the employee's length of military service. For service of less than thirty-one (31) days, the service member must return at the beginning of the next regularly scheduled work period on the first full day after release from service, taking into account sufficient time for safe travel home plus an eight-hour rest period. For service of more than thirty (30) days but less than one hundred eighty-one (181) days, the service member must apply for reemployment within fourteen (14) days of being released from service. For service of more than one hundred eighty (180) days, the member must apply for reemployment within 90 days of being released from service.

Failure to apply for reemployment within the specified time periods does not automatically forfeit the service member's entitlement to reemployment, but subjects the person to the Village's general practices pertaining to explanations and discipline with respect to absence from scheduled work.

An employee who is a member of the Armed Forces Reserve or the National Guard and who is required to attend annual active duty for training or other short-term (two weeks or less) reserve or Guard duty (i.e. forest fire fighting, police duty for natural disaster, etc.) is eligible for a military leave of absence. Such time off will not be considered vacation time. If the employee's military pay for the training is less than his/her average Village earnings for a like period, the Village of Cambridge will pay the difference to the employee for a period not exceeding two (2) weeks.

There are additional rights, responsibilities and benefits associated with federal and Wisconsin state law regarding military leave. Employees who are currently, or are likely to become, members of the uniformed services should contact the Village Administrator/Clerk/Deputy Treasurer for more details.

Employees that are Volunteer Emergency Service Providers

The Village encourages employees to volunteer to serve on local Emergency Medical Services (EMS) or the Volunteer Fire Department; however the following guide lines and rules shall apply:

1. Any employee responding to an emergency call will be paid for regular hours, but overtime hours will not be paid. Any additional work required shall be completed in the same day, without incurring overtime unless the Village work exceeds 8 hours and if the total time for the week exceeds 40 hours of regular time. Additional work beyond 8 hours in a day or 40 hours a week is applied only if the work is necessary for the general good of all Village Residents.
2. The employee shall not respond to any emergency call if the interruption in their work would be affected or become hazardous or detrimental to leave unattended. This would include open manholes, unprotected road hazards such as holes or excavations, sewer backups, or any such hazard or situation that could cause harm to any Village Resident or the public in general.
3. Injuries: Any injuries as a result of any action or function related to the volunteer emergency service function shall be covered by the emergency services insurance policy and not theVillage's insurance. This includes workmen's compensation and any other related insurance claims. The Village insurance coverage stops as soon as the page to respond is received and itis required that the employee must safely leave their current Village responsibilities and Village insurance coverage will not resume until the employee is back to Village work. This includes traveling to or from the emergency call.
4. It shall be stressed that the Village employees' first responsibility is to his/her work for the Village and they shall only respond to emergency, or non-emergency calls, when it becomes apparent (a second page) that additional help will be required or needed to handle the emergency call, or that leaving their current Village work would not be detrimental to the village.

Funeral Leave

You will be granted up to three days off with pay to attend the funeral of:

- Your spouse, parents, step-parents, children, step children, legal guardian, grandchildren, grandparents, brother, sister;
- Mother-in-law, father-in-law, brother-in-law, sister-in-law;
- Your spouse's children, grandparents, and grandchildren.

.***Leave of Absence***

Other necessary leaves are available, such as general leave (including maternity leave). Requests for any leave of absence must be written and submitted in advance to the Clerk and reviewed and approved by the Personnel Committee.

Family and Medical Leave of Absence

While the federal and state family and medical leave laws typically apply only to employers with 50 or more employees, it is the intent of the Village of Cambridge to consider the employees of the Village of Cambridge to be covered by both the federal and state Family/Medical Leave Laws. Because the lawsare complex, you should discuss your particular needs with the Clerk as soon as a leave is anticipated.

Generally, federal Family and Medical Leave requires that employers provide eligible employees, upon request, up to twelve weeks of unpaid leave upon the birth, adoption or serious illness of a child, the serious illness of a parent or spouse or the employee's own illness. You must provide 30 days notice of foreseeable leaves based upon an expected birth or adoption and 30 days notice of other Family and Medical leave or as much notice as practical. Health benefits are continued during this period, and, under some circumstances, you are returned to your former position upon completion of the leave. While Familyand Medical leave is unpaid leave, you may request (or the Village may require you) to substitute vacation pay or other accumulated leave for this time off.

Under state law, you may receive six weeks of unpaid leave for the birth or adoption of a child, or two weeks for the serious health condition of a child, parent or spouse or your own serious health condition. You may substitute vacation pay or other accumulated leave for this time off, and unlike federal law, the Village cannot require you to substitute your accumulated leave. You will be returned to your former position upon completion of state law leave. Where state and federal law conflict, you will be given the more generous of the two provisions.

FRINGE BENEFITS

Medical Benefits

Depending upon plan participation levels, full-time employees may enroll with the Village's Health Maintenance Organization (HMO), which is currently Dean Health System. Employees will be informed at each dual plan enrollment if participation levels allow for additional HMO enrollment. The Village pays 88% of the employee, spouse and dependent premium and effective January 1, 2016 employee spouse and adult dependent children will pay an additional $50.00 per month towards the premium in addition to the 12% contribution. Premium contributions will be divided over 26 pay periods and will be a payroll deduction.

A new employee will be eligible for coverage the 1st of the month following 30 days after the date of hire. The Village has the right to change plan carriers, alter benefits, and add cost containment measures to the medical care plans as it deems necessary. Employee benefits are ultimately guided by the handbook and provider plan policies currently in place.

Effective January 1, 2016 any active employee or employee spouse who reaches the age of 65 and enrolls in Medicare will be reimbursed their premium amount for the supplemental insurance premium anddental insurance premium monthly. Employees must provide proof of insurance and premium before the reimbursement will be paid. The reimbursement will be included in the bi-weekly payroll check and will be paid over 26 pay periods annually. Adult dependent children or spouse may continue on the village health insurance if the employee is Medicare eligible. The contribution rate will be determined annually by the Personnel Committee.

Regular part-time employees who normally are expected to work at least 30 hours per week are eligible for health benefits as required under 1995 Wisconsin Act 289.. You may decline medical benefits if you have coverage elsewhere.

Dental Benefits

The Village provides a dental benefit program. These benefits are available to full-time employees and are as described in the dental insurance company's policy manual. A new employee will be eligible for coverage on the first of the month after 30 days of hire. . Effective January 1, 2017, the village will pay 88% of the dental premium employees will pay 12% of the premium. Premium contributions will be divided over 26 pay periods and will be a payroll deduction. The Village has the right to change plan carriers, alter benefits, and add cost containment measures to the dental care plan as it deems necessary. Employee benefits are ultimately guided by the handbook and provider plan policies currently in place. Our Dental Plan also includes vision coverage.

Flexible Spending Plan

Full-time and regular part-time employees who work at least 20 hour per week may participate in the Flexible Spending Plan. Participants must be at least 18 years of age. This is a plan that allows specific employee expenses to be paid with pre-tax wages, effectively increasing the employee's spendable income. Expenses may be applied within three accounts: Insurance Premiums Account, Dependent Care Account, and Medical Expense Account. Contributions to Medical Expense Accounts are limited to $3000 each year. Effective January 1, 2016 funds of $500 or less will be allowed to carry over into the next plan period.

New employees may participate the first of the month following 30 days of employment. Continuing employees must enroll annually, at the calendar year. Participating employees should be fully aware of the rights and limitations within the plan.

This plan is administered subject to the rules of the IRS. Plan information is available from the /Clerk.

Term Life Insurance

Employees who are eligible to participate in the Wisconsin Retirement System are also eligible to participate in a Group Term Life Insurance offered through the Wisconsin Department of Employee Trust Funds. The Village of Cambridge will pay premiums for Basic Group Life Insurance on behalf of participating employees. Supplemental and additional coverage is also available at the employee's own cost. Deductions for supplemental and additional coverage will be made through the employee's paycheck.

Retirement Benefits – Wisconsin Retirement System (WRS)

The Village participates in the Wisconsin Retirement System (WRS). The WRS is a multi-employer qualified retirement system under Section 401 (a) of the IRS code. It is a hybrid pension plan with both defined benefit and defined contribution components.

This benefit is available to full-time employees and to part-time employees who are expected to work a minimum of 1,200 hours per year and are expected to be employed for at least one year from date of hire. All new hires will be evaluated for eligibility and will be automatically enrolled if the participation criteria are met. To enroll, two forms must be competed: *A Wisconsin Retirement System Enrollment form* (ET-2316) and *Election to Participate in the Variable Trust Fund* (ET-2356).

Contributions to the WRS plan begin on the first day you are eligible for coverage. Contribution rates to the WRS plan are set by statute and are calculated as a percentage of covered salary. WRScontribution rate changes are evenly distributed between the employer and employee rates. 2011 Wisconsin Acts 10 and 32 require that each contribution rate be evenly divided between the Employer- Required Contribution (ERRC) and the Employee-Required Contribution (EERC) for General category employees.

For more information, please see the benefit handbook from the Department of Employee Trust Funds or visit their website: http://etf.wi.gov/faq/wrs.htm

In addition, the Village matches your Social Security contribution.
Wisconsin Deferred Compensation and Income Continuation are also available through the Employee Trust Fund.

Retiree Medical Benefits

Retired regular employees are permitted to retain health insurance at their sole expense after retirement and until eligible for Medicare or until they secure comparable coverage from a successor employer, if the insurer permits. The retired employee shall make monthly payments of the premium due to the Village Treasurer.

Upon retirement, an employee may continue to participate in group health insurance coverage provided by the Village of Cambridge, subject to contractual provisions; however, the fact that the employee has a spouse whose employment makes that employee eligible for group health insurance coverage provided by the other employer, shall under no circumstances disqualify an employee who has retired from continuing in his or her participation in group health insurance coverage provided by the Village.

Upon retirement, and after working for the Village for at least 10 years, employees may receive pay for up to 1,000 hours of accumulated sick leave. This sick leave pay must be used for extended health insurance coverage and will be deposited into the employees Post Employee Health Plan with North Shore Bank as approved by the Village Board in January 2016. The Village will apply your accumulated sick leave at full value of one day's pay per day of accumulated sick leave and deposit this into the Post Employment Health Plan with North Shore Bank.

If a retiree ceases being a participant in the Village's health insurance program after retirement and, prior to becoming eligible for Medicare, is eligible to return to the Village's plan, the retiree will be required to submit evidence of insurability for the retiree and any dependents; and, any return to participation is subject to a waiver of coverage for pre-existing conditions.

COBRA Act

In accordance with the Consolidated Omnibus Budget Reconciliation Act (COBRA), if you presently receive group medical and dental insurance coverage through the Village, you may continue receiving these benefits for up to 18 months after you leave Village employment. In some circumstances, you may be eligible to receive continued coverage for up to 36 months after you leave Village employment. You must pay the premiums for such coverage. Contact the Village Administrator/Clerk/Deputy Treasurer for more information about this benefit.

Tuition Reimbursement and Training

Employee Orientation and Training

After you are hired, you will participate in an orientation program to help familiarize you with the Village and your new job.

Employee Training

The Village provides in-house and outside training programs, as necessary. Your supervisor is responsible for recommending you for training programs, conferences, seminars, workshops, on-the-job training, and for assigning on-the-job trainers. Training will be conducted during normal working hours whenever practical.

Training-Related Travel

For outside training programs (e.g., conferences, seminars, workshops and other short-term training programs), that you attend, reasonable and related travel, meal, and lodging expenses will also be paid, but not for alcoholic beverages. Mileage will be reimbursed at the IRS rate.

Tuition and Book Reimbursement

If you take a University or Technical School course that is job related, the Village will reimburse full-time employees for tuition and book expenses for approved courses *after* satisfactory course completion. A final grade of "C" or better will be considered successful completion. The course must first be approved byyour department head and approval will depend on your Department's training budget fund availability. Tuition may not be paid for more than two courses at any one time. The Village may retain the books for use in the department library, or may let you keep them.

Part-time employees normally working at least 20 hours per week are eligible for 50% tuition reimbursement for satisfactory completion of a direct job-related class.

CONDUCT

As a Village employee, you are expected to behave in a proper, ethical manner at all times. Departments may have a comprehensive set of work rules that govern on-the-job behavior and manner of job performance. You should be familiar with your Department's work rules. The following guidelines are intended to serve as general examples of inappropriate behavior for which you may be disciplined, and so, the list is not comprehensive of all improper behaviors.

- Incompetence or inefficiency.
- Offensive conduct.
- Insubordination or violation of any official order or regulation. Insubordination is defined as failure or deliberate refusal to obey an order by a superior, ridiculing a superior or a superior's orders, whether in or out of the presence of a superior.
- Accepting tips or gifts in the course of work.
- Conviction of a criminal offense involving moral turpitude or depravity.
- Negligent, or willful damage, or waste of public property.
- Inexcusable absences without being granted leave.
- Bringing, possessing, being under the influence of intoxicants, or using intoxicants, or the consumption of alcoholic beverages or controlled substances while on duty or subject to duty.
- Harassment of any employee because of sex, race, religion, physical disability, or any other legally protected group status.
- Engaging in outside employment while on any leave of absence.
- Engaging in fraudulent use of a leave of absence.
- Claiming sick leave under false pretenses.
- Excessive or chronic absenteeism or tardiness.
- Failure to notify your supervisor in advance when you will be absent from work or are unable to report for work on time.
- Failure to comply with employee's specific department rules.
- Failure to conform to assigned work hours.
- Falsification or misuse of time cards, time sheets, records, or assisting in such falsification.
- Theft or misappropriation of Village property or another employee's property.
- Provoking, instigating, or involvement in fighting on the job, or on Village property. Threatening or carrying out acts of violence to an employee, supervisor, Village official, or visitor.
- Sleeping on the job.
- Violation of the Employee Handbook.
- Working unauthorized overtime.

- Possessing weapons or explosives of any type on Village property without Village authorization.
- Deliberately restricting work output or encouraging another employee to do so.
- Illegal, immoral, offensive or indecent conduct during the workday or on Village property.
- Failure to comply with the Village Safety Program.
- Using profanity or abusive language.
- Any other activity which is not compatible with good public service.
- Rude behavior toward a member of the general public or other Village employees.
- Lying or attempting to withhold information from a supervisor.
- Any other action or activity which results in a loss of public trust or affects any Village employee's ability to perform his/her duties as a Village employee.

Discipline and Discharge

Employees are considered at-will employees and serve at the discretion of the Village Board of Trustees. The Village's determination to discipline, including discharge of employment, an employee is final and may be without cause. The at-will policy shall not be modified by any statements made to you or materials given to you.

Progressive discipline will be administered by the Village, at its sole discretion. The steps of progressive discipline include, in order of severity:

1. Oral warning from Supervisor or Personnel Committee
2. Written warning from Supervisor or Personnel Committee
3. Meeting with employee, supervisor, and others as determined by the Personnel Committee.
4. Suspension from Personnel Committee
5. Recommendation to Village Board for termination of employee from Personnel Committee
6. Termination from employment from Village Board

Complaints

If you have a complaint regarding your employment with the Village, report the complaint to the Village President who will make a recommendation to the Personnel Committee for action.

Evaluations

The purpose of a job performance evaluation is to recognize good job performance or work to improve it, review the past year's accomplishments, and plan the next year's major projects. The evaluation reminds you of job expectations and alerts your supervisor to concerns that you may have.

Six Month Review

After six months in a new position, your job performance will be evaluated by your supervisor.

Yearly Review

After a 6-month review, your job performance will be evaluated each year. You will receive a copy of the review and have the opportunity, if you wish, to include a written statement which will be made part of your file.

Good Communication

Good communication is essential to the successful operation of any organization. Do not hesitate to advise your supervisor of:

- Problems that make your job performance difficult;
- Misunderstood expectations; and/or
- Your suggestions to improve work conditions, etc.

Just as you appreciate knowing what goes on at their levels, your supervisors want to know how their decisions affect you. If you are uncomfortable speaking with your supervisor about your concerns, you may discuss them with the Village Administrator/Clerk/Deputy Treasurer.

Job Postings

Position announcements are posted on employee bulletin boards.

Demotions

A demotion is defined as a move to a different job in a lower pay range. If you are demoted through no fault of your own (e g., elimination of position), you will maintain the same salary. If you apply for a lower range job and receive it, then your pay will not exceed the salary maximum of the new position. If you are demoted for disciplinary reasons, then your salary will be determined by the Personnel Committee.

Access to Village Property

You do not have a right to privacy when using Village offices, file cabinets, desks, lockers, and other Village property and facilities. Although the Village does not prohibit you from bringing personal items to work, (e.g., family pictures, plants, etc.) you should not bring them if you do not want them exposed to thepublic. You also do not have a right to privacy regarding the Internet sites you access or e-mails you write. E-mails are considered open, permanent records under the law. If you would not want them to be seen, then don't click on the web sites or write the e-mails. E-mails considered public records shall notbe deleted unless they have been archived on a CD or printed and properly filed and stored.

Close and lock all doors, windows and other Village property as identified by your supervisor (e.g., file cabinets, desks) in your work area at the end of the work day.

Use of Village Equipment and Supplies

You are responsible for proper operation, care, and conservation of Village equipment, tools, and supplies. You must report any accidents, breakdowns, malfunctions or thefts immediately so that necessary repairs or investigations may be made. You may not use Village equipment and supplies for unauthorized or personal purposes, including photocopying equipment. The guidelines below are intended to serve as a general example for which you may be disciplined regarding the use of Village equipment and supplies. The following are prohibited actions:

- Negligent, willful damage, waste or loss of public property;
- Theft or misappropriation of Village property or another employee's property;
- Any other action or activity that results in a loss of public trust or affects any employee's ability to perform his/her duties as a Village employee.

Use of Village-Owned Vehicles

Village trucks will be provided to designated employees by the Village of Cambridge for work. They are not to be used for personal reasons or errands. It is the employee's responsibility to keep the trucks in good working order and to report any problems immediately. The trucks are to be neat and orderly, inside and out, at all times. It is the employee's responsibility to wash and clean the truck they are responsible for, as time allows. Each employee will be responsible for keeping the truck (they use the most) organized, stocked and fueled. Gas tanks are required to be more than one-quarter full and supplies are to be stocked.

Village trucks are to be driven in a responsible manner at all times. Speeding, reckless driving, etc., will not be tolerated. Remember that our name is on the truck. It is your driver's license and your fine, if you are stopped for a violation other than equipment safety.

You should make regular visual checks of your truck for scratches, scrapes and dents. Any problems should be reported to your supervisor immediately. A police report must be filled out at the scene of an accident if there is substantial damage requiring repair. If damage is due to employee's negligence, employee shall be responsible for payment of insurance deductible for repairs.

The Village of Cambridge enforces a "clean truck" policy. Random inspections may take place.

It is the employee's responsibility to provide self-transportation to work. "On-call" service personnel are excluded. Trucks may not leave the jobsite once set up for purposes of retrieving lunch, soda, snacks, etc. Employees must wear seat belts at all times while using a Village vehicle.

It is the employee's responsibility to make sure the trucks are completely locked up. The keys are to be returned to the office when the truck is not in use.

Village vehicles are valuable property and you may only drive them to conduct Village business. Personal use of a Village vehicle is never authorized, since such use creates unnecessary liability exposure to the Village and hurts the reputation of the Village and other employees.

If you drive a Village vehicle, then you must have a valid Wisconsin driver's license. You are expected to drive the Village vehicle in a safe and courteous manner, consistent with the Village Safety Program. While driving, you must obey all traffic laws, rules, and regulations, including wearing seat belts. You will be responsible for all parking and traffic tickets you receive while driving a Village vehicle. If you have an accident, report it in accordance with the Village Safety Program.

If using a personal vehicle for Village-related travel, you must document mileage and reason for travel to receive a reimbursement at the IRS mileage rate.

Federal Controlled Substances and Alcohol Use and Testing Rules for Employees with Commercial Driver's Licenses (CDL's)

In accordance with Wisconsin Department of Transportation rules, employees who possess a CDL and are using a vehicle for which a CDL is required will be required to have testing for drugs and alcohol if they are involved in any on-the-job accident that causes a fatality, personal injury, involves tow-away damage, or in which the driver is ticketed. Alcohol tests must be administered within eight hours of the incident. Drug tests must be administered within 32 hours after the incident.

If a CDL is required for your position with the village, the village will pay for your license and any renewals. Reimbursement will be processed when a receipt of payment and copy of new license is received in the Clerk's office.

Tools and Equipment

Employees are required to keep tools and equipment in good working order. Quality hand tools are essential in doing proficient work as well as showing a professional appearance. Specialized equipment provided by the Village of Cambridge must be well maintained by the employee. All Village-owned equipment that is abused, poorly maintained, or lost by the employee will be replaced by the Village of Cambridge at the employee's expense.

The hand tools shall be readily mobile, as switching trucks is sometimes necessary to complete different jobs.

Mobile Phones/Radios/Pagers

Cellular telephones, radios and pagers are for Village of Cambridge business only. Cell phones should be used at a minimum. The use of our mobile phones is restricted to business only and is prohibited for any other use, except in the event of an emergency situation.

Employees are required to have their pagers and cell phones activated and on their person during business hours.

Telephone bills are monitored and the employee will be charged for any unauthorized use. If cell telephones, radios or pagers are lost, the employee will be responsible for payment for replacements.

Telephone Use

Your work comes first. Personal telephone calls result in inconvenience to other callers and/or loss of valuable work time. Telephones are intended for Village business and not for personal use except in cases of emergency or other specific personal business that cannot be conducted during non-working hours.

The Village encourages employees to use personal "calling cards" when placing a long distance telephone call that is non-business related. Personal phone calls should be kept to a minimum and shouldnot interfere with an employee's productivity.

ELECTRONIC EQUIPMENT POLICY

General

The Village relies heavily upon the copier, computer system, and facsimile machine for everyday operations. These pieces of equipment are available for the purpose of completing Village business and are not intended for personal use. There will be instances when an employee may need the use of a piece of equipment for personal use. In these circumstances, fees as established by the Village Board shall be paid to the Village Treasurer.

Internet and E-Mail

The Village expects that its staff will use the Internet system and e-mail in a responsible manner. Accordingly, the Village has established rules governing staff's use in accessing these systems. Staff must realize that use of this electronic information resource is a privilege, not a right. Supervisors must ensure that their employees understand that violations of these rules will result in appropriate disciplinary action, up to and including discharge.

Privacy

Any use of the Village of Cambridge's computer networks by an employee constitutes a waiver of any right to privacy concerning such use. This includes personal communications. The Village of Cambridge exercises the right to review, audit, intercept, and disclose all communications on Cambridge's networks at any time without prior notice to employees. If the user wishes confidentiality, he or she must use privately owned equipment and private access to such information services.

Software

The Village of Cambridge has the exclusive right to install all software used on the Village's computer networks. The installation of any software on the Village's computer networks and workstations during work time or personal time without the express approval of the Village Board is prohibited. The Village of Cambridge will remove all unauthorized software from its servers or workstations. The Village of Cambridge will monitor software use by employees for licensing purposes and to protect against viruses and unauthorized use of Village servers or workstations by third parties. It is the policy of the Village of Cambridge to prohibit any employee from copying copyright protected computer software for use on any computer, whether the software is owned by the Village of Cambridge or owned by an individual.

Data

All data, whether on a server or on a workstation, is the property of the Village of Cambridge. It is against Village policy for an employee to purposefully delete or modify the work product of another Village employee without the consent of the employee that created the work product. For the purpose of this policy, work product means any compilation of data, analyses, reports or correspondence selected, coordinated, or arranged by an employee.

Security

The Village of Cambridge will provide each employee who needs access to the Village's computer networks with a unique user identification to gain access to the Village's computer networks. Authorized users of the networks will also be required to enter a password to gain access to their individual and shared areas on the network servers and other information resources located on the networks.

Monitoring Communications and Software Use

All communications and data on the computer networks may be public records subject to disclosure under the state open records law, with certain exceptions. All communications on and uses of the Village's networks or applications of any licensed software program installed in a workstation or server during work or personal time may be monitored from time to time. Village employees should be aware that any such communications and other uses of the networks are not private and the Village reserves and may exercise the right to access and disclose all messages on the networks at any time with or without prior notice to the employee.

Data Storage

The Village of Cambridge shall be responsible for organizing all data on the Village computer networks in a manner that will allow users to readily access files and other information on the networks.

The Village shall further establish procedures or protocols governing the deletion and retention of all data on the networks, including the development of record retention schedules.

While the Village will be responsible for disaster recovery and back up of all data on Village servers, the Village of Cambridge's authorized users on the computer networks are responsible for protecting data or information maintained locally at their workstation. This includes backing up data on individual workstations to ensure that data saved on individual workstations conforms to established record retention schedules and that such data is available to authorized users during the appropriate retention periods.

E-Mail

The content and maintenance of the Village's electronic mail and shared file storage areas are the user's responsibility. Authorized users should follow standard business etiquette in using this medium.

Village of Cambridge employees should be aware that electronic mail messages sent within the Village's networks or on the Internet using Village computer equipment are not private communications and that all e-mail messages are the property of the Village of Cambridge. The Village reserves the right to access, reviews, and disclose all e-mail messages. Village staff should regard all e-mail messages as non-private communications that may be viewed by others.

Employees using e-mail should delete unwanted messages or files immediately in order to preserve disk storage space. Alternatively, users should transfer to disks or hard drives any e-mail messages or filesthe user wants to save. Some communications must be retained as an official record of Village business. If you are unsure about whether a message may be deleted, please consult the Village Administrator/Clerk/Deputy Treasurer.

E-mail is not designed to transfer large files. Large files may cause problems on the Village's servers, as well as the recipient's local server or workstation. Large files are defined as those larger than one megabyte (1 MB). As a guideline, files with graphics, animation and/or large spreadsheets should be checked. In addition, large files going to multiple addresses have the potential to cause performance problems across all applications.

Internet Access

The Internet provides access to a wide variety of resources that can assist Village employees in the performance of their jobs. The Village may monitor Internet usage at workstations and remote sites and maintain a record of employee time on the Internet and sites accessed.

Village employees have an obligation to be aware of computer security, economic and privacy concerns associated with the use of various systems on the Internet, and to guard against computer viruses and incurring costs while conducting research or communications on the Internet. At no time shall an employee incur charges for Internet usage without the express consent of the Village Board.

Personal Use of Networks and Computers

The Village of Cambridge recognizes that employees who use computers and the information resources available on the Village computer networks can enhance their knowledge of electronic information resources and can sharpen their information technology skills. Personal use of computers during non-working hours is permitted in order to enhance those skills so long as such use does not interfere with the employee's job responsibilities and the work of other employees. However, employees shall not utilize the Village's computer networks, workstations, or other electronic devices on behalf of a third party.

Personal use of Internet access and e-mail services is permitted during personal time provided that the accessed sites are at no cost to the Village of Cambridge and as long as the employee agrees that any messages received or sent may be accessed, reviewed and disclosed at the Village's discretion.

All Village employees using Village computer equipment on personal time must follow all guidelines set forth in this policy.

Personal time includes breaks, lunchtime, and time outside of established work hours. Employees using the resources to fulfill job responsibilities always shall have a priority over those desiring access for personal use.

All costs associated with personal use of the Village's computer networks for printing information must be paid for by the employee.

The use of storage space on servers for personal data is prohibited. Personal data may be stored on an employee's hard drive at individual workstations provided that space is available.

Prohibited Activities

Village employees shall not interfere with or disrupt the Village's computer networks, other network users, services, programs, software, or equipment.

Interference or disruption with the Village networks, other network users, services, software, or equipment may include, but are not limited to the following:

- The use of the Village system and/or networks to gain unauthorized access to remote systems;
- The use of the Village system to copy unauthorized system files or copyrighted material, such as third-party software;
- Intentional attempts to "crash" the Village network systems or programs;
- Attempting to secure unauthorized higher level privileges on the networked systems;
- The willful or negligent introduction of computer viruses or destructive programs that could adversely affect the Village networks;
- Sharing password information with any other person; if a Village employee does share that information with another person, the employee shall be solely responsible for the actions thatother person has appropriated;
- Deleting, examining, or modifying files or work product belonging to other users without their prior consent; or
- Using the network or any of its authorized software for personal gain or solicitation, to harass or threaten others, to send junk mail or "for-profit" messages.

It is also against Village policy for an employee to engage in the following conduct on the Village networks:

- Access sites or display items that may be regarded as offensive, indecent, or obscene by other employees or visitors;
- To use abusive or obscene language in any messages transmitted on the networks, including any internal or external e-mail messages and Internet communications;
- To engage in behavior on the networks that is proscribed under the Village's Employee Handbook, including, but not limited to harassment; or
- To engage in any other conduct that could cause congestion and disruption of the Village's networks and systems.

Violations of the Village's Electronic Equipment Policy are subject to the same discipline as any other violations of Village personnel policies. Judgment regarding violations will be made by the Village Administrator/Clerk/Deputy Treasurer, Personnel Committee or Village Board, as necessary.

Compliance with Laws

Village employees will be responsible for respecting and adhering to local, state, and federal laws in conducting their work on Village computer networks. Any attempt to break those laws through the use of the networks may result in litigation against the offender by the proper authorities. If such an event should occur, the Village of Cambridge will fully cooperate with the appropriate authorities to provide any information necessary to assist the relevant law enforcement authorities during the investigation process.

SAFETY

The Village is committed to provide a safe working environment for all employees. Employees in Public Works and Utilities, and certain Administrative employees may participate in safety training. The purpose of the training is to educate in the prevention of accidents and injuries to you and others. Other general safety training may be provided to all Village employees from time to time (e.g., defensive driving, first aid, CPR). All Village employees are required to follow the guidelines set forth in the Village Safety Policy.

Job Related Injuries

All work injuries, no matter how slight, must be reported immediately to your supervisor. Your department then notifies the Treasurer of the injury. The Treasurer , as part of administering worker compensation, reports the injury to the State in compliance with State regulations. If you are severely injured, then the Fire Department should be called for paramedic service. If the injury is minor but requires treatment, you may be sent to the Village designated physician or a local clinic. If the injury results in time off from work, then you must obtain a medical report authorizing your time off from work and your return to work, and whether the return to work is based upon limited duty or full duty.

VACATING YOUR POSITION

Retirement

Full retirement eligibility is 57 years of age with 30 years of service. You may retire as early as age 55 with a reduced benefit, depending upon your years of service, as determined by the Personnel Committee.

Upon retirement the employee will be eligible for payment of vacation, personal holiday and floating holiday time earned the previous year.

Layoff

Layoffs may occur because of a decrease in services, change in work methods, or other conditions. To assure continued quality services, merit and length of service may be given consideration in determining the order in which employees are laid off

Loss of Acceptable Position Requirement

You may be laid off if you lose a license or other requirement necessary for you to perform the duties of your position.

CONCLUSION

This personnel policy manual has been developed to apply consistent and standard guidelines for all employees in the organization. This manual should help in explaining personnel policies, salary information, fringe benefit provisions, and other personnel guidelines. Through the implementation of this manual, the Village encourages open communication with its employees. However, this manual is not intended to supercede any contractual relationship presently in existence, or possible future contract negotiations.

As stated at the outset of this manual, it is not a contract and because conditions change, the Village reserves the right to unilaterally alter, add to, or delete any provisions contained in this manual upon proper action by the Village Board of Trustees. The Village Board welcomes any additional input by the Village staff to subsequent editions of this manual.

RECEIPT

One signed copy of the following receipt should be removed and placed in the employee's personnel file. The other copy will remain with the employee's personal copy of the Employee Handbook.

NOTES:

APPENDIX A - OFFICIAL EMPLOYEE NOTICES

Federal and state laws require that certain posters be displayed in the workplace. There are also certain forms and other notices that employees should know about. The following pages contain official legal notices that are seen on employee bulletin boards, along with some common employment-related forms. These are provided in the handbook for your convenience and reference. If you have any questions about the information provided in these notices and forms, please contact the Village Administrator/Clerk/Deputy Treasurer. The notices provided include:

<u>Federal Notices</u>

- Employment Eligibility Verification (Form I-9)
- Equal Employment Opportunity is the Law
- Employee Polygraph Protection Act
- Your Rights Under the Family and Medical Leave Act of 1993
- Your Rights Under the Fair Labor Standards Act – Federal Minimum Wage
- You Have a Right to a Safe and Healthful Workplace (OSHA)

<u>State of Wisconsin Notices</u>

- Public Employee Safety and Health
- Hazardous Chemicals in the Workplace?
- Hours and Times of Day Minors May Work in Wisconsin
- Employee Protections Against Use of Honesty Testing Devices
- Wisconsin Fair Employment Law
- Wisconsin Family and Medical Leave Law
- Wisconsin Minimum Wage Rates
- Notice to Employees About Applying for Wisconsin Unemployment Benefits

RECEIPT

I hereby acknowledge that I have received the Employee Handbook, and I understand that it is my responsibility to read and understand the policies contained in the Handbook and any revisions made to it. I further acknowledge that the Handbook is neither a contract of employment nor a legal document.

The Handbook describes important information about the Village of Cambridge as my Employer. I understand that I should consult my supervisor about any questions not answered in the Handbook. I have entered into my employment relationship with the Village of Cambridge voluntarily and acknowledgethat there is no specified length of employment. Accordingly, either I or the Village of Cambridge may terminate the relationship at will, with or without cause, at any time.

I acknowledge that the information, policies, and benefits described in the Handbook are subject to change.

Date:

____

Employee Signature:

____

Employee's Printed Name

____

VILLAGE OF CAMBRIDGE (1272)
Dean Health Plan
Rate Table
Renewal Rates Effective: December 1, 2024 - November 30, 2025

	Renewal Rates	Alternate Rates	Alternate Rates	Alternate Rates
Product Type	HMO	HMO	None	None
Medical Code	HMO06194	HMO06314	None	None
Pharmacy Code	PHA04523	PHA03606	None	None
Age				
0-14	$372.76	$329.75		
15	$405.90	$359.06		
16	$418.57	$370.27		
17	$431.24	$381.48		
18	$444.88	$393.55		
19	$458.52	$405.62		
20	$472.65	$418.12		
21	$487.27	$431.05		
22	$487.27	$431.05		
23	$487.27	$431.05		
24	$487.27	$431.05		
25	$489.22	$432.77		
26	$498.97	$441.39		
27	$510.66	$451.74		
28	$529.67	$468.55		
29	$545.26	$482.34		
30	$553.05	$489.24		
31	$564.75	$499.59		
32	$576.44	$509.93		
33	$583.75	$516.40		
34	$591.55	$523.29		
35	$595.45	$526.74		
36	$599.35	$530.19		
37	$603.24	$533.64		
38	$607.14	$537.09		
39	$614.94	$543.98		
40	$622.73	$550.88		
41	$634.43	$561.23		
42	$645.64	$571.14		
43	$661.23	$584.93		
44	$680.72	$602.18		
45	$703.62	$622.44		
46	$730.91	$646.57		
47	$761.61	$673.73		
48	$796.69	$704.77		
49	$831.29	$735.37		
50	$870.27	$769.85		
51	$908.76	$803.91		
52	$951.16	$841.41		
53	$994.04	$879.34		
54	$1,040.33	$920.29		
55	$1,086.62	$961.24		
56	$1,136.81	$1,005.64		
57	$1,187.48	$1,050.47		
58	$1,241.57	$1,098.31		
59	$1,268.37	$1,122.02		
60	$1,322.46	$1,169.87		
61	$1,369.24	$1,211.25		
62	$1,399.93	$1,238.40		
63	$1,438.43	$1,272.46		
64+	$1,461.81	$1,293.15		

Dean Health Plan by Medica.

VILLAGE OF CAMBRIDGE

Benefit Summary

Effective: 12/01/2024

Plan Code: HMO06194 / PHA04523 **Plan Type:** Copay Plus 1250 **Network:** HMO **Contract:** Contract Year

Plan Overview

Plan Overview	*Plan Providers - You Pay*	*Non-Plan Providers - You Pay*
Embedded Deductible*	$1,250 single / $2,500 family	Not Applicable
Coinsurance	10% coinsurance after deductible	Not Applicable
Primary Office Visit Charge	$30 copay	Not Covered
Specialist Office Visit Charge	$60 copay	Not Covered
Preventive Services	$0 copay	Not Covered
Deductible & Coinsurance Limit	Not Applicable	Not Applicable
Maximum Out-of-Pocket**	$1,850 single / $3,700 family	Not Applicable

**The plan begins making payments as soon as one family member has reached their individual deductible*
***Deductible and Coinsurance Limit plus Medical and Prescription Copays unless otherwise noted*

Prescription Drugs, Insulin & Disposable Diabetic Supplies*

4 Tier Select ACA

Rx Deductible	$0 single / $0 family	Not Applicable
Rx Maximum Out-of-Pocket	No Separate Rx Out-of-Pocket Max	No Separate Rx Out-of-Pocket Max
Mail Order	90-day supply (Tier 1) for 2 copays; 90-day supply (Tier 2) for 3 copays; (Tier 3) coinsurance as listed in Tier 3 above; Tier 4 Not Covered	

	Tier 1	Tier 2	Tier 3	Tier 4
In-Network	$10 copay	$40 copay	50% coinsurance	50% coinsurance
Out-of-Network	Not Covered	Not Covered	Not Covered	Not Covered

**Unless otherwise indicated, generic or brand name drugs can be found in any formulary tier*
**This new plan includes prescription drug coverage that is creditable*

Diagnostic Services

Diagnostic Services	*Plan Providers - You Pay*	*Non-Plan Providers - You Pay*
Diagnostic Services (Xrays/Labs)	10% coinsurance after deductible	Not Covered
CAT Scans/MRI/MRA	10% coinsurance after deductible	Not Covered

Hospital & Surgical Center

Inpatient Hospital	10% coinsurance after deductible	Not Covered
Outpatient Hospital	10% coinsurance after deductible	Not Covered

Emergency Services

Urgent Care	$30 copay and/or 10% coinsurance after deductible	$30 copay and/or 10% coinsurance after deductible
Emergency Room Services*	$500 copay and/or 10% coinsurance after deductible	$500 copay and/or 10% coinsurance after deductible
Ambulance	10% coinsurance after deductible	10% coinsurance after deductible

** copay is waived if admitted*

Additional Plan Design Attributes

Dean Copay Plus 1250 (10/40/50/50)

This is a highlight of your benefits and should not be relied upon to fully disclose your coverage.
Please review your Member Certificate of Coverage for an exact description of the services and supplies that are covered, excluded, or limited and other terms and conditions of coverage. Your Member Certificate is available at https://app.deancare.com/sites/sbc/employergroup

Quote ID# 0535129-01

Date Prepared: 8/2/2024 11:34:58 AM

VILLAGE OF CAMBRIDGE (1272)
Dean Health Plan
Rate Sheet
Renewal Rates Effective: December 1, 2024 - November 30, 2025

Plan Features	Current Plan	Renewal Plan	Alternate Plan 1	Alternate Plan 2	Alternate Plan 3
Product Type	HMO	HMO	HMO	None	None
Medical Code	HMO05969	HMO06194	HMO06314	None	None
Pharmacy Code	PHA03657	PHA04523	PHA03606	None	None
Metal Tier	Platinum	Platinum	Gold	None	None
Medical Deductible	$1,250 single / $2,500 family	$1,250 single / $2,500 family	$1,500 single / $3,000 family		
Max Out-of-Pocket	$1,750 single / $3,500 family	$1,850 single / $3,700 family	$6,150 single / $12,300 family		
Coinsurance	10%	10%	20%		
Primary Care Visit	$30 copay	$30 copay	$30 copay		
Specialist Visit	$60 copay	$60 copay	$60 copay		
Prescription (Rx) Drug					
Tier 1	$10 copay	$10 copay	$10 copay		
Tier 2	$40 copay	$40 copay	$40 copay		
Tier 3	50% coinsurance	50% coinsurance	50% coinsurance		
Tier 4	50% coinsurance	50% coinsurance	50% coinsurance		
Hospital	10% coinsurance after deductible	10% coinsurance after deductible	20% coinsurance after deductible		
Urgent Care Visit	$30 copay	$30 copay	$30 copay		
Emergency Room Visit	$500 copay	$500 copay	$500 copay		
Pediatric Dental not included					
Monthly Premium	$8,006.33	$9,820.98	$8,687.79		
Annual Premium	$96,075.96	$117,851.76	$104,253.48		
Change from Current Rates		22.67%	8.51%		
	This new plan includes prescription drug coverage that is creditable.	This new plan includes prescription drug coverage that is creditable.	This new plan includes prescription drug coverage that is creditable.		

Current plan

Please select one of the following:

- ☐ Renew with renewing plan indicated above
- ☐ Renew with a plan change. Circle desired alternative above.
- For HRA Vendor Information please contact your Account Manager.
- Plan changes made less than 45 days prior to the renewal date will result in a second SBC mailing.

Please return this page to:

FSGRenewal@deancare.com

Please provide your group's renewal contact information.

Name: ______

Title: ______

Email/Phone: ______

Signature: ______

Date: ______

- Unless otherwise noted, all benefits are based on a Contract Year
- The above information is a highlight of your in-network benefits and should not be relied upon to fully disclose your coverage. Additional plan benefit details can be found in the Summary of Benefits and Coverage (SBC) document located at https://app.deancare.com/sites/sbc/employergroup

If you cannot locate your SBC, please contact your Account Manager for assistance.

*****PLEASE NOTE*****

This renewal acceptance will need to be returned no later than Thursday, October 17, 2024, to ensure a correct December billing statement and to assure correct SBC information is mailed to your insured employees. If this form is not returned by the above date, we will renew your group with the current or closest available ACA compliant plan design, and the December billing will reflect the 2023 renewal rates.

GROUP INFORMATION FORM

Please complete the following information to determine Large group or Small group status prior to renewal.
The information below will also confirm that participation and contribution requirements are being met.
Response is required within 10 days of receipt.

1272 VILLAGE OF CAMBRIDGE Anniversary December 1, 2024

Please complete all questions. If a question does not apply, mark N/A.

1 **Average** number of full and part-time employees at all locations and subsidiaries over the **prior calendar year**. (This is calculated by adding the number of employees reported for each month on your quarterly tax filings for the most recent calendar year and dividing by 12) — 26

2 Total number of **Current** employees - please include full and part-time employees at all locations and subsidiaries. — 26

3 From the number in Question 2 please list the total number of current employees that are **eligible** for Dean Health Plan insurance. — 7

4 Total **waiving** for other health insurance coverage not offered by the employer (such as spousal coverage or Medicare) — 2

5 List the **percentage** of Employer monthly premium contribution by coverage type:

Employee: 88%

Employee + spouse: 88% Employee pays extra $50 for Spouse

Employee + child(ren): 88%

Family: 88%

Employee pays extra $50 per month for Spouse and each adult child

6 If you have more than one carrier, do you contribute the same for each plan offered? (yes / no)
If no, please explain your contribution strategy. NA

7 If you offer your employees a choice of other carriers, have the other carriers changed or have you added or removed carriers in the last 12 months? (yes / no)
If yes, please explain the changes that occurred: NA

8 List all health insurance plans offered to employees, who are also eligible for Dean Health Plan insurance.

NA

Name of Health Insurance Carrier	# of Insured Employees*

* Number of Insured Employees should only include those covered by that carrier

Contact Person: Lisa Moen

Title: Administrator

Phone: 608-423-3712

Please return this page to:

Jason Boisen
Account Manager Dean Health Plan
Direct: 608-827-4011
Fax: 608-252-0834
E-Mail: jason.boisen@deancare.com

POLICY ENDORSEMENT NO. 23808 - 288 - 10012024

Attached to and forming a part of the Contract to Provide Dental Care Benefits between Village Of Cambridge and Delta Dental of Wisconsin, Inc.

It is agreed and understood that Declarations, Section 7, Monthly Premium will be replaced with the following, effective January 1, 2025 and ending on December 31, 2025:

Single Coverage (employee, 1 Party)	$52.14
Family Coverage (employee and spouse, 2 Party)	$102.73
Family Coverage (employee and child(ren))	$96.98
Family Coverage (full family, 3+ Party)	$169.45

VILLAGE OF CAMBRIDGE (1272)

Dean Health Plan

Estimated Composite Rates

Rates below are for illustrative purposes only. Actual member billing rates can be viewed on the Rate Table.

Renewal Rates Effective: December 1, 2024 - November 30, 2025

			Current Rates	Renewal Rates	Alternate Rates	Alternate Rates	Alternate Rates
		Product Type	HMO	HMO	HMO	None	None
		Medical Code	HMO05969	HMO06194	HMO06314	None	None
		Pharmacy Code	PHA03657	PHA04523	PHA03606	None	None
Enrollment	Subscribers	Members	Average Rate				
Subscriber Only	4	4	$783.77	$958.10	$847.55		
Subscriber+Spouse	1	2	$1,149.02	$1,399.93	$1,238.40		
Subscriber+Child(ren)	0	0					
Subscriber+Family	1	3	$1,109.76	$1,369.24	$1,211.25		

8/02/2024 11:34 AM

Quote # 0535129-01

DELTA DENTAL

Delta Dental of Wisconsin
www.deltadentalwi.com

Lisa Moen
Village Of Cambridge
PO BOX 99
Cambridge WI 53523-0000

Thank you for choosing Delta Dental of Wisconsin as your dental benefits company. A summary of your benefit plan renewal is below.

The new premium will automatically go into effect on the renewal date listed below. However, if you would like to explore plan design or premium options, or if we can be of further assistance, please contact your agent Jason Buchman or call us at 800-236-3713 or email sales@deltadentalwi.com.

Group Number: 23808-288 Renewal Date: January 1, 2025

Current Plan Design	**PPO**	**Premier or Non-Network**
Deductible – Individual/Family	$50 $150	$50 $150
Individual Annual Maximum	$1,500	$1,500
Diagnostic & Preventive	100%	100%
Basic Restorative	80% *	80% *
Major Restorative	50% *	50% *
Orthodontic Services	0%	0%
Lifetime Orthodontic Maximum		

****=Deductible Applies (wp)=Waiting Period may apply – please reference your group contract***

		Monthly Premium	
Coverage Type	**Enrollment**	**Current**	**Renewal**
Employee	4	$52.14	$52.14
Employee & Spouse	1	$102.73	$102.73
Employee & Child(ren)		$96.98	$96.98
Employee, Spouse & Child(ren)	1	$169.45	$169.45
Totals	**6**	**$480.74**	**$480.74**

Thank you for allowing Delta Dental to serve your dental benefits needs.

Viri Robles-Gonzalez
Account Representative

cc: M3 INSURANCE SOLUTIONS
Jason Buchman
828 John Nolen Drive
Madison WI 53713-0000

How to Join the Wisconsin Public Employers' Group Health Insurance Program

Department of Employee Trust Funds
P.O. Box 7931
Madison, WI 53713

Employer Communications Center
1-877-533-5020

etf.wi.gov

Table of Contents

Submit materials or questions to:

Employer Services, ATTN: Program Manager
Department of Employee Trust Funds
P.O. Box 7931
Madison, WI 53707-7931

Fax: 608-266-5801

Toll-free telephone: 1-877-533-5020

Email: ETFSMBESSNewEmployer@etf.wi.gov

Chapter 1: General Information

The Wisconsin Public Employers (WPE) Group Health Insurance Program (Program) offers WRS-eligible employees of local government employers the opportunity to choose between multiple health insurance plans. The Program became available to state employees in 1960 and to local government employees in 1987.

The WPE Program renews annually effective January 1. Premium and surcharge rates and benefits may change effective January 1 of every year. Rates and updated benefits information are published on the ETF website and insurance materials once available.

Chapter 2: How to Join

201: Employer Eligibility

To be eligible to join the WPE Program, an employer must either:

1. Already participate in the Wisconsin Retirement System (WRS), or
2. Be covered by a Section 218 agreement with the Social Security Administration

202: Timeline to Join

All eligible employers may join each quarter beginning:

First Quarter January 1	**Second Quarter** April 1	**Third Quarter** July 1	**Fourth Quarter** October 1

The enrollment process can take up to **four months** and involves several major steps:

1. Underwriting for large employers only (50+ WRS-eligible employees): 4-6 weeks
2. Selecting Program Option: 2 weeks
3. Enrolling employees: 4 weeks
4. Processing enrollment: 2 weeks

The entire process requires various actions by the employer, employees, and ETF throughout, and the steps listed are just an overview. Complete information is available in the *Local Employer Health Insurance Standards, Guidelines and Administration Manual (ET-1144)*.

203: Underwriting for Large Employers (50+ WRS-eligible Employees)

Large employers with 50 or more WRS-eligible employees (and small employers who may reach that level prior to the effective date) must undergo a process called underwriting. Underwriting determines if a new large employer *may* have to pay a *temporary* surcharge (in addition to regular premiums) to participate in the WPE Group Health Insurance Program.

1. Underwriting takes 4-6 weeks and determines any added risk an employer's group would bring to the Program
2. Based on that risk, employers *may* be assessed a surcharge per contract (typically up to 24 months)
3. Surcharges for the 2024 Program range from $90-360/month for Single plans and $225-$900/month for Family plans

Administration of the underwriting process is done, and assessment of the surcharge is determined by the Board's actuary. The surcharge determination cannot be appealed. ETF reserves the right to separately rate underwritten groups larger than 2,000 total employees, as recommended by the actuary.

For more information about how to proceed with underwriting, please see the Underwriting Checklist/Questionnaire at the end of this brochure.

204: Employer Selects a Program Option

A new employer will select a Program Option or benefit design to offer its employees. The Program Options vary based on premiums and employee out-of-pocket costs.

All Program Options provide access to all health plans. “Health plans” refers to insurance companies that contract with networks of doctors and hospitals. Employees choose the health plan they want. Employers do NOT limit the choice of health plans for their employees. Employers also choose whether their Program Option will include dental benefits.

204A: Program Option Comparison

Use the chart below to compare the different Program Options:

Benefits for	**“Traditional” Program Option 2*/12 ET-2128**	**“Deductible” Program Option 4*/14 ET-2158**	**“Local” Program Option 6*/16 ET-2168**	**“HDHP” Program Option 7*/17 ET-2169**
Premiums[1]	$$$	$$	$$	$
Deductible[2]	No deductible	$500 Individual $1,000 Family (Not affected by prescription drug copays)	$250 Individual $500 Family (Not affected by prescription drug copays)	$1,600 Individual $3,200 Family (Affected by prescription drug paid full cost)
Office Visit Copay[3]	None	None	$15 Primary Care $25 Specialty Care	$15 Primary Care $25 Specialty Care
Coinsurance[4]	None (except 20% for DME[6], adult hearing aids and adult cochlear implants)	After deductible, None (except 20% for DME[6], adult hearing aids, and adult cochlear implants)	After deductible, 10% (except for office visit copays)	After deductible, 10% (except for office visit and prescription drug copays)
Annual out-of-pocket limit (OOPL):[5]	None (except $500/person for DME[6] and adult cochlear implants)	After deductible, None (except $500/person for DME[6] and adult cochlear implants)	$1,250 Individual $2,500 Family (Does not include prescription drug copays)	$2,500 Individual $5,000 Family (Does include prescription drug)

Program Options 2, 4, 6, and 7 offer employees the option to enroll in Uniform Dental Benefits

1. *Premium: Monthly payment from employer to ETF; Includes both employer's and employees' share of premium*
2. *Deductible: Annual dollar amount that each individual or family must pay before health plan pays for any medical expenses*
3. *Copay: A set dollar amount for office visits, but not services like lab and x-ray*
4. *Coinsurance: The percentage of medical expenses that a patient pays after meeting a deductible*
5. *Out-of-Pocket-Limit (OOPL): The maximum amount an individual or family would pay in a year through deductible, copays, and coinsurance*
6. *Durable Medical Equipment (DME): Items that can withstand repeated use, such as wheelchairs or crutches*

204B: Uniform Benefits and Pharmacy Benefits

All Program Options and all health plans have Uniform Benefits—they cover the same medical services and procedures with the same deductible, copayment, and coinsurance. Additionally, all Program Options and health plans have the same prescription drug coverage with no deductibles and the copayments and coinsurance outlined in the table below:

Prescription Drug Benefits	**Copayment/Coinsurance** (For detail including prescription drug out-of-pocket limits, visit etf.wi.gov)	
	Level 1	$5 or less
	Level 2	20% ($50 max)
	Level 3	40% ($150 max)
	Level 4	$50

NOTE: PO 7/17 ("HDHP") Members pay full cost of drugs out-of-pocket until deductible is met

204C: Uniform Dental Benefit (UDB)

Employers choose whether to select a Program Option with or without Uniform Dental Benefits (UDB). UDB offers preventive coverage for cleanings, fillings, orthodontics for those under age 19, and other basic services.

If employers *do* select a Program Option with UDB, employees who enroll in health insurance have the choice whether or not to also enroll in UDB.

For more information about Uniform Dental Benefits, please see the Fact Sheet here.

204D: Employer Files Resolution

Once an employer selects a Program Option, they submit a *Resolution for Inclusion Under WPE Group Health Insurance* (ET-1324) at least 90 days prior to the intended start date. Large employers should undergo underwriting prior to submitting a resolution, in the event that any surcharge changes their decision to join the Program.

Employers should also submit with their Resolution:

- *Online Network for Employers Security Agreement* (ET-8928): Allows the employer to add, delete, and change online access for ETF programs (NOTE: Submit ET-8928 for each person who needs access)
- *Designation of Agent* (ET-1313): Names employee(s) authorized to represent the employer for ETF-related matters

204E: Employee and Employer Cost

Employer contributions toward health insurance coverage are limited to those described in Wisconsin Statutes § 40.05(4). The most common method used to determine cost sharing is the 88% Calculation Method. For other methods see Section 205 in the *Local Employer Health Insurance Standards, Guidelines and Administration Manual (ET-1144)*.

Under the 88% Calculation Method, the employer pays the following towards WRS-eligible employees' monthly premiums:

- **50% FTE or greater:** Employer pays 50-88% of the average premium cost of qualified tier one health plans in their county for employees
- **49% FTE or less:** Employer pays 25-50% of health plan monthly premium for employees

The following example shows how you might calculate employer contribution for individual coverage:

- ABC County has three qualified tier one health plans with the following individual premiums:
    - Dynamic Docs Health Care: $1,200/month
    - Magnificent Medical Care: $1,000/month
    - Punctual Provider Care: $800/month
- The average premium cost for the qualified tier one plans is:
    - (Total sum of tier one plans added together) / (total number of tier one plans)
    - ($1,200 + $1,000 + $800) = $3,000 Total sum
    - $3,000 / 3 = $1,000 average
- Employer share range:
    - 50-88% of $1,000 = $500-$880

If a county does not have a qualified tier one health plan, the State Maintenance Plan (SMP) would be available and its rates set the 88% Calculation Method. Premium rates change annually. For the most current information, please visit our website here and scroll down to the 88% tables under Local premium rates.

205: Enrolling Employees

205A: Initial Enrollment—Employees Choose Health Plans

After the employer files a resolution, ETF will notify the employer when to offer a 30-day initial enrollment period for the employees to select a health plan. All Program Options have the same health plans. Each health plan is an insurance company that has its own network of doctors, hospitals, and clinics.

Employees are encouraged to verify that a doctor or point of service is providing services under the health plan selected. Examples of health plans are Dean Health Insurance or Network Health Plan.

Most health plans have limited, regional provider networks and so can offer lower cost premiums. However, employees have the choice to enroll in the Access Plan, which has a nationwide network, and is more expensive than other plans.

NOTE: Employees *must* choose the Access Plan during initial enrollment if:

- The Employer does not currently cover its employees with group health insurance plans
- The employee is not insured under the Employer's current health insurance program
- The employee is insured for single coverage and wants to enroll in family coverage
- The employee is hired after the Resolution of Inclusion and before the effective date

205B: Employee Eligibility

WRS Employers:
All employees, including part-time and seasonal employees, participating in the WRS are eligible for coverage if the employer elects to participate in this program. **All WRS-eligible employees *must* be offered coverage for group health insurance**. Visit Section 401 in the *Local Employer Health Insurance Standards, Guidelines and Administration Manual (ET-1144)* or call 1-877-533-5020 if you have questions about employee eligibility.

Non-WRS Employers covered by a Section 218 agreement with the Social Security Administration**:**
Health insurance eligibility is based on the criteria below:

- Employees covered by any WRS employer **before July 1, 2011** must be:
  - Expected to work 440 hours for teachers and educational support staff, and 600 hours for all others; *and*
  - Expected to work at least one year (365 consecutive days, 366 in leap year) from their date of hire.

- Employees who were never in the WRS *or* were covered by any WRS employer **on or after July 1, 2011** must be:
  - Expected to work 880 hours for teachers and educational support staff, and 1,200 hours for all others; *and*
  - Expected to work at least one year (365 consecutive days, 366 in leap year) from their date of hire.

Contact ETF at 1-877-533-5020 to discuss employee eligibility.

205C: Retirees, COBRA, and Surviving Dependents

Retired employees, terminated employees on COBRA, and surviving dependents *currently* enrolled in their employer's health insurance program are eligible under the WPE Program, but employers have no responsibility to contribute to their premiums and can continue coverage at group rates. Members who are not currently participating in the employer's current insurance program cannot enroll in the Program. For more information on their eligibility, please see Section 401 in the *Local Employer Health Insurance Standards, Guidelines and Administration Manual (ET-1144)*.

205D: Medicare Coordination

All health plans have coverage options coordinated with Medicare. Once retired members become eligible for and enroll in Medicare Parts A and B, they still remain covered by their health plans, but have less expensive premiums since Medicare pays much of any claim costs.

Active employees should not enroll in Medicare Part B until they retire under WRS. If active employees have questions about Medicare, they should contact Social Security Administration (SSA) and inform SSA that they are enrolled in an *active* employer group health insurance plan.

Covered retirees, and their dependents, must enroll in both Parts A and B when eligible for Medicare.

For more information about Medicare eligibility, please see Section 1102 of the *Local Employer Health Insurance Standards, Guidelines and Administration Manual (ET-1144)*.

206: Processing Enrollment

206A: Processing Communication

ETF delivers employer announcements, **exclusively** through ETF E-mail Updates. Once the employer files a resolution to join the WPE Program, the employer's agent is required to receive, forward as necessary, and act as required for all ETF E-mail Updates. There is no charge for this service.

Prevent Emails From Delivery to SPAM Folder: Add etfwi@public.govdelivery.com to your email address book to prevent Employer Bulletins and other notices from ending up in a SPAM folder. If you use a spam filter, add etfwi@public.govdelivery.com to the whitelist. If you have questions, please call the Employer Communication Center at 1-877-533-5020.

206B: Minimum Participation Requirements

New employers must meet and maintain minimum participation levels from their employees during initial enrollment, otherwise they cannot participate.

Large employers (with 50+ WRS eligible employees) must achieve a 65% participation rate of all eligible employees to join the WPE Program.

Small employers (49 or fewer WRS eligible employees) must meet the following enrollment levels:

Group Size	Minimum Enrollment
1	1
2-4	2
5-6	3
7	4
8-9	5
10	6
11-49	70%

Certain employees can be "waived" from an employer's count of "eligible" employees if:

- Covered by a plan not sponsored by the employer
- Enrolled in a similar plan sponsored by the employer
- Annualized medical premium contribution exceeds 10% of their annualized gross earnings

NOTE: An employer may ***only*** deduct the allowable **"waives"** from the overall group when the **initial** group size of employees that participate in the WRS is 49 or fewer.

Employers wishing to join the WPE Program that have different collective bargaining units (e.g. Police and Firefighters) *may* have separate *outside* insurance for their units; however, the minimum participation level must be met based on the number of **all** WRS-eligible employees.

Chapter 3: After Joining

301: Annual Open Enrollment

After joining the WPE Program, employees will have an annual open enrollment period, also known as It's Your Choice (IYC). Open enrollment is a 30-day period every fall and new changes become effective January 1 of the following year.

Open enrollment represents an opportunity for subscribers to:

- Change health plans
- Switch from single to family or from family to single coverage
- Enroll in new coverage if previously declined (employees only)

Employees who declined enrolling when newly hired will need to wait for annual open enrollment to participate unless they have a qualifying life event (see Section 302-B).

302: Adding Members

302A: Enrolling New Employees

Once an employer participates in the Program, any newly hired WRS-eligible employee may enroll in health insurance within specific timeframes:

1. Within 30 days of the date of hire
    a. Employees responsible for full premium until the employer contribution begins
    b. Coverage effective first of month following date of hire (or day of hire if hired on first)
2. Within 30 days of the date the employer contributes to the premium
    a. Employers pay 50-88% of premium, employees pay the remainder (see Section 204-E)
    b. Employer contributions must be effective no later than first of month following six months WRS service. However, employers may want to start their contributions no later than the first of the month preceding the employee's completion of 90 days of qualified employment.

302B: Life Events

Employees who experience a qualifying life event (such as marriage or birth) can enroll in health insurance and add dependents as well. For the full list of qualifying life events, please see the Life Event Guide or see Section 601A in the *Local Employer Health Insurance Standards, Guidelines and Administration Manual (ET-1144)*.

302C: COBRA/Continuation and Conversion

As permitted by state and federal law, employees and their dependents are eligible for COBRA/continuation and conversion of WPE health insurance at **full monthly premium rates** after their eligibility ends (e.g. terminating employment). For more information about COBRA and Conversion, please see Section 1001 in the *Local Employer Health Insurance Standards, Guidelines and Administration Manual (ET-1144)*.

303: Employer Termination of Participation

Participation in the WPE Program is optional, and an employer can withdraw from the program at the end of any calendar year. To terminate participation, an employer must submit a *Resolution to Withdraw from the WPE Group Health Insurance Program* (ET-1318) to ETF no later than October 15.

> **NOTE:** A newly participating employer must agree to continue participation in the WPE Program for a minimum of three years if they have been assigned a surcharge or if a second plan is retained.

Following an employer's withdrawal from the program, any participant, including retirees, survivors & COBRA continuants will no longer be eligible for coverage.

Employers withdrawing from the WPE Program cannot re-apply for participation in the program for three years and will have to go through underwriting again if they have 50+ WRS-eligible employees.

ETF may also terminate an employer's participation in the program if the employer fails to maintain the minimum participation level of eligible employees or otherwise violates the terms of the contract.

Chapter 4: Additional Resources

More Information

If you have any questions not covered here, you may contact:
Department of Employee Trust Funds
Employer Services, ATTN: Program Manager
P. O. Box 7931
Madison, WI 53707-7931

Toll free telephone: 1-877-533-5020

Email: ETFSMBESSNewEmployer@etf.wi.gov

Fax: 608-266-5801

Internet site: etf.wi.gov

Resolution for Inclusion Forms

Resolution for Inclusion Under WPE Group Health Insurance (ET-1324)

Resolution for Inclusion Under Second Group Health Plan (ET-1325)

Wisconsin Public Employers
Large Group Underwriting Checklist/Questionnaire

(For groups with 50 or more WRS-eligible employees.)

Do not file a resolution until you have received your group's rates and your governing body has decided to accept them.

All Information must be sent to:
Employer Services, ATTN: Program Manager
PO Box 7931, Madison, WI 53707-7931
Fax (608) 266-5801
Email: ETFSMBESSNewEmployer@etf.wi.gov

- ❑ Check made out to Segal Consulting for $3,000 for the cost of underwriting.
- ❑ Employer Questionnaire checklist from ET-1139 (this form)
- ❑ WRS Group Name: ______________________________.
- ❑ Employer Identification Number (EIN): ____________________.
- ❑ Federal Employer Identification Number (FEIN): ________________.
- ❑ Group Contact/WRS Agent (name): ______________________________.
- ❑ Group Contact phone: ____________________ Fax: ____________________.
- ❑ Email Address: ______________________________________.
- ❑ Group Physical Address:
  ____
  ____
  ____

  Mailing Address (if different):
  ____
  ____
  ____
- ❑ County Location of Employer: ___________________________.
- ❑ Desired Effective Date (Offered no sooner than 120 days from the renewal/effective date of the client): _________________________.
- ❑ Number of *all* employees on payroll including part time, seasonal whether or not they meet WRS eligibility requirements: __________.
- ❑ Number of WRS eligible employees including part time, seasonal: ____________.
- ❑ Number of insured retirees: __________
- ❑ Number of COBRA continuants: __________
- ❑ US Dept. of Labor- Standard Industrial Classification (SIC) code (for example: 9199: General Government, Not Elsewhere Classified): #_____
- ❑ What is your *current* employer contribution and *anticipated* contribution guideline?:
  Current: ____________________ Anticipated: ______________________

- ☐ What is your *current* probationary period? What is your *anticipated* probationary period for health insurance eligibility? ETF recommends less than 90 days to avoid potential ACA penalties (e.g., 1st of the month following 60 days):
  Current: ______________________ Anticipated: ________________________

- ☐ Current insurance carrier & years enrolled: ____.

- ☐ Most recent State Department of Workforce Development quarterly Wage and Tax Report statement. This report must include employee names. This report can be sent by secure email to ETFSMBESSNewEmployer@etf.wi.gov or mailed with this checklist.

- ☐ Send electronic census data by secure e-mail to ETFSMBESSNewEmployer@etf.wi.gov or on disc that is mailed with this checklist. Your census data will be for all eligible employees (noting those employees who are in their probationary period), retirees, former employees receiving COBRA benefits (include COBRA end date) and employees waiving coverage under the current benefit plan. Census data should include:
  - The employee by name, employee number, or numeric assigned number
  - Date of birth or age
  - Sex
  - Current status of their insurance EE (single), EC (employee/child{ren}), ES (employee/spouse), F (family) preferable. At a minimum EE & F.
  - Zip code of the employee's address

- ☐ **For current self-funded groups and insured groups with experience data, send by secure email to ETFSMBESSNewEmployer@etf.wi.gov or on disc that is mailed with this checklist:**
  - Twenty-four months (month by month, 12 months minimum) of claims data
  - Enrollment data (month by month summary of enrollment by single, limited family, family)
  - Benefit plans in force for each year of rate history
  - Employer contribution
  - **High cost claims data (over $25,000) detail including dollar amount, diagnosis, current status (enrolled or cancelled) and prognosis (if available). *This information cannot include name, Social Security number, or any information that would identify the individual*.**
  - Current rates by benefit plan. For self-funded groups, current COBRA/funding rates and/or current specific stop loss, aggregate stop loss, and administrative fees and aggregate factors by plan.

- ☐ **For insured groups with carriers who do not provide experience data, send by secure e-mail to ETFSMBESSNewEmployer@etf.wi.gov or on disc that is mailed with this checklist*:**
  - 3 years of rate history and renewal calculations, including renewal rates
  - Enrollment (summary of enrollment by single, limited family, and family) for each of 3-year rate history
  - Benefit plans in force for each year of rate history
  - High cost claim (over $25,000) detail including dollar amount, diagnosis, current status (enrolled or cancelled) and prognosis (if available). ***Note: Claims data cannot include name, Social Security number, or any information that would identify the individual***.

* Note: Groups that consist of 50-100 active WRS-eligible employees may have to request this information, in writing, from their current plan. If it is not received by ETF, your group may be assigned to the highest surcharge amount.

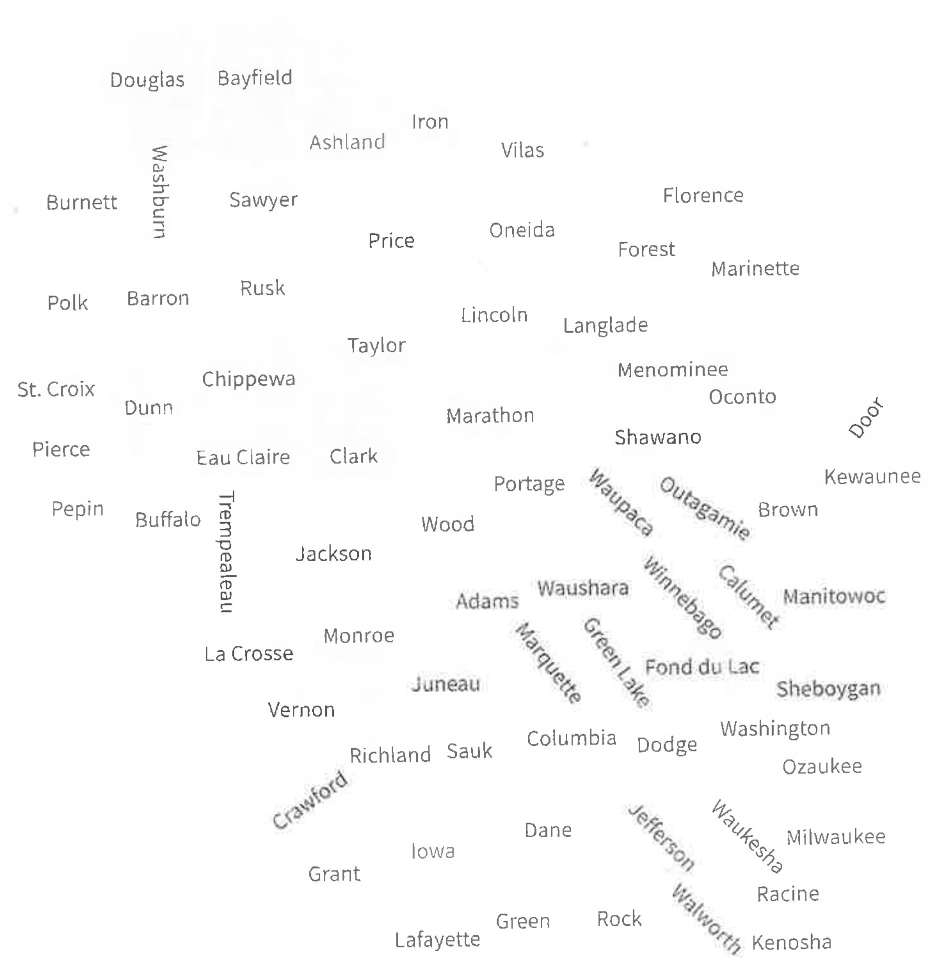
Choose a Health Plan

Complete this step if you select the IYC Health Plan or HDHP. Skip this step if you selected an Access Plan design with worldwide coverage; your health plan is Dean Health Plan.

A health plan determines:

- Where you can receive care
- What providers you can see

Health Plans by County



* limited provider availability

The **Access Plan** is available in every county and worldwide.

Adams
- Dean Health Plan
- GHC of Eau Claire Greater WI
- Quartz Central

Ashland
- GHC of Eau Claire Greater WI
- HealthPartners West

Barron
- Dean Health Plan – Medica West and Mayo Clinic
- GHC of Eau Claire River Region
- Security

Bayfield
- GHC of Eau Claire Greater WI
- HealthPartners West

Brown
- Common Ground
- Dean Health Plan - Prevea360 East
- Network Health
- Robin with HealthPartners

Buffalo
- Dean Health Plan – Medica West and Mayo Clinic*
- GHC of Eau Claire Greater WI
- Quartz West*

Burnett
- GHC of Eau Claire Greater WI
- HealthPartners West

Calumet
- Dean Health Plan – Prevea360 East
- Network Health
- Robin with HealthPartners

Chippewa
- Dean Health Plan - Medica West and Mayo Clinic
- GHC of Eau Claire River Region
- Security
- Quartz West

Clark
- Aspirus Health Plan*
- GHC of Eau Claire Greater WI
- Quartz West*
- Security

Columbia
- Dean Health Plan
- GHC-SCW Neighbors
- Quartz Central

Crawford
- Dean Health Plan
- Dean Health Plan - Medica West and Mayo Clinic
- GHC of Eau Claire Greater WI
- Medical Associates Health Plan
- Quartz West

Dane
- Dean Health Plan
- GHC-SCW Dane Choice
- Quartz - UW Health

Dodge
- Dean Health Plan
- Network Health
- Quartz Central

Door
- Dean Health Plan - Prevea360 East
- Network Health

Douglas
- GHC of Eau Claire Greater WI
- HealthPartners West

Dunn
- Dean Health Plan - Medica West and Mayo Clinic
- GHC of Eau Claire River Region

Eau Claire
- Dean Health Plan - Medica West and Mayo Clinic
- GHC of Eau Claire River Region
- Quartz West
- Security

Florence
- Aspirus Health Plan*
- GHC of Eau Claire Greater WI*
- Robin with HealthPartners*
- State Maintenance Plan (SMP) by Dean

Fond du Lac
- Common Ground
- Dean Health Plan
- Network Health
- Quartz Central
- Robin with HealthPartners

Forest
- Aspirus Health Plan

Grant
- Dean Health Plan
- GHC of Eau Claire Greater WI
- GHC-SCW Neighbors
- Medical Associates Health Plan
- Quartz Central

Green
- Dean Health Plan
- GHC of Eau Claire Greater WI
- MercyCare Health Plan
- Quartz Central

Green Lake
- Common Ground
- Dean Health Plan
- Network Health
- Quartz Central
- Robin with HealthPartners

Iowa
- Dean Health Plan
- GHC of Eau Claire Greater WI
- GHC-SCW Neighbors
- Medical Associates Health Plan
- Quartz Central

Iron
- Aspirus Health Plan*
- GHC of Eau Claire Greater WI

Jackson
- Dean Health Plan - Medica West and Mayo Clinic
- GHC of Eau Claire Greater WI
- Quartz West

Jefferson
- Dean Health Plan
- GHC-SCW Neighbors
- MercyCare Health Plan
- Quartz Central

Juneau
- Dean Health Plan
- GHC-SCW Neighbors
- Quartz Central

Kenosha
- HealthPartners Southeast
- Network Health

Kewaunee
- Common Ground
- Dean Health Plan - Prevea360 East
- Network Health
- Robin with HealthPartners

* limited provider availability

The **Access Plan** is available in every county and worldwide.

La Crosse
- Dean Health Plan - Medica West and Mayo Clinic
- GHC of Eau Claire Greater WI
- Quartz West

Lafayette
- Dean Health Plan
- GHC of Eau Claire Greater WI
- GHC-SCW Neighbors
- Medical Associates Health Plan
- Quartz Central

Langlade
- Aspirus Health Plan
- GHC of Eau Claire Greater WI

Lincoln
- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Security

Manitowoc
- Common Ground
- Dean Health Plan - Prevea360 East
- Network Health
- Robin with HealthPartners

Marathon
- Aspirus Health Plan
- Security

Marinette
- Common Ground
- Dean Health Plan - Prevea360 East*
- Network Health
- Robin with HealthPartners

Marquette
- Dean Health Plan*
- Network Health*
- Quartz Central
- Robin with HealthPartners*

Menominee
- Dean Health Plan - Prevea360 East*
- Network Health*
- Robin with HealthPartners

Milwaukee
- Common Ground
- HealthPartners Southeast
- Network Health

Monroe
- Dean Health Plan - Medica West and Mayo Clinic
- GHC of Eau Claire Greater WI
- Quartz West

Oconto
- Dean Health Plan - Prevea360 East
- Network Health
- Robin with HealthPartners

Oneida
- Aspirus Health Plan
- Security

Outagamie
- Common Ground
- Dean Health Plan - Prevea360 East
- Network Health
- Robin with HealthPartners

Ozaukee
- Common Ground
- HealthPartners Southeast
- Network Health

Pepin
- Dean Health Plan - Medica West and Mayo Clinic
- Quartz West*

Pierce
- Dean Health Plan - Medica West and Mayo Clinic
- GHC of Eau Claire Greater WI
- HealthPartners Health Plan West

Polk
- GHC of Eau Claire Greater WI
- HealthPartners West

Portage
- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Network Health*
- Security

Price
- Aspirus Health Plan*
- Security

Racine
- HealthPartners Southeast
- Network Health

Richland
- Dean Health Plan
- GHC of Eau Claire Greater WI
- Quartz Central

Rock
- Dean Health Plan
- MercyCare Health Plan
- Quartz Central

Rusk
- GHC of Eau Claire River Region
- Security

Sauk
- Dean Health Plan
- GHC-SCW Neighbors
- Quartz Central

Sawyer
- GHC of Eau Claire Greater WI

Shawano
- Aspirus Health Plan
- Common Ground
- Dean Health Plan - Prevea360 East*
- Network Health
- Robin with HealthPartners

* limited provider availability

The **Access Plan** is available in every county and worldwide.

Sheboygan

- Common Ground
- Dean Health Plan - Prevea360 East
- HealthPartners Southeast
- Network Health

St. Croix

- Dean Health Plan - Medica West and Mayo Clinic
- GHC of Eau Claire Greater WI
- HealthPartners West

Taylor

- Aspirus Health Plan
- Security*

Trempealeau

- Dean Health Plan - Medica West and Mayo Clinic
- Quartz West

Vernon

- Dean Health Plan
- Dean Health Plan - Medica West and Mayo Clinic
- GHC of Eau Claire Greater WI
- Quartz West

Vilas

- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Security

Walworth

- Dean Health Plan*
- MercyCare Health Plan
- Quartz Central

Washburn

- GHC of Eau Claire Greater WI
- HealthPartners West

Washington

- Common Ground
- HealthPartners Southeast
- Network Health

Waukesha

- Common Ground
- Dean Health Plan
- HealthPartners Southeast
- Network Health
- Quartz Central

Waupaca

- Common Ground
- Network Health
- Robin with HealthPartners

Waushara

- Aspirus Health Plan
- Common Ground
- Network Health
- Quartz Central
- Robin with HealthPartners

Winnebago

- Common Ground
- Network Health
- Robin with HealthPartners

Wood

- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Quartz Central
- Security

* limited provider availability

The **Access Plan** is available in every county and worldwide.

2025 Local Traditional Plan with Dental (PO2)

With Dental (See Tab 2 for Rates without Dental)

Monthly Premiums (Participants **without** Medicare)

	Local Traditional Health Plan	
	Individual	Family
Aspirus Health Plan	$1,370.02	$3,382.78
Common Ground Healthcare Cooperative	$1,346.08	$3,322.94
Dean Health Plan	$1,171.96	$2,887.64
Dean Health Plan - Prevea360 East	$1,093.46	$2,691.38
Dean Health Plan - Medica West and Mayo Clinic Health System	$1,362.42	$3,363.78
GHC of Eau Claire Greater Wisconsin	$1,451.96	$3,587.64
GHC of Eau Claire River Region	$1,569.52	$3,881.54
GHC-SCW Dane Choice	$939.66	$2,306.88
GHC-SCW Neighbors	$1,088.40	$2,678.74
HealthPartners Health Plan Southeast	$1,437.10	$3,550.48
HealthPartners Health Plan West	$1,443.60	$3,566.74
Medical Associates Health Plans	$997.08	$2,450.44
MercyCare Health Plans	$1,029.26	$2,530.88
Network Health	$1,148.02	$2,827.78
Quartz Central	$1,455.74	$3,597.08
Quartz UW Health	$1,005.74	$2,472.08
Quartz West	$994.74	$2,444.58
Robin with HealthPartners Health Plan	$1,459.94	$3,607.58
Security Health Plan	$1,407.84	$3,477.34
State Maintenance Plan (SMP) by Dean Health Plan	$1,130.64	$2,784.34

	Local Access Plan	
	Individual	Family
Access Plan by Dean Health Plan	$1,408.12	$3,478.06

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2025 Local Traditional Plan without Dental (PO2)

Without Dental (See Tab 1 for Rates with Dental)

Monthly Premiums (Participants **without** Medicare)

	Local Traditional Health Plan	
	Individual	Family
Aspirus Health Plan	$1,337.30	$3,300.98
Common Ground Healthcare Cooperative	$1,313.36	$3,241.14
Dean Health Plan	$1,139.24	$2,805.84
Dean Health Plan - Prevea360 East	$1,060.74	$2,609.58
Dean Health Plan - Medica West and Mayo Clinic Health System	$1,329.70	$3,281.98
GHC of Eau Claire Greater Wisconsin	$1,419.24	$3,505.84
GHC of Eau Claire River Region	$1,536.80	$3,799.74
GHC-SCW Dane Choice	$906.94	$2,225.08
GHC-SCW Neighbors	$1,055.68	$2,596.94
HealthPartners Health Plan Southeast	$1,404.38	$3,468.68
HealthPartners Health Plan West	$1,410.88	$3,484.94
Medical Associates Health Plans	$964.36	$2,368.64
MercyCare Health Plans	$996.54	$2,449.08
Network Health	$1,115.30	$2,745.98
Quartz Central	$1,423.02	$3,515.28
Quartz UW Health	$973.02	$2,390.28
Quartz West	$962.02	$2,362.78
Robin with HealthPartners Health Plan	$1,427.22	$3,525.78
Security Health Plan	$1,375.12	$3,395.54
State Maintenance Plan (SMP) by Dean Health Plan	$1,097.92	$2,702.54

	Local Access Plan	
	Individual	Family
Access Plan by Dean Health Plan	$1,375.40	$3,396.26

2025 Local Deductible Plan with Dental (PO4)

With Dental (See Tab 2 for Rates without Dental)

Monthly Premiums (Participants **without** Medicare)

	Local Deductible Health Plan	
	Individual	Family
Aspirus Health Plan	$1,277.84	$3,152.34
Common Ground Healthcare Cooperative	$1,255.82	$3,097.28
Dean Health Plan	$1,095.62	$2,696.78
Dean Health Plan - Prevea360 East	$1,023.40	$2,516.24
Dean Health Plan - Medica West and Mayo Clinic Health System	$1,270.84	$3,134.84
GHC of Eau Claire Greater Wisconsin	$1,353.22	$3,340.78
GHC of Eau Claire River Region	$1,461.38	$3,611.18
GHC-SCW Dane Choice	$881.90	$2,162.48
GHC-SCW Neighbors	$1,018.76	$2,504.64
HealthPartners Health Plan Southeast	$1,339.56	$3,306.64
HealthPartners Health Plan West	$1,345.54	$3,321.58
Medical Associates Health Plans	$934.74	$2,294.58
MercyCare Health Plans	$964.34	$2,368.58
Network Health	$1,073.60	$2,641.74
Quartz Central	$1,356.70	$3,349.48
Quartz UW Health	$942.70	$2,314.48
Quartz West	$932.58	$2,289.18
Robin with HealthPartners Health Plan	$1,360.56	$3,359.14
Security Health Plan	$1,312.64	$3,239.34
State Maintenance Plan (SMP) by Dean Health Plan	$1,075.90	$2,647.52

	Local Access Plan	
	Individual	Family
Access Plan by Dean Health Plan	$1,312.90	$3,240.00

2025 Local Deductible Plan without Dental (PO4)

Without Dental (See Tab 1 for Rates with Dental)

Monthly Premiums (Participants **without** Medicare)

	Local Deductible Health Plan	
	Individual	Family
Aspirus Health Plan	$1,245.12	$3,070.54
Common Ground Healthcare Cooperative	$1,223.10	$3,015.48
Dean Health Plan	$1,062.90	$2,614.98
Dean Health Plan - Prevea360 East	$990.68	$2,434.44
Dean Health Plan - Medica West and Mayo Clinic Health System	$1,238.12	$3,053.04
GHC of Eau Claire Greater Wisconsin	$1,320.50	$3,258.98
GHC of Eau Claire River Region	$1,428.66	$3,529.38
GHC-SCW Dane Choice	$849.18	$2,080.68
GHC-SCW Neighbors	$986.04	$2,422.84
HealthPartners Health Plan Southeast	$1,306.84	$3,224.84
HealthPartners Health Plan West	$1,312.82	$3,239.78
Medical Associates Health Plans	$902.02	$2,212.78
MercyCare Health Plans	$931.62	$2,286.78
Network Health	$1,040.88	$2,559.94
Quartz Central	$1,323.98	$3,267.68
Quartz UW Health	$909.98	$2,232.68
Quartz West	$899.86	$2,207.38
Robin with HealthPartners Health Plan	$1,327.84	$3,277.34
Security Health Plan	$1,279.92	$3,157.54
State Maintenance Plan (SMP) by Dean Health Plan	$1,043.18	$2,565.72

	Local Access Plan	
	Individual	Family
Access Plan by Dean Health Plan	$1,280.18	$3,158.20

2025 Local Health Plan with Dental (PO6)

With Dental (See Tab 2 for Rates without Dental)

Monthlv Premiums (Particinants **without** Medicare)

	Local Health Plan	
	Individual	Family
Aspirus Health Plan	$1,300.88	$3,209.94
Common Ground Healthcare Cooperative	$1,278.38	$3,153.68
Dean Health Plan	$1,114.70	$2,744.48
Dean Health Plan - Prevea360 East	$1,040.92	$2,560.04
Dean Health Plan - Medica West and Mayo Clinic Health System	$1,293.74	$3,192.08
GHC of Eau Claire Greater Wisconsin	$1,377.90	$3,402.48
GHC of Eau Claire River Region	$1,488.42	$3,678.78
GHC-SCW Dane Choice	$896.34	$2,198.58
GHC-SCW Neighbors	$1,036.16	$2,548.14
HealthPartners Health Plan Southeast	$1,363.94	$3,367.58
HealthPartners Health Plan West	$1,370.04	$3,382.84
Medical Associates Health Plans	$950.32	$2,333.54
MercyCare Health Plans	$980.56	$2,409.14
Network Health	$1,092.20	$2,688.24
Quartz Central	$1,381.46	$3,411.38
Quartz UW Health	$958.46	$2,353.88
Quartz West	$948.12	$2,328.04
Robin with HealthPartners Health Plan	$1,385.40	$3,421.24
Security Health Plan	$1,336.44	$3,298.84
State Maintenance Plan (SMP) by Dean Health Plan	$1,057.64	$2,601.84

	Local Access Plan	
	Individual	Family
Access Plan by Dean Health Plan	$1,336.70	$3,299.50

2025 Local Health Plan without Dental (PO6)

Without Dental (See Tab 1 for Rates with Dental)

Monthly Premiums (Participants **without** Medicare)

	Local Health Plan	
	Individual	Family
Aspirus Health Plan	$1,268.16	$3,128.14
Common Ground Healthcare Cooperative	$1,245.66	$3,071.88
Dean Health Plan	$1,081.98	$2,662.68
Dean Health Plan - Prevea360 East	$1,008.20	$2,478.24
Dean Health Plan - Medica West and Mayo Clinic Health System	$1,261.02	$3,110.28
GHC of Eau Claire Greater Wisconsin	$1,345.18	$3,320.68
GHC of Eau Claire River Region	$1,455.70	$3,596.98
GHC-SCW Dane Choice	$863.62	$2,116.78
GHC-SCW Neighbors	$1,003.44	$2,466.34
HealthPartners Health Plan Southeast	$1,331.22	$3,285.78
HealthPartners Health Plan West	$1,337.32	$3,301.04
Medical Associates Health Plans	$917.60	$2,251.74
MercyCare Health Plans	$947.84	$2,327.34
Network Health	$1,059.48	$2,606.44
Quartz Central	$1,348.74	$3,329.58
Quartz UW Health	$925.74	$2,272.08
Quartz West	$915.40	$2,246.24
Robin with HealthPartners Health Plan	$1,352.68	$3,339.44
Security Health Plan	$1,303.72	$3,217.04
State Maintenance Plan (SMP) by Dean Health Plan	$1,024.92	$2,520.04

	Local Access Plan	
	Individual	Family
Access Plan by Dean Health Plan	$1,303.98	$3,217.70

2025 Local High Deductible Health Plan with Dental (PO7)

With Dental (See Tab 2 for Rates without Dental)

Monthly Premiums (Participants **without** Medicare)

	Local High Deductible Health Plan	
	Individual	Family
Aspirus Health Plan	$1,121.28	$2,760.92
Common Ground Healthcare Cooperative	$1,101.88	$2,712.42
Dean Health Plan	$960.86	$2,359.88
Dean Health Plan - Prevea360 East	$897.26	$2,200.88
Dean Health Plan - Medica West and Mayo Clinic Health System	$1,115.12	$2,745.52
GHC of Eau Claire Greater Wisconsin	$1,187.66	$2,926.88
GHC of Eau Claire River Region	$1,282.88	$3,164.92
GHC-SCW Dane Choice	$772.68	$1,889.42
GHC-SCW Neighbors	$893.16	$2,190.62
HealthPartners Health Plan Southeast	$1,175.62	$2,896.78
HealthPartners Health Plan West	$1,180.88	$2,909.92
Medical Associates Health Plans	$819.20	$2,005.72
MercyCare Health Plans	$845.26	$2,070.88
Network Health	$941.46	$2,311.38
Quartz Central	$1,190.72	$2,934.52
Quartz UW Health	$826.22	$2,023.28
Quartz West	$817.30	$2,000.98
Robin with HealthPartners Health Plan	$1,194.12	$2,943.02
Security Health Plan	$1,151.92	$2,837.52
State Maintenance Plan (SMP) by Dean Health Plan	$927.42	$2,276.30

	Local Access High Deductible Health Plan	
	Individual	Family
Access Plan by Dean Health Plan	$1,152.18	$2,838.20

2025 Local High Deductible Health Plan without Dental (PO7)

Without Dental (See Tab 1 for Rates with Dental)

Monthly Premiums (Participants **without** Medicare)

	Local High Deductible Health Plan	
	Individual	Family
Aspirus Health Plan	$1,088.56	$2,679.12
Common Ground Healthcare Cooperative	$1,069.16	$2,630.62
Dean Health Plan	$928.14	$2,278.08
Dean Health Plan - Prevea360 East	$864.54	$2,119.08
Dean Health Plan - Medica West and Mayo Clinic Health System	$1,082.40	$2,663.72
GHC of Eau Claire Greater Wisconsin	$1,154.94	$2,845.08
GHC of Eau Claire River Region	$1,250.16	$3,083.12
GHC-SCW Dane Choice	$739.96	$1,807.62
GHC-SCW Neighbors	$860.44	$2,108.82
HealthPartners Health Plan Southeast	$1,142.90	$2,814.98
HealthPartners Health Plan West	$1,148.16	$2,828.12
Medical Associates Health Plans	$786.48	$1,923.92
MercyCare Health Plans	$812.54	$1,989.08
Network Health	$908.74	$2,229.58
Quartz Central	$1,158.00	$2,852.72
Quartz UW Health	$793.50	$1,941.48
Quartz West	$784.58	$1,919.18
Robin with HealthPartners Health Plan	$1,161.40	$2,861.22
Security Health Plan	$1,119.20	$2,755.72
State Maintenance Plan (SMP) by Dean Health Plan	$894.70	$2,194.50

	Local Access High Deductible Health Plan	
	Individual	Family
Access Plan by Dean Health Plan	$1,119.46	$2,756.40

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2025 Local Traditional Plan without Dental (PO12)

Without Dental

Monthly Premiums (Participants **without** Medicare)

	Local Traditional Health Plan	
	Individual	Family
Aspirus Health Plan	$1,337.30	$3,300.98
Common Ground Healthcare Cooperative	$1,313.36	$3,241.14
Dean Health Plan	$1,139.24	$2,805.84
Dean Health Plan - Prevea360 East	$1,060.74	$2,609.58
Dean Health Plan - Medica West and Mayo Clinic Health System	$1,329.70	$3,281.98
GHC of Eau Claire Greater Wisconsin	$1,419.24	$3,505.84
GHC of Eau Claire River Region	$1,536.80	$3,799.74
GHC-SCW Dane Choice	$906.94	$2,225.08
GHC-SCW Neighbors	$1,055.68	$2,596.94
HealthPartners Health Plan Southeast	$1,404.38	$3,468.68
HealthPartners Health Plan West	$1,410.88	$3,484.94
Medical Associates Health Plans	$964.36	$2,368.64
MercyCare Health Plans	$996.54	$2,449.08
Network Health	$1,115.30	$2,745.98
Quartz Central	$1,423.02	$3,515.28
Quartz UW Health	$973.02	$2,390.28
Quartz West	$962.02	$2,362.78
Robin with HealthPartners Health Plan	$1,427.22	$3,525.78
Security Health Plan	$1,375.12	$3,395.54
State Maintenance Plan (SMP) by Dean Health Plan	$1,097.92	$2,702.54

	Local Access Plan	
	Individual	Family
Access Plan by Dean Health Plan	$1,375.40	$3,396.26

2025 Local Deductible Plan without Dental (PO14)

Without Dental

Monthly Premiums (Participants **without** Medicare)

	Local Deductible Health Plan	
	Individual	Family
Aspirus Health Plan	$1,245.12	$3,070.54
Common Ground Healthcare Cooperative	$1,223.10	$3,015.48
Dean Health Plan	$1,062.90	$2,614.98
Dean Health Plan - Prevea360 East	$990.68	$2,434.44
Dean Health Plan - Medica West and Mayo Clinic Health System	$1,238.12	$3,053.04
GHC of Eau Claire Greater Wisconsin	$1,320.50	$3,258.98
GHC of Eau Claire River Region	$1,428.66	$3,529.38
GHC-SCW Dane Choice	$849.18	$2,080.68
GHC-SCW Neighbors	$986.04	$2,422.84
HealthPartners Health Plan Southeast	$1,306.84	$3,224.84
HealthPartners Health Plan West	$1,312.82	$3,239.78
Medical Associates Health Plans	$902.02	$2,212.78
MercyCare Health Plans	$931.62	$2,286.78
Network Health	$1,040.88	$2,559.94
Quartz Central	$1,323.98	$3,267.68
Quartz UW Health	$909.98	$2,232.68
Quartz West	$899.86	$2,207.38
Robin with HealthPartners Health Plan	$1,327.84	$3,277.34
Security Health Plan	$1,279.92	$3,157.54
State Maintenance Plan (SMP) by Dean Health Plan	$1,043.18	$2,565.72

	Local Access Plan	
	Individual	Family
Access Plan by Dean Health Plan	$1,280.18	$3,158.20

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2025 Local Health Plan without Dental (PO16)

Without Dental

Monthly Premiums (Participants **without** Medicare)

	Local Health Plan	
	Individual	Family
Aspirus Health Plan	$1,268.16	$3,128.14
Common Ground Healthcare Cooperative	$1,245.66	$3,071.88
Dean Health Plan	$1,081.98	$2,662.68
Dean Health Plan - Prevea360 East	$1,008.20	$2,478.24
Dean Health Plan - Medica West and Mayo Clinic Health System	$1,261.02	$3,110.28
GHC of Eau Claire Greater Wisconsin	$1,345.18	$3,320.68
GHC of Eau Claire River Region	$1,455.70	$3,596.98
GHC-SCW Dane Choice	$863.62	$2,116.78
GHC-SCW Neighbors	$1,003.44	$2,466.34
HealthPartners Health Plan Southeast	$1,331.22	$3,285.78
HealthPartners Health Plan West	$1,337.32	$3,301.04
Medical Associates Health Plans	$917.60	$2,251.74
MercyCare Health Plans	$947.84	$2,327.34
Network Health	$1,059.48	$2,606.44
Quartz Central	$1,348.74	$3,329.58
Quartz UW Health	$925.74	$2,272.08
Quartz West	$915.40	$2,246.24
Robin with HealthPartners Health Plan	$1,352.68	$3,339.44
Security Health Plan	$1,303.72	$3,217.04
State Maintenance Plan (SMP) by Dean Health Plan	$1,024.92	$2,520.04

	Local Access Plan	
	Individual	Family
Access Plan by Dean Health Plan	$1,303.98	$3,217.70

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2025 Local High Deductible Health Plan without Dental (PO17)

Without Dental

Monthly Premiums (Participants **without** Medicare)

	Local High Deductible Health Plan	
	Individual	Family
Aspirus Health Plan	$1,088.56	$2,679.12
Common Ground Healthcare Cooperative	$1,069.16	$2,630.62
Dean Health Plan	$928.14	$2,278.08
Dean Health Plan - Prevea360 East	$864.54	$2,119.08
Dean Health Plan - Medica West and Mayo Clinic Health System	$1,082.40	$2,663.72
GHC of Eau Claire Greater Wisconsin	$1,154.94	$2,845.08
GHC of Eau Claire River Region	$1,250.16	$3,083.12
GHC-SCW Dane Choice	$739.96	$1,807.62
GHC-SCW Neighbors	$860.44	$2,108.82
HealthPartners Health Plan Southeast	$1,142.90	$2,814.98
HealthPartners Health Plan West	$1,148.16	$2,828.12
Medical Associates Health Plans	$786.48	$1,923.92
MercyCare Health Plans	$812.54	$1,989.08
Network Health	$908.74	$2,229.58
Quartz Central	$1,158.00	$2,852.72
Quartz UW Health	$793.50	$1,941.48
Quartz West	$784.58	$1,919.18
Robin with HealthPartners Health Plan	$1,161.40	$2,861.22
Security Health Plan	$1,119.20	$2,755.72
State Maintenance Plan (SMP) by Dean Health Plan	$894.70	$2,194.50

	Local Access High Deductible Health Plan	
	Individual	Family
Access Plan by Dean Health Plan	$1,119.46	$2,756.40

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Program Option: P02 WPE Traditional +Dental 2025 Rates * = Not in calculation - Plan not qualified in county			88% of Tier 1 Qualified Plans' Average Premium					
			Single			Family		
County	Tier	Carrier	Maximum Employer Share	Minimum Employee Share	Total Premium	Maximum Employer Share	Minimum Employee Share	Total Premium
Columbia								
	3	Dean Health Plan	$994.96	$177.00	$1,171.96	$2,450.22	$437.42	$2,887.64
	3	Quartz Central	$994.96	$460.78	$1,455.74	$2,450.22	$1,146.86	$3,597.08
	2	GHC-SCW Neighbors	$994.96	$93.44	$1,088.40	$2,450.22	$228.52	$2,678.74
	1	State Maintenance Plan (SMP) - Dean	$994.96	$135.68	$1,130.64	$2,450.22	$334.12	$2,784.34
	3	Access Plan - Dean	$994.96	$413.16	$1,408.12	$2,450.22	$1,027.84	$3,478.06
Crawford								
	3	Dean Health Plan	$875.37	$296.59	$1,171.96	$2,151.23	$736.41	$2,887.64
	2	Dean Health Plan - Medica West	$875.37	$487.05	$1,362.42	$2,151.23	$1,212.55	$3,363.78
	3	GHC of Eau Claire Greater Wisconsin	$875.37	$576.59	$1,451.96	$2,151.23	$1,436.41	$3,587.64
	2	Medical Associates Health Plans	$875.37	$121.71	$997.08	$2,151.23	$299.21	$2,450.44
	1	Quartz West	$875.37	$119.37	$994.74	$2,151.23	$293.35	$2,444.58
	3	Access Plan - Dean	$875.37	$532.75	$1,408.12	$2,151.23	$1,326.83	$3,478.06
Dane								
	3	Dean Health Plan	$855.98	$315.98	$1,171.96	$2,102.74	$784.90	$2,887.64
	1	GHC-SCW Dane Choice	$855.98	$83.68	$939.66	$2,102.74	$204.14	$2,306.88
	1	Quartz UW Health	$855.98	$149.76	$1,005.74	$2,102.74	$369.34	$2,472.08
	3	Access Plan - Dean	$855.98	$552.14	$1,408.12	$2,102.74	$1,375.32	$3,478.06
Dodge								
	3	Dean Health Plan	$1,010.26	$161.70	$1,171.96	$2,488.45	$399.19	$2,887.64
	1	Network Health	$1,010.26	$137.76	$1,148.02	$2,488.45	$339.33	$2,827.78
	3	Quartz Central	$1,010.26	$445.48	$1,455.74	$2,488.45	$1,108.63	$3,597.08
	3	Access Plan - Dean	$1,010.26	$397.86	$1,408.12	$2,488.45	$989.61	$3,478.06
Door								
	2	Dean Health Plan - Prevea360 East	$1,010.26	$83.20	$1,093.46	$2,488.45	$202.93	$2,691.38
	1	Network Health	$1,010.26	$137.76	$1,148.02	$2,488.45	$339.33	$2,827.78
	3	Access Plan - Dean	$1,010.26	$397.86	$1,408.12	$2,488.45	$989.61	$3,478.06

Program Option: P04 WPE Deductible +Dental

2025 Rates * = Not in calculation - Plan not qualified in county

			88% of Tier 1 Qualified Plans' Average Premium					
			Single			Family		
County	Tier	Carrier	Maximum Employer Share	Minimum Employee Share	Total Premium	Maximum Employer Share	Minimum Employee Share	Total Premium
Columbia								
	3	Dean Health Plan	$946.79	$148.83	$1,095.62	$2,329.82	$366.96	$2,696.78
	3	Quartz Central	$946.79	$409.91	$1,356.70	$2,329.82	$1,019.66	$3,349.48
	2	GHC-SCW Neighbors	$946.79	$71.97	$1,018.76	$2,329.82	$174.82	$2,504.64
	1	State Maintenance Plan (SMP) - Dean	$946.79	$129.11	$1,075.90	$2,329.82	$317.70	$2,647.52
	3	Access Plan - Dean	$946.79	$366.11	$1,312.90	$2,329.82	$910.18	$3,240.00
Crawford								
	3	Dean Health Plan	$820.67	$274.95	$1,095.62	$2,014.48	$682.30	$2,696.78
	2	Dean Health Plan - Medica West	$820.67	$450.17	$1,270.84	$2,014.48	$1,120.36	$3,134.84
	3	GHC of Eau Claire Greater Wisconsin	$820.67	$532.55	$1,353.22	$2,014.48	$1,326.30	$3,340.78
	2	Medical Associates Health Plans	$820.67	$114.07	$934.74	$2,014.48	$280.10	$2,294.58
	1	Quartz West	$820.67	$111.91	$932.58	$2,014.48	$274.70	$2,289.18
	3	Access Plan - Dean	$820.67	$492.23	$1,312.90	$2,014.48	$1,225.52	$3,240.00
Dane								
	3	Dean Health Plan	$802.82	$292.80	$1,095.62	$1,969.86	$726.92	$2,696.78
	1	GHC-SCW Dane Choice	$802.82	$79.08	$881.90	$1,969.86	$192.62	$2,162.48
	1	Quartz UW Health	$802.82	$139.88	$942.70	$1,969.86	$344.62	$2,314.48
	3	Access Plan - Dean	$802.82	$510.08	$1,312.90	$1,969.86	$1,270.14	$3,240.00
Dodge								
	3	Dean Health Plan	$944.77	$150.85	$1,095.62	$2,324.73	$372.05	$2,696.78
	1	Network Health	$944.77	$128.83	$1,073.60	$2,324.73	$317.01	$2,641.74
	3	Quartz Central	$944.77	$411.93	$1,356.70	$2,324.73	$1,024.75	$3,349.48
	3	Access Plan - Dean	$944.77	$368.13	$1,312.90	$2,324.73	$915.27	$3,240.00
Door								
	2	Dean Health Plan - Prevea360 East	$944.77	$78.63	$1,023.40	$2,324.73	$191.51	$2,516.24
	1	Network Health	$944.77	$128.83	$1,073.60	$2,324.73	$317.01	$2,641.74
	3	Access Plan - Dean	$944.77	$368.13	$1,312.90	$2,324.73	$915.27	$3,240.00

Program Option: P06 WPE IYC Health Plan +Dental 2025 Rates * = Not in calculation - Plan not qualified in county			88% of Tier 1 Qualified Plans' Average Premium					
			Single			Family		
County	Tier	Carrier	Maximum Employer Share	Minimum Employee Share	Total Premium	Maximum Employer Share	Minimum Employee Share	Total Premium
Columbia								
	3	Dean Health Plan	$930.72	$183.98	$1,114.70	$2,289.62	$454.86	$2,744.48
	3	Quartz Central	$930.72	$450.74	$1,381.46	$2,289.62	$1,121.76	$3,411.38
	2	GHC-SCW Neighbors	$930.72	$105.44	$1,036.16	$2,289.62	$258.52	$2,548.14
	1	State Maintenance Plan (SMP) - Dean	$930.72	$126.92	$1,057.64	$2,289.62	$312.22	$2,601.84
	3	Access Plan - Dean	$930.72	$405.98	$1,336.70	$2,289.62	$1,009.88	$3,299.50
Crawford								
	3	Dean Health Plan	$834.35	$280.35	$1,114.70	$2,048.68	$695.80	$2,744.48
	2	Dean Health Plan - Medica West	$834.35	$459.39	$1,293.74	$2,048.68	$1,143.40	$3,192.08
	3	GHC of Eau Claire Greater Wisconsin	$834.35	$543.55	$1,377.90	$2,048.68	$1,353.80	$3,402.48
	2	Medical Associates Health Plans	$834.35	$115.97	$950.32	$2,048.68	$284.86	$2,333.54
	1	Quartz West	$834.35	$113.77	$948.12	$2,048.68	$279.36	$2,328.04
	3	Access Plan - Dean	$834.35	$502.35	$1,336.70	$2,048.68	$1,250.82	$3,299.50
Dane								
	3	Dean Health Plan	$816.11	$298.59	$1,114.70	$2,003.08	$741.40	$2,744.48
	1	GHC-SCW Dane Choice	$816.11	$80.23	$896.34	$2,003.08	$195.50	$2,198.58
	1	Quartz UW Health	$816.11	$142.35	$958.46	$2,003.08	$350.80	$2,353.88
	3	Access Plan - Dean	$816.11	$520.59	$1,336.70	$2,003.08	$1,296.42	$3,299.50
Dodge								
	3	Dean Health Plan	$961.14	$153.56	$1,114.70	$2,365.65	$378.83	$2,744.48
	1	Network Health	$961.14	$131.06	$1,092.20	$2,365.65	$322.59	$2,688.24
	3	Quartz Central	$961.14	$420.32	$1,381.46	$2,365.65	$1,045.73	$3,411.38
	3	Access Plan - Dean	$961.14	$375.56	$1,336.70	$2,365.65	$933.85	$3,299.50
Door								
	2	Dean Health Plan - Prevea360 East	$961.14	$79.78	$1,040.92	$2,365.65	$194.39	$2,560.04
	1	Network Health	$961.14	$131.06	$1,092.20	$2,365.65	$322.59	$2,688.24
	3	Access Plan - Dean	$961.14	$375.56	$1,336.70	$2,365.65	$933.85	$3,299.50

Program Option: P07 WPE HDHP +Dental

2025 Rates * = Not in calculation - Plan not qualified in county

County	Tier	Carrier	88% of Tier 1 Qualified Plans' Average Premium					
			Single			Family		
			Maximum Employer Share	Minimum Employee Share	Total Premium	Maximum Employer Share	Minimum Employee Share	Total Premium
Columbia								
	3	Dean Health Plan	$816.13	$144.73	$960.86	$2,003.14	$356.74	$2,359.88
	3	Quartz Central	$816.13	$374.59	$1,190.72	$2,003.14	$931.38	$2,934.52
	2	GHC-SCW Neighbors	$816.13	$77.03	$893.16	$2,003.14	$187.48	$2,190.62
	1	State Maintenance Plan (SMP) - Dean	$816.13	$111.29	$927.42	$2,003.14	$273.16	$2,276.30
	3	Access Plan - Dean	$816.13	$336.05	$1,152.18	$2,003.14	$835.06	$2,838.20
Crawford								
	3	Dean Health Plan	$719.22	$241.64	$960.86	$1,760.86	$599.02	$2,359.88
	2	Dean Health Plan - Medica West	$719.22	$395.90	$1,115.12	$1,760.86	$984.66	$2,745.52
	3	GHC of Eau Claire Greater Wisconsin	$719.22	$468.44	$1,187.66	$1,760.86	$1,166.02	$2,926.88
	2	Medical Associates Health Plans	$719.22	$99.98	$819.20	$1,760.86	$244.86	$2,005.72
	1	Quartz West	$719.22	$98.08	$817.30	$1,760.86	$240.12	$2,000.98
	3	Access Plan - Dean	$719.22	$432.96	$1,152.18	$1,760.86	$1,077.34	$2,838.20
Dane								
	3	Dean Health Plan	$703.52	$257.34	$960.86	$1,721.59	$638.29	$2,359.88
	1	GHC-SCW Dane Choice	$703.52	$69.16	$772.68	$1,721.59	$167.83	$1,889.42
	1	Quartz UW Health	$703.52	$122.70	$826.22	$1,721.59	$301.69	$2,023.28
	3	Access Plan - Dean	$703.52	$448.66	$1,152.18	$1,721.59	$1,116.61	$2,838.20
Dodge								
	3	Dean Health Plan	$828.48	$132.38	$960.86	$2,034.01	$325.87	$2,359.88
	1	Network Health	$828.48	$112.98	$941.46	$2,034.01	$277.37	$2,311.38
	3	Quartz Central	$828.48	$362.24	$1,190.72	$2,034.01	$900.51	$2,934.52
	3	Access Plan - Dean	$828.48	$323.70	$1,152.18	$2,034.01	$804.19	$2,838.20
Door								
	2	Dean Health Plan - Prevea360 East	$828.48	$68.78	$897.26	$2,034.01	$166.87	$2,200.88
	1	Network Health	$828.48	$112.98	$941.46	$2,034.01	$277.37	$2,311.38
	3	Access Plan - Dean	$828.48	$323.70	$1,152.18	$2,034.01	$804.19	$2,838.20

Program Option: P12 WPE Traditional No Dental

2025 Rates * = Not in calculation - Plan not qualified in county

			88% of Tier 1 Qualified Plans' Average Premium					
			Single			Family		
County	Tier	Carrier	Maximum Employer Share	Minimum Employee Share	Total Premium	Maximum Employer Share	Minimum Employee Share	Total Premium
Columbia								
	3	Dean Health Plan	$966.17	$173.07	$1,139.24	$2,378.24	$427.60	$2,805.84
	3	Quartz Central	$966.17	$456.85	$1,423.02	$2,378.24	$1,137.04	$3,515.28
	2	GHC-SCW Neighbors	$966.17	$89.51	$1,055.68	$2,378.24	$218.70	$2,596.94
	1	State Maintenance Plan (SMP) - Dean	$966.17	$131.75	$1,097.92	$2,378.24	$324.30	$2,702.54
	3	Access Plan - Dean	$966.17	$409.23	$1,375.40	$2,378.24	$1,018.02	$3,396.26
Crawford								
	3	Dean Health Plan	$846.58	$292.66	$1,139.24	$2,079.25	$726.59	$2,805.84
	2	Dean Health Plan - Medica West	$846.58	$483.12	$1,329.70	$2,079.25	$1,202.73	$3,281.98
	3	GHC of Eau Claire Greater Wisconsin	$846.58	$572.66	$1,419.24	$2,079.25	$1,426.59	$3,505.84
	2	Medical Associates Health Plans	$846.58	$117.78	$964.36	$2,079.25	$289.39	$2,368.64
	1	Quartz West	$846.58	$115.44	$962.02	$2,079.25	$283.53	$2,362.78
	3	Access Plan - Dean	$846.58	$528.82	$1,375.40	$2,079.25	$1,317.01	$3,396.26
Dane								
	3	Dean Health Plan	$827.18	$312.06	$1,139.24	$2,030.76	$775.08	$2,805.84
	1	GHC-SCW Dane Choice	$827.18	$79.76	$906.94	$2,030.76	$194.32	$2,225.08
	1	Quartz UW Health	$827.18	$145.84	$973.02	$2,030.76	$359.52	$2,390.28
	3	Access Plan - Dean	$827.18	$548.22	$1,375.40	$2,030.76	$1,365.50	$3,396.26
Dodge								
	3	Dean Health Plan	$981.46	$157.78	$1,139.24	$2,416.46	$389.38	$2,805.84
	1	Network Health	$981.46	$133.84	$1,115.30	$2,416.46	$329.52	$2,745.98
	3	Quartz Central	$981.46	$441.56	$1,423.02	$2,416.46	$1,098.82	$3,515.28
	3	Access Plan - Dean	$981.46	$393.94	$1,375.40	$2,416.46	$979.80	$3,396.26
Door								
	2	Dean Health Plan - Prevea360 East	$981.46	$79.28	$1,060.74	$2,416.46	$193.12	$2,609.58
	1	Network Health	$981.46	$133.84	$1,115.30	$2,416.46	$329.52	$2,745.98
	3	Access Plan - Dean	$981.46	$393.94	$1,375.40	$2,416.46	$979.80	$3,396.26

Program Option: P14 WPE Deductible No Dental 2025 Rates * = Not in calculation - Plan not qualified in county			88% of Tier 1 Qualified Plans' Average Premium					
			Single			Family		
County	Tier	Carrier	Maximum Employer Share	Minimum Employee Share	Total Premium	Maximum Employer Share	Minimum Employee Share	Total Premium
Columbia								
	3	Dean Health Plan	$918.00	$144.90	$1,062.90	$2,257.83	$357.15	$2,614.98
	3	Quartz Central	$918.00	$405.98	$1,323.98	$2,257.83	$1,009.85	$3,267.68
	2	GHC-SCW Neighbors	$918.00	$68.04	$986.04	$2,257.83	$165.01	$2,422.84
	1	State Maintenance Plan (SMP) - Dean	$918.00	$125.18	$1,043.18	$2,257.83	$307.89	$2,565.72
	3	Access Plan - Dean	$918.00	$362.18	$1,280.18	$2,257.83	$900.37	$3,158.20
Crawford								
	3	Dean Health Plan	$791.88	$271.02	$1,062.90	$1,942.49	$672.49	$2,614.98
	2	Dean Health Plan - Medica West	$791.88	$446.24	$1,238.12	$1,942.49	$1,110.55	$3,053.04
	3	GHC of Eau Claire Greater Wisconsin	$791.88	$528.62	$1,320.50	$1,942.49	$1,316.49	$3,258.98
	2	Medical Associates Health Plans	$791.88	$110.14	$902.02	$1,942.49	$270.29	$2,212.78
	1	Quartz West	$791.88	$107.98	$899.86	$1,942.49	$264.89	$2,207.38
	3	Access Plan - Dean	$791.88	$488.30	$1,280.18	$1,942.49	$1,215.71	$3,158.20
Dane								
	3	Dean Health Plan	$774.03	$288.87	$1,062.90	$1,897.88	$717.10	$2,614.98
	1	GHC-SCW Dane Choice	$774.03	$75.15	$849.18	$1,897.88	$182.80	$2,080.68
	1	Quartz UW Health	$774.03	$135.95	$909.98	$1,897.88	$334.80	$2,232.68
	3	Access Plan - Dean	$774.03	$506.15	$1,280.18	$1,897.88	$1,260.32	$3,158.20
Dodge								
	3	Dean Health Plan	$915.97	$146.93	$1,062.90	$2,252.75	$362.23	$2,614.98
	1	Network Health	$915.97	$124.91	$1,040.88	$2,252.75	$307.19	$2,559.94
	3	Quartz Central	$915.97	$408.01	$1,323.98	$2,252.75	$1,014.93	$3,267.68
	3	Access Plan - Dean	$915.97	$364.21	$1,280.18	$2,252.75	$905.45	$3,158.20
Door								
	2	Dean Health Plan - Prevea360 East	$915.97	$74.71	$990.68	$2,252.75	$181.69	$2,434.44
	1	Network Health	$915.97	$124.91	$1,040.88	$2,252.75	$307.19	$2,559.94
	3	Access Plan - Dean	$915.97	$364.21	$1,280.18	$2,252.75	$905.45	$3,158.20

Program Option: P16 WPE IYC Health Plan No Dental 2025 Rates * = Not in calculation - Plan not qualified in county			88% of Tier 1 Qualified Plans' Average Premium					
			Single			Family		
County	Tier	Carrier	Maximum Employer Share	Minimum Employee Share	Total Premium	Maximum Employer Share	Minimum Employee Share	Total Premium
Columbia								
	3	Dean Health Plan	$901.93	$180.05	$1,081.98	$2,217.64	$445.04	$2,662.68
	3	Quartz Central	$901.93	$446.81	$1,348.74	$2,217.64	$1,111.94	$3,329.58
	2	GHC-SCW Neighbors	$901.93	$101.51	$1,003.44	$2,217.64	$248.70	$2,466.34
	1	State Maintenance Plan (SMP) - Dean	$901.93	$122.99	$1,024.92	$2,217.64	$302.40	$2,520.04
	3	Access Plan - Dean	$901.93	$402.05	$1,303.98	$2,217.64	$1,000.06	$3,217.70
Crawford								
	3	Dean Health Plan	$805.55	$276.43	$1,081.98	$1,976.69	$685.99	$2,662.68
	2	Dean Health Plan - Medica West	$805.55	$455.47	$1,261.02	$1,976.69	$1,133.59	$3,110.28
	3	GHC of Eau Claire Greater Wisconsin	$805.55	$539.63	$1,345.18	$1,976.69	$1,343.99	$3,320.68
	2	Medical Associates Health Plans	$805.55	$112.05	$917.60	$1,976.69	$275.05	$2,251.74
	1	Quartz West	$805.55	$109.85	$915.40	$1,976.69	$269.55	$2,246.24
	3	Access Plan - Dean	$805.55	$498.43	$1,303.98	$1,976.69	$1,241.01	$3,217.70
Dane								
	3	Dean Health Plan	$787.32	$294.66	$1,081.98	$1,931.10	$731.58	$2,662.68
	1	GHC-SCW Dane Choice	$787.32	$76.30	$863.62	$1,931.10	$185.68	$2,116.78
	1	Quartz UW Health	$787.32	$138.42	$925.74	$1,931.10	$340.98	$2,272.08
	3	Access Plan - Dean	$787.32	$516.66	$1,303.98	$1,931.10	$1,286.60	$3,217.70
Dodge								
	3	Dean Health Plan	$932.34	$149.64	$1,081.98	$2,293.67	$369.01	$2,662.68
	1	Network Health	$932.34	$127.14	$1,059.48	$2,293.67	$312.77	$2,606.44
	3	Quartz Central	$932.34	$416.40	$1,348.74	$2,293.67	$1,035.91	$3,329.58
	3	Access Plan - Dean	$932.34	$371.64	$1,303.98	$2,293.67	$924.03	$3,217.70
Door								
	2	Dean Health Plan - Prevea360 East	$932.34	$75.86	$1,008.20	$2,293.67	$184.57	$2,478.24
	1	Network Health	$932.34	$127.14	$1,059.48	$2,293.67	$312.77	$2,606.44
	3	Access Plan - Dean	$932.34	$371.64	$1,303.98	$2,293.67	$924.03	$3,217.70

Program Option: P17 WPE HDHP No Dental

2025 Rates * = Not in calculation - Plan not qualified in county

			88% of Tier 1 Qualified Plans' Average Premium					
			Single			Family		
County	Tier	Carrier	Maximum Employer Share	Minimum Employee Share	Total Premium	Maximum Employer Share	Minimum Employee Share	Total Premium
Columbia								
	3	Dean Health Plan	$787.34	$140.80	$928.14	$1,931.16	$346.92	$2,278.08
	3	Quartz Central	$787.34	$370.66	$1,158.00	$1,931.16	$921.56	$2,852.72
	2	GHC-SCW Neighbors	$787.34	$73.10	$860.44	$1,931.16	$177.66	$2,108.82
	1	State Maintenance Plan (SMP) - Dean	$787.34	$107.36	$894.70	$1,931.16	$263.34	$2,194.50
	3	Access Plan - Dean	$787.34	$332.12	$1,119.46	$1,931.16	$825.24	$2,756.40
Crawford								
	3	Dean Health Plan	$690.43	$237.71	$928.14	$1,688.88	$589.20	$2,278.08
	2	Dean Health Plan - Medica West	$690.43	$391.97	$1,082.40	$1,688.88	$974.84	$2,663.72
	3	GHC of Eau Claire Greater Wisconsin	$690.43	$464.51	$1,154.94	$1,688.88	$1,156.20	$2,845.08
	2	Medical Associates Health Plans	$690.43	$96.05	$786.48	$1,688.88	$235.04	$1,923.92
	1	Quartz West	$690.43	$94.15	$784.58	$1,688.88	$230.30	$1,919.18
	3	Access Plan - Dean	$690.43	$429.03	$1,119.46	$1,688.88	$1,067.52	$2,756.40
Dane								
	3	Dean Health Plan	$674.72	$253.42	$928.14	$1,649.60	$628.48	$2,278.08
	1	GHC-SCW Dane Choice	$674.72	$65.24	$739.96	$1,649.60	$158.02	$1,807.62
	1	Quartz UW Health	$674.72	$118.78	$793.50	$1,649.60	$291.88	$1,941.48
	3	Access Plan - Dean	$674.72	$444.74	$1,119.46	$1,649.60	$1,106.80	$2,756.40
Dodge								
	3	Dean Health Plan	$799.69	$128.45	$928.14	$1,962.03	$316.05	$2,278.08
	1	Network Health	$799.69	$109.05	$908.74	$1,962.03	$267.55	$2,229.58
	3	Quartz Central	$799.69	$358.31	$1,158.00	$1,962.03	$890.69	$2,852.72
	3	Access Plan - Dean	$799.69	$319.77	$1,119.46	$1,962.03	$794.37	$2,756.40
Door								
	2	Dean Health Plan - Prevea360 East	$799.69	$64.85	$864.54	$1,962.03	$157.05	$2,119.08
	1	Network Health	$799.69	$109.05	$908.74	$1,962.03	$267.55	$2,229.58
	3	Access Plan - Dean	$799.69	$319.77	$1,119.46	$1,962.03	$794.37	$2,756.40