City of Racine

2023 Benefits Guide
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Welcome to Your 2023 Benefits!

At City of Racine, one of the ways we show appreciation and care for you is by offering comprehensive, high-quality benefits at a reasonable cost. These benefits are designed to protect and support you—and your family—throughout the year.

For benefit eligibility, please refer to the plan detail pages outlined throughout this guide. This document is intended to serve as a summary of your benefits. All benefits are subject to the limitations and exclusions described in the plan documents. Please consult these plan documents for a complete description of your benefits.

As a City of Racine employee, you have access to most employee benefit plan information and resources. You can access information from any smartphone, tablet or your computer.

Scan the QR Code or visit cityofracine.mybenefitsapp.com

Your 2023 Benefits Package

- Medical coverage through United Healthcare
- Dental coverage through MetLife
- Vision coverage through Superior Vision
- Health Care and Dependent Care Flexible Spending Accounts (FSAs) through United Healthcare
- Deferred Compensation Programs
- Life Insurance through ETF
- Time-Off Benefits
- Tuition Reimbursement Program
- Casual Days

Add an icon to your smartphone for quick access

iPhone:

- Tap the Share icon in Safari’s lower menu bar
- Tap the Add to home screen icon

Android:

- Tap this Icon in the top right menu bar
- Select: Add to Home screen
City of Racine offers comprehensive medical coverage through United Healthcare. You are eligible for medical coverage the 1st day of the month following your date of hire.

### Looking for a Doctor?

With the ‘Find a Doctor’ tool on [www.uhc.com](http://www.uhc.com) you can look up:

- Doctors, hospitals, labs and other health care providers in your area.
- Doctor profiles, their affiliations and patient reviews.
- Directions to pharmacies, urgent care centers and other health care facilities.

### Get Started:

- Login to [www.uhc.com](http://www.uhc.com)
- Choose ‘Find a Doctor’ or ‘Physicians & Facilities’
- Select ‘Find a Provider’. On the next screen, enter a doctor name, facility name, specialty or condition. You can even search by distance, gender, language and more.

### Virtual Visits

UHC members have access to a national network of U.S. board-certified doctors on-demand 24/7 to diagnose, treat and prescribe medication, if necessary, for many of your medical issues. It's quality care when you need it at an affordable price. Some conditions that fall under Virtual Visits include colds, flu, fever, stomachaches, sinus infections, ear pain, and more!

Just call [855-615-8335](tel:855-615-8335), download the United Healthcare® app, or sign in at: [myuhc.com/virtualvisits](http://myuhc.com/virtualvisits).

### Prescription Drugs CVS Caremark: Retail (up to a 30-day supply)

<table>
<thead>
<tr>
<th>Type</th>
<th>Employee Only</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>$10 copay</td>
<td>$35 copay</td>
</tr>
<tr>
<td>Brand Formulary</td>
<td>$35 copay</td>
<td>$50 copay</td>
</tr>
<tr>
<td>Brand Non-Formulary</td>
<td>$50 copay</td>
<td>$75 copay</td>
</tr>
</tbody>
</table>

### Prescription Drugs: Mail-Order (up to a 90-day supply)

<table>
<thead>
<tr>
<th>Type</th>
<th>Employee Only</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>$25 copay</td>
<td>$75 copay</td>
</tr>
<tr>
<td>Brand Formulary</td>
<td>$75 copay</td>
<td>$125 copay</td>
</tr>
<tr>
<td>Brand Non-Formulary</td>
<td>$75 copay</td>
<td>$125 copay</td>
</tr>
</tbody>
</table>

### Medical Plan Design

<table>
<thead>
<tr>
<th>Network</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td>$3,000 / $6,000</td>
<td>$6,000 / $12,000</td>
</tr>
<tr>
<td>Associate Only / Family</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Out of Pocket Maximum</td>
<td>$4,000 / $8,000</td>
<td>$8,000 / $16,000</td>
</tr>
<tr>
<td>(includes deductible, coinsurance and copays)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Associate Only / Family</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive Care</td>
<td>100% covered (no deductible)</td>
<td>You pay 20%</td>
</tr>
<tr>
<td>Regular Office Visits</td>
<td>$30 copay after deductible is met</td>
<td>You pay 20%</td>
</tr>
<tr>
<td>Specialist Office Visits</td>
<td>$60 copay after deductible is met</td>
<td>You pay 20%</td>
</tr>
<tr>
<td>Diagnostic Labs and X-rays</td>
<td>100% covered after deductible</td>
<td>You pay 20%</td>
</tr>
<tr>
<td>Inpatient Services</td>
<td>100% covered after deductible</td>
<td>You pay 20%</td>
</tr>
<tr>
<td>Outpatient Services</td>
<td>100% covered after deductible</td>
<td>You pay 20%</td>
</tr>
<tr>
<td>Telemedicine Visits</td>
<td>$49 copay until deductible is met</td>
<td>n/a</td>
</tr>
<tr>
<td>Urgent Room Visits</td>
<td>$75 copay after deductible is met</td>
<td>You pay 20%</td>
</tr>
<tr>
<td>Emergency Room Visits</td>
<td>$200 copay after deductible is met</td>
<td>$200 copay after in-network deductible is met</td>
</tr>
</tbody>
</table>

### Monthly Medical Plan Contributions

<table>
<thead>
<tr>
<th></th>
<th>Employee Only</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rates</td>
<td>$51.59</td>
<td>$136.21</td>
</tr>
</tbody>
</table>
Racine Employee Health & Wellness Center

The Racine Employee Health & Wellness Center, in partnership with Ascension Wisconsin, works with you to help you achieve health and wellness goals by providing services ranging from primary and preventive care, chronic disease management, wellness services and health coaching. All services are available to Racine City, County and School District employees and their dependents (ages 2+) covered under the health plan.

Services offered The Racine Employee Health & Wellness Center can serve as your primary care provider or will work in collaboration with your established primary care physician. The Health Center provides comprehensive services including:

**Clinic Visits**
- Annual physical exams/wellness exams
- Sports physicals
- Sick visits
- Onsite medication prescribing and dispensing
- Occupational health services

**Wellness Services and Health Coaching**
- Chronic condition management education
- Dietitian/nutrition consultation
- Smoking cessation
- Weight loss

**Preventive Exams and Health Screenings**
- Breast cancer
- Cervical cancer/PAP smear
- Prostate cancer
- Blood pressure checks
- Oxygen saturation checks
- Skin cancer

**Procedures**
- Skin tag removal
- Wart removal
- Ear wax removal
- Minor laceration repair
- Suture/staple removal
- Minor wound care

**Lab & Point-of-Care Testing**
- Blood work ordered by onsite providers
- Urinalysis
- Hemoccult blood stool testing
- Influenza A and B quick testing
- Quick strep test
- Mono test
- Pregnancy test
- Lung function test: spirometry & peak flow
- TB test
- Blood glucose

Racine Employee Health & Wellness Center
2333 Northwestern Ave., Suite 114
Racine, WI 53404
t 262-687-5565
To learn more or schedule an appointment, call or visit: www.racinewellnesscenter.com

**Hours of Operation**
- M: 7 a.m. - 6 p.m.
- Th: 8 a.m. - 7 p.m.
- Tu: 8 a.m. - 7 p.m.
- F: 7 a.m. - 5 p.m.
- W: 7 a.m. - 6 p.m.
- Sat: 8 a.m. - Noon
Mental Health Resources

At City of Racine, we take the wellbeing of you and your family seriously. Below you will see a variety of programs and resources available to manage mental health concerns that life sometimes sends your way.

**UHC Resources – For Individuals Enrolled in the Medical Plan**

**Teen Mental Health** – Children during their adolescent years (ages 10-19) have access to a large network of behavioral health providers who specialize in child and teen care to potentially improve mental health and wellbeing in adolescents. Visit [www.uhc.com/parentyouth](http://www.uhc.com/parentyouth) for a full list of available resources.

**Sanvello™** - A self-help app that allows you to track your own journey. You will have access to daily mood tracking, meditation tools, personalized progress, community support, and more! Download the app and create an account today! You can also upgrade to ‘Premium’ at no extra cost.

**Behavioral Health Virtual Visits** – Get 1-on-1 support from a licensed therapist from anywhere and it’s completely confidential. Get help with conditions like ADD/ADHD, addiction, anxiety, depression, mental health disorders, and more! Head to [www.myhc.com](http://www.myhc.com) to get started.

**National Suicide Prevention Line – Dial 988**

The National Suicide Prevention Line has a new number: 988. The 988 Suicide and Crisis Lifeline is a national network of local crisis centers that provide free and confidential emotional support to people in suicidal crisis or emotional distress 24 hours a day, seven days a week in the United States. Note: The previous 800-273-TALK (8255) number will continue to function indefinitely.

**Bend Health Joins UHC In-Network Pediatric Behavioral Health Provider List**

Bend Health, Inc. – a national digital pediatric behavioral health provider of therapy and psychiatry services – is now part of United Healthcare’s network. This new offering allows children and their families to access pediatric behavioral health services, which has historically been difficult for members to access.

**About Bend Health** – Bend Health offers therapy and psychiatry services for children ages 1 to 17 and their families, offering expert care when and where they need it. Bend has pediatric mental health specialists in over 40 states, and its therapy and psychiatry programs can also include coaching and medication management. Members can find Bend Health providers by searching for “therapy” and “psychiatry,” or by searching for “Bend” in the provider search on [www.myuhc.com](http://www.myuhc.com) and [www.liveandworkwell.com](http://www.liveandworkwell.com).
Health Savings Account (HSA)

The medical plan offered at City of Racine is classified as a High Deductible Health Plan (HDHP). As a participant in the plan, you will be eligible for a Health Savings Account (HSA). A Health Savings Account allows you to set aside pre-tax money to pay for qualified expenses like medical, pharmacy, dental and vision. The HSA is owned by the employee and funds are available for use as they are deposited into the account.

If you are interested, please keep the following information in mind:

• The maximum contribution for 2023 is $3,850 for Single coverage and $7,750 for Family coverage.
• $1,000 catch-up contribution for age 55+.
• Most banks/financial institutions offer Health Savings Accounts. To set up an HSA, choose a bank/credit union, then complete the Health Savings Account Direct Deposit Form. You will need to have your bank name, routing number, account number and the amount you wish to have payroll deducted into the HSA on hand when completing the form.
• There is no time limit on using HSA funds.
• For HSA guidance, you will want to check with your tax advisor or accountant.

HSAs are considered a triple-tax benefit in which you can save funds pre-tax (lowering your taxable income), spend funds tax-free on eligible expenses, and earn interest (if applicable) on your savings tax free. The money in your HSA is “portable”, meaning it remains available for future qualified medical expenses even if you change health insurance plans, go to work for a different employer, or retire.

To help offset the high deductible and out-of-pocket costs from the medical plan, City of Racine will contribute to your HSA!!

Check out the plan document for more information!
Dental Benefits

You are eligible for dental benefits the first day of the month following date of hire.

You have two dental plan options:

**MetLife Basic Plan**
With the Basic Plan, you have the freedom of choice of dental providers, but additional savings will be seen when visiting an in-network dentist. This plan is included for Employee Only coverage if you are enrolled in the health plan. You can upgrade your coverage to include your family members or switch to the Advanced Plan for an additional fee.

**MetLife Advanced Plan**
With the Advanced Plan you also have the freedom of choice of dental providers and additional savings when visiting an in-network dentist. In addition to that, you receive 50% coverage for Major Dental Services and Orthodontic coverage. Keep in mind, orthodontia is only for children up to age 19.

<table>
<thead>
<tr>
<th></th>
<th>Basic Plan</th>
<th>Advanced Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>In-Network</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>$50 per person – does not apply to Preventative</td>
<td>$50 per person – does not apply to Preventative or Orthodontia</td>
</tr>
<tr>
<td><strong>Annual Maximum</strong></td>
<td>$1,500 per person</td>
<td>$1,500 per person</td>
</tr>
<tr>
<td><strong>Preventative Services</strong> (Exams, Cleanings, X-Rays)</td>
<td>100% Covered</td>
<td>100% Covered</td>
</tr>
<tr>
<td><strong>Basic Services</strong> (Fillings, Extractions, Perio, Endodontics)</td>
<td>80% Covered</td>
<td>80% Covered</td>
</tr>
<tr>
<td><strong>Major Services</strong> (Crowns, Bridges, Implants)</td>
<td>Not Covered</td>
<td>50% Covered</td>
</tr>
<tr>
<td><strong>Orthodontics</strong> (under age 19)</td>
<td>Not Covered</td>
<td>50% lifetime max of $1,500</td>
</tr>
</tbody>
</table>

**Monthly Dental Plan Contributions**

<table>
<thead>
<tr>
<th></th>
<th>Employee Only</th>
<th>Employee + One</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Basic Plan</strong> (enrolled in medical)</td>
<td>Free</td>
<td>$15.38</td>
<td>$40.49</td>
</tr>
<tr>
<td><strong>Advanced Plan</strong> (enrolled in medical)</td>
<td>$37.45</td>
<td>$54.05</td>
<td>$100.51</td>
</tr>
<tr>
<td><strong>Basic Plan</strong> (not enrolled in medical)</td>
<td>$25.56</td>
<td>$40.94</td>
<td>$66.05</td>
</tr>
<tr>
<td><strong>Advanced Plan</strong> (not enrolled in medical)</td>
<td>$63.01</td>
<td>$79.61</td>
<td>$126.07</td>
</tr>
</tbody>
</table>
Vision Benefits

You are eligible for vision benefits the first day of the month following date of hire.

### Vision Plan Design

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Vision Exam</strong></td>
<td>$10 Co-pay</td>
<td>Optometrist: Up to $26 retail</td>
</tr>
<tr>
<td><strong>Materials</strong></td>
<td>$25 Co-pay</td>
<td></td>
</tr>
<tr>
<td>Frames</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Lenses</strong></td>
<td>Covered at 100%</td>
<td></td>
</tr>
<tr>
<td><strong>Frames</strong></td>
<td>Up to $130 retail allowance</td>
<td>Up to $63 retail</td>
</tr>
<tr>
<td><strong>Contacts</strong></td>
<td>Up to $150 retail allowance</td>
<td>Up to $100 retail</td>
</tr>
</tbody>
</table>

### Discount Features:

Look for providers in the Provider Directory who accept discounts, as some do not; please verify their services and discounts prior to service.

**Discounts on Covered Materials:**

- **Frames:** 20% off amount over allowance
- **Lens options:** 20% off retail
- **Progressives:** 20% off amount over standard progressive retail

Visit [www.superiorvision.com](http://www.superiorvision.com) for additional details about your plan.

**Hearing Aid Discount:**

Save up to 40% on digital hearing aids. Visit [www.superiorvision.yourhearing.com](http://www.superiorvision.yourhearing.com) or call 888-494-1272

### Monthly Vision Plan Contributions

<table>
<thead>
<tr>
<th></th>
<th>Employee Only</th>
<th>Employee + One</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$5.93</td>
<td>$10.81</td>
<td>$18.73</td>
</tr>
</tbody>
</table>

**Finding In-Network Vision Providers**

To find an in-network provider, go to [www.superiorvision.com](http://www.superiorvision.com) for the most up-to-date vision provider list.
Flexible Spending Accounts (FSA)

With a flexible spending account (FSA), you can set aside tax-free money to pay for eligible expenses. City of Racine offers two FSAs through United Healthcare: The Health Care FSA and The Dependent Care (Day Care) FSA. Please note, you cannot be enrolled in the Health Care FSA and the Health Savings Account.

When you participate in an FSA, you decide how much you want to contribute each plan year. The money you contribute is then taken from your pay before taxes are deducted — this lowers your taxable income, which means lower taxes for you! You’re eligible for both FSAs even if you don’t elect medical or dental coverage through City of Racine. You have 90 days to file a claim that occurred during the plan year. Meaning, for claims that occurred in 2023, you will have until March 31st, 2024, to file claims for your 2023 FSA services.

**Health Care FSA**

A Health Care FSA helps you pay for eligible health care expense, which include many medical, pharmacy, dental and vision services and supplies. Expenses are limited to $3,050 per plan year.

**Dependent Care FSA**

For the Dependent Care FSA, you can contribute up to $5,000 each year (or $2,500 if you are married and file separate tax). This FSA can be used to cover expenses for the care of an eligible dependent (a child or a dependent adult), such as nursery or day care costs, so you and your spouse (if you’re married) can work or look for work.

**IMPORTANT!**

FSAs come with a “use it or lose it” rule. You need to use all the funds in your FSA during the calendar year— or you’ll forfeit any remaining funds. Be sure to plan carefully!
Retirement Savings Plan

Wisconsin Retirement Fund

Employees hired prior to July 1, 2011 and who were expected to work a full year and at least 600 hours were automatically enrolled in the Wisconsin Retirement System (WRS), the City’s pension program, effective on the date of hire.

Employees hired on or after July 1, 2011 and who are expected to work a full year and at least 1200 hours shall automatically be enrolled in the Wisconsin Retirement System effective on the date of hire.

Once enrolled in the WRS, an employee must remain in the system while employed and be subject to its rules and regulations even if his/her hours fall below 600 or 1,200 hours per year.

Employees (except Police and Fire by law, though Police and Fire hired on or after July 1, 2011 are non-exempted, and Non-Represented Police and Fire employees may voluntarily pay their WRS share) shall contribute a percentage of earnings on a pre-tax basis to the Wisconsin Retirement System. The contribution rates can change from year to year as established by the WRS.

The City will also contribute to the Wisconsin Retirement System for each employee enrolled in the fund, based on figures supplied by the WRS. Additional information regarding the Wisconsin Retirement System is available from the Department of Employment Trust Funds (ETF).

Deferred Compensation

Employees may elect to defer a specified amount from each paycheck into a Deferred Compensation plan. The amount deducted from each paycheck shall be deposited by the City to the account of the employee for accumulation and earning under the deferred compensation plan provided by the agency selected by the employee. Deferred compensation is fully funded by the employee, the City makes no contributions.

The City will periodically allow recognized deferred compensation program agencies to meet with employees to assist them in determining their voluntary participation, by facilitating any predetermined payroll deduction, and by keeping records of such deductions.

Life Insurance

Effective the first of the month following 30 days after your date of hire, you are eligible for life insurance through Employee Trust Fund (ETF). One unit of life insurance is equal to your annual salary. The City of Racine pays the cost of one unit of life insurance for you. You can add additional units up to a total of 5 including the one the City of Racine pays for. You can also add up to two units of spouse and dependent life insurance. One unit is worth $10,000 for a spouse and $5,000 for a dependent and two units would be worth $20,000 for a spouse and $10,000 for a dependent.
Employee Assistance Program (EAP)

Life is filled with change and uncertainty. The responsibilities and demands on our time can be overwhelming. It happens to all of us. Calling the Aurora EAP can be the first step towards taking charge of a situation that is affecting your health and well being.

Consider calling the EAP when a problem:
- Occupies too much of your time
- Interferes with normal activities
- Persists for more than 2-3 weeks

Benefit details:
- Available to employees and family members residing in your household
- Accessible 24/7 for work/life balance issues
- Up to four FREE, confidential face-to-face sessions per issue

Typical concerns may include:
- Relationship Issues/Divorce
- Workplace Concerns
- Anxiety & Depression
- Alcohol or Drug Abuse
- Parent/Child Problems
- Financial Pressures
- Legal Consultation
- Difficulty with School/Peers
- Elder Care/Child Care
- Balancing Work & Family
- Locating Resources

For EAP services, call (800) 236-3231 or visit: www.aurora.org/eap
Time-Off Benefits

Vacation
Qualified City employees shall be entitled to a vacation with pay in accordance with the following:

- **First Year Employees:** Earn ½ day per full month of employment up to November 1, not to exceed five workdays. Employees who commence work on or after November 1 are not permitted any vacation time off during that calendar year.

- **Other Employees:** The vacation schedule is as follows:
  - Years 1-6: 10 Days
  - Years 7-13: 15 Days
  - Years 14 – 17: 18 Days
  - Years 18 – 22: 20 Days
  - Years 23+: 25 Days

Personal Sick Leave
All regular full-time employees, and regular part-time employees on a pro-rata basis, are eligible for sick leave for personal or immediate family illness, or for a qualified Family Medical Leave event. Sick leave accumulates at the rate of one day per full calendar month of employment (maximum of 12 days per year) up to a total cumulative maximum of 150 days in the leave count.

Holidays
The following eleven days are designated as paid holidays for full-time employees:

- New Year's Day
- Martin Luther King, Jr. Day
- Spring Break
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Thanksgiving Friday
- Christmas Eve Day
- Christmas Day Observance
- New Year's Eve

In addition to the above listed holidays, regular full-time employees will be entitled to an additional floating holiday, which can only be taken in an 8-hour increment and with at least three workdays of advance permission from the employee’s supervisor.
Tuition Reimbursement

The City of Racine has instituted an Employee Tuition Reimbursement Program to assist in the professional growth and development of City employees. This policy applies to all full-time employees and regular part-time employees as defined by the City of Racine Employee Handbook.

To qualify for a tuition reimbursement, an employee must be regularly employed, either part-time or full-time, by the City of Racine 30 days prior to the beginning of a semester or the commencement of a course and must remain so employed until 30 days after the employee receives the final grade report for the course or courses. Library employees are not eligible for this program.

To qualify for a tuition reimbursement, an employee must be enrolled in a qualifying program leading to a degree, or a Graduate-level certificate program, from an accredited institution.

The maximum reimbursement is $1,000 per calendar year, or 80% of the employee’s total tuition cost, whichever is lower. In order to qualify, the student must achieve a final grade of a “C” or better.

Student Loan Repayment Program

The City of Racine provides a Student Loan Repayment program to assist you with the financial burden of the education you have received. All full-time and regular part-time employees are eligible. You must be employed for at least 30 days in order to receive this benefit.

Monthly payments will be made on the 1st of each month directly to the institution servicing your loan. City of Racine residents are eligible for $2,400 per year and non-residents are eligible for $1,200 per year.

Employees who want to take advantage of this program must complete the online enrollment process. The enrollment can be submitted through www.myflexdollars.com. Once you have the itemized bill for your loan, log into your account to claim reimbursement for your loan payment. All reimbursements must include a detailed statement. Submit your request by the 24th of the month to ensure your payment is issued to your loan servicer by the 1st.

Login instructions:

www.myflexdollars.com

Initial username: First Initial + Last Name + Last 4 digits of your Social Security Number (Example: jdoe1234)

Initial Password: dollars
Short-Term Disability Benefits

To financially assist employees who are out of work for an extended period of time, City of Racine provides all full-time, non-union employees short-term disability coverage at no charge through Met Life. Full-time employees must work at least 30 hours per week. In the event that you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income. You are not eligible to receive short-term disability benefits if you are receiving workers’ compensation benefits.

<table>
<thead>
<tr>
<th>Short-Term Disability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefits Begin</td>
</tr>
<tr>
<td>For Injury</td>
</tr>
<tr>
<td>The greater of:</td>
</tr>
<tr>
<td>- The exhaustion of your sick pay, or</td>
</tr>
<tr>
<td>- 30 days</td>
</tr>
<tr>
<td>For Sickness</td>
</tr>
<tr>
<td>The greater of:</td>
</tr>
<tr>
<td>- The exhaustion of your sick pay, or</td>
</tr>
<tr>
<td>- 30 days</td>
</tr>
<tr>
<td>Benefits Payable</td>
</tr>
<tr>
<td>Percentage of Income Replaced</td>
</tr>
<tr>
<td>Maximum Benefits (weekly)</td>
</tr>
</tbody>
</table>

Maternity/Paternity Leave

Bonding with your child can be an important step in your child’s development. That is why the City of Racine is proud to offer paid leave for the birth, adoption or placement of a child.

Any general employee or non-represented public safety employee, who is eligible for and uses federal or state Family and Medical Leave (FMLA), for the birth of a child or for the placement with the employee of a child for adoption or foster care, shall be granted 320 hours of pay at the employee’s then-regular hourly pay rate to be used during the FMLA period.
Other Benefits

Casual Days
Employees are eligible for up to four casual days per year as determined by the amount of accumulated sick leave in their account on January 1 of the current year. An employee who has accumulated 320 hours (40 days) is entitled to one casual day, 480 hours (60 days) is entitled to two casual days, 640 hours (80 days) is entitled to three casual days and 800 hours (100 days) is entitled to four casual days.

Wellness Program
Your health and wellbeing are important to us at The City of Racine! We are proud to offer employees, spouses, and retirees covered by the City health insurance plan, a wellness program with an incentive. Employees and retirees can earn $200, and spouses and retiree spouses can earn $100! Employee, spouses, retirees and retiree spouses covered by the City health insurance plan are eligible.

Here is what you need to do:

• Step 1: Employees, Employee Spouses, Retirees & Retiree Spouses must complete enough wellness program tasks to earn at least 150 points.

• Step 2: Complete the City Wellness Incentive Form. The form can be found here.

See the following schedule for submission deadlines and reimbursement dates:

<table>
<thead>
<tr>
<th>Submission Deadline</th>
<th>Reimbursement Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>April 21&lt;sup&gt;st&lt;/sup&gt;, 2023</td>
<td>May 5&lt;sup&gt;th&lt;/sup&gt;, 2023</td>
</tr>
<tr>
<td>May 19&lt;sup&gt;th&lt;/sup&gt;, 2023</td>
<td>June 2&lt;sup&gt;nd&lt;/sup&gt;, 2023</td>
</tr>
<tr>
<td>June 30&lt;sup&gt;th&lt;/sup&gt;, 2023</td>
<td>July 14&lt;sup&gt;th&lt;/sup&gt;, 2023</td>
</tr>
<tr>
<td>August 25&lt;sup&gt;th&lt;/sup&gt;, 2023</td>
<td>September 8&lt;sup&gt;th&lt;/sup&gt;, 2023</td>
</tr>
<tr>
<td>October 6&lt;sup&gt;th&lt;/sup&gt;, 2023</td>
<td>October 20&lt;sup&gt;th&lt;/sup&gt;, 2023</td>
</tr>
<tr>
<td>November 3&lt;sup&gt;rd&lt;/sup&gt;, 2023</td>
<td>November 17&lt;sup&gt;th&lt;/sup&gt;, 2023</td>
</tr>
</tbody>
</table>
Other Benefits cont.

Edvest At Work

Paying for higher education is one of the most important financial goals for you and your families. Edvest At Work is here to help.

Edvest At Work is a financial wellness benefit designed to help you as an employee, to save for your children’s or grandchildren’s higher education, minimize student loan debt and build a skilled Wisconsin workforce.

With low fees, unique tax benefits and payroll direct deposits to an Edvest 529 account, Edvest At Work offers you one of the most effortless ways to help achieve your higher education savings goals.

If you are interested and would like to learn more, you can reach out to:

Khaleel Ali
414.410.0009
Khaleel.Ali@tiaa.org
Edvest.com/Employer

Or

Schedule a complimentary virtual 1:1 appointment

Pet Insurance

Because pets are family, too.

It’s easier to get pet insurance plans now that United Healthcare has teamed up with Figo Pet Insurance. Choose from customized care plans – designed to help take care of your dog or cat if unexpected injuries and illnesses occur – including the deductible and reimbursement levels that best meet your needs, as well as optional add-ons like dental coverage.

Advantages for pet parents:

- Freedom to see any veterinarian for your pet’s care
- 24/7 access to live veterinary professionals
- An easy claims process with personalized, caring customer service
- Direct-deposit reimbursements

Connect and explore with the Pet Cloud

Be in the know – and know where to go – with the Pet Cloud app, designed to help make pet parenting a breeze with tips, reminders and search tools. You can download it from the App Store or Google Play.
Important Notices

Federal regulations require City of Racine to provide benefit eligible employees with the following important notices:

Private Health Information

A portion of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) addresses the protection of confidential health information. It applies to all health benefit plans. In short, the idea is to make sure that confidential health information that identifies (or could be used to identify) you is kept completely confidential. This individually identifiable health information is known as "protected health information" (PHI), and it will not be used or disclosed without your written authorization, except as described in the Plan’s HIPAA Privacy Notice or as otherwise permitted by federal and state health information privacy laws. A copy of the Plan’s Notice of Privacy Practices that describes the Plan’s policies, practices and your rights with respect to your PHI under HIPAA is available from your medical plan provider. For more information regarding this Notice, please contact the Human Resources Department.

Women’s Health and Cancer Rights Act

City of Racine’s medical plans, as required by the Women’s Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services. These services include:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses and treatment of physical complications resulting from mastectomy (including lymphedema)

This coverage will be provided in consultation with the attending physician and the patient and will be subject to the same annual deductibles and coinsurance provisions that apply to the mastectomy. For more information, contact your medical plan provider.

Notice of Prescription Drug Creditable Coverage

City of Racine provides a “Notice of Prescription Drug Creditable Coverage” to all Medicare eligible participants on an annual basis. This notice states that under the Anthem Rx Plan, you have prescription drug coverage that is, on average, as generous as the standard Medicare Prescription Drug Coverage.

Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP, and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs, but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

Notice of Special Enrollment Rights

The annual open enrollment plan choices are available only once a year. The choices you make will remain in effect until the next annual open enrollment, unless you experience a qualifying event or lose eligibility under another plan. If you decline enrollment for yourself or your dependents (spouse or children) because of other insurance or group plan coverage, you may be able to enroll yourself and your dependents in this plan or switch to another plan option for which you are eligible if:

- You or your dependents lose eligibility for that other coverage; or
- The employer stops contributing towards your or your dependents’ other coverage.

However, you must request enrollment within 30 days after your or your dependents’ other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

The plan will also allow a special enrollment opportunity if you or your eligible dependent(s) either:

- Lose Medicaid or Children’s Health Insurance Program (CHIP) coverage because you are no longer eligible; or
- Become eligible for a state’s premium assistance program under Medicaid or CHIP.

For these enrollment opportunities, you will have 30 days from the date of the Medicaid/CHIP eligibility change to request enrollment in the group medical plan. This new 30-day period does not apply to any other special enrollment situations. To request Special Enrollment, or obtain more information, contact the Human Resources Department.
Contacts

You may contact your local Human Resources representative or the carriers with specific benefit coverage questions.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Carrier</th>
<th>Phone</th>
<th>Web</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Plans</td>
<td>UHC</td>
<td>877-769-7303</td>
<td><a href="http://www.uhc.com">www.uhc.com</a></td>
</tr>
<tr>
<td>Pharmacy Benefits</td>
<td>CVS/Caremark</td>
<td>855-559-5102</td>
<td><a href="http://www.caremark.com">www.caremark.com</a></td>
</tr>
<tr>
<td>Health &amp; Wellness Center</td>
<td>Racine Employee Health &amp; Wellness Center</td>
<td>262-687-5565</td>
<td><a href="http://www.racinewellnesscenter.com">www.racinewellnesscenter.com</a></td>
</tr>
<tr>
<td>Dental Plans</td>
<td>MetLife</td>
<td>800-438-6388</td>
<td><a href="http://www.metlife.com">www.metlife.com</a></td>
</tr>
<tr>
<td>Vision Plan</td>
<td>Superior Vision</td>
<td>800-877-7195</td>
<td><a href="http://www.superiorvision.com">www.superiorvision.com</a></td>
</tr>
<tr>
<td>Life Insurance</td>
<td>ETF</td>
<td>877-533-5020</td>
<td><a href="http://www.etf.wi.gov">www.etf.wi.gov</a></td>
</tr>
<tr>
<td>Flexible Spending Accounts (FSAs)</td>
<td>UHC</td>
<td>877-769-7303</td>
<td><a href="http://www.myuhc.com">www.myuhc.com</a></td>
</tr>
<tr>
<td>Deferred Compensation</td>
<td>Nationwide</td>
<td>Michael Hawes: 414-477-5299</td>
<td>E-Mail: <a href="mailto:hawesm1@nationwide.com">hawesm1@nationwide.com</a></td>
</tr>
<tr>
<td>Deferred Compensation</td>
<td>RPA</td>
<td>Dan Dodd: 608-531-0190</td>
<td>E-mail: <a href="mailto:ddodd@remrementplanadvisor.com">ddodd@remrementplanadvisor.com</a></td>
</tr>
<tr>
<td>Employee Assistance Program (EAP)</td>
<td>Aurora Health</td>
<td>800-236-3231</td>
<td><a href="http://www.aurora.org/eap">www.aurora.org/eap</a></td>
</tr>
<tr>
<td>Short-Term Disability</td>
<td>Met Life</td>
<td>800-438-6388</td>
<td><a href="http://www.metlife.com">www.metlife.com</a></td>
</tr>
<tr>
<td>Wisconsin Retirement System</td>
<td>ETF</td>
<td>877-533-5020</td>
<td><a href="http://www.etf.wi.gov">www.etf.wi.gov</a></td>
</tr>
</tbody>
</table>
The information provided in this Guidebook is advisory. Separate plan documents explain each benefit in more detail, and the various benefits are controlled by the language of the plan documents. Benefits may be modified, added, or terminated at any time, at the Company's discretion, or by the insurance company. This information is provided for general information purposes only and should not be considered legal or tax advice or legal or tax opinion on any specific facts or circumstances. Readers and participants are urged to consult their legal counsel and tax advisor concerning any legal or tax questions that may arise. Any tax advice contained in this communication (including any attachments) is not intended to be used, and cannot be used, for purposes of (i) avoiding penalties imposed under the U. S. Internal Revenue Code or (ii) promoting, marketing or recommending to another person any tax-related matter.