

EXPLANATION OF BENEFITS*

(*These benefits and procedures are subject to change at the sole discretion of Workforce Connections, Inc.)

GROUP INSURANCE COVERAGES

Group coverage provided in whole or part by WCI for regular employees are health, life, dental and vision insurance. An employee's participation in each of these coverages is optional.

- **Health** - WCI provides the option to all staff to enroll in an Employer Sponsored Health Plan. WCI will pay 80% of the premium/month for Single, Employee + Spouse, Employee + Child, or Family coverage for group health insurance. Any amount in excess of WCI' contribution is the responsibility of the employee and will be deducted through pretax payroll withholding, unless pretax insurance premium withholdings are waived.
- **Health Reimbursement Arrangement (HRA)** - Available to employees enrolled in the corporation's health insurance program. The HRA is for deductible and coinsurance related expenses. The employee is responsible for a portion of the planned deductible and out of pocket related expenses. The corporation sponsored HRA will then contribute up to the total amount of the deductible and coinsurance related expenses.
- **Life** - WCI will pay 100% of Group Life Insurance premiums up to \$100,000 and up to \$2,000 for dependent and up to \$5,000 for spousal coverage. Group life insurance is provided at twice the employee's gross annual salary or wages updated annually, rounded up to the nearest thousand to a maximum of \$75,000. The maximum amount allowable to staff over the age of 65 is \$7,500. Premiums in excess of \$50,000 for the employee and \$2,000 for dependent/spousal coverage are taxable to the employee.
- **Dental** - WCI will pay 100% of employee coverage or 90% of the premium/month for employee + spouse, employee + children or family coverage for group dental insurance. Any amount in excess of WCI contribution is the responsibility of the employee and will be deducted through pretax payroll withholding unless pretax insurance premium withholdings are waived.
- **Vision**- WCI will pay 100% of employee coverage or 90% of the premium/month for employee + coverage for group vision insurance. Any amount in excess of WCI's contribution is the responsibility of the employee and will be deducted through pretax payroll withholding unless pretax insurance premium withholdings are waived.

Employees who elect not to participate in one of the group coverages are not entitled to use the corporate contribution for the coverage not elected toward any other coverage.

Should the insurance carrier not medically underwrite an employee, WCI will reimburse the employee the cost of coverage obtained elsewhere by the employee. The employee must provide documentation of the cost of the alternate coverage. The reimbursement will not exceed the monthly amount allowed by WCI for insurance coverage to other employees.

SECTION 125 (CAFETERIA) PLAN

WCI has an IRS Section 125 (cafeteria) plan in place that allows participating employees to set aside pre-tax wages for certain IRS prescribed benefits such as health/dental insurance premiums, medical reimbursements, and dependent care reimbursements. Participation in the

plan must continue through the calendar year as identified in the enrollment agreement. Funds remaining at the end of the eligible benefit period are forfeited by the employee.

An employee is eligible to join the Plan once they have been designated as an employee who is expected to work 30 hours or more per week, more than 1,000 hours per year, and has completed two months of continuous employment. Employees are eligible at the same time they are eligible for group insurance benefits.

Health Savings Account (HSA)

WCI offers a major medical program that is health savings eligible in accordance with IRS standards and regulations. An HSA is Available to employees enrolled in the corporation's health insurance program. The HSA is for eligible medical related expenditures. Participation in the plan must continue through the calendar year as identified in the enrollment agreement. The account is fully owned and invested in by the employee. Employees are eligible at the same time they are eligible for group insurance benefits.

PENSION/ RETIREMENT

Simplified Employee Pension (SEP) Plan

WCI will contribute a percentage of each employee's gross salary or wages to a Simplified Employment Pension (SEP) Plan. Employees must have completed two years of continuous employment and be at least 21 years of age to participate. Employees are fully vested at the first contribution.

Length of Service	Percent Of Gross Salary
2- 5 years	7%
6 - 15 years	8%
16-25 years	9%
>25 years	10%

403(b) Tax Sheltered Annuity

An employee may elect to contribute additional amounts to a 403(b) tax-sheltered annuity through payroll deductions. Employees are solely responsible for assuring additional contributions do not exceed limits established by the IRS.

DISABILITY

WCI will provide a short and long-term disability program to employees who have met the eligibility criteria. Regular employees with 12 months of consecutive service are eligible for short and long-term disability leave effective the first of the month following completion of 12 months of consecutive service. Disability leave will be provided with a signed physician's statement attesting to the work disabling condition specifying nature of the disability and work prohibitions including duration of those work prohibitions. Employees may be requested, at WCI' expense, to obtain a second opinion at the discretion of the Executive Director.

WCI will provide two levels of disability coverage, based upon the extent and duration of the work prohibiting condition, after five (5) qualifying workdays.

For employees having taken approved disability leave, the benefit will be fully reinstated upon the employee's return to serve for six (6) consecutive months; meaning the employee has been

in continuous work status for six (6) months and has not been receiving disability leave or worker's compensation benefits.

Short- Term Program (Maximum 12 Weeks)		
Qualifying Period	5 working days (1 week)	Personal/ Annual Leave
Monthly Benefit	Weeks 2-6 (5 weeks)	100% Income continuation
	Weeks 7-9 (3 weeks)	80% Income Continuation
	Weeks 10-12 (3 weeks)	60% Income Continuation
Maximum Benefit Duration - 85 days (11 weeks)		

All other forms of paid leave shall be suspended while an employee is on short-term disability leave. All other WCI benefits, including pension and insurance, remain in effect until such time as the employee is released from employment.

Disability leave does not accrue to the employee's benefit in that upon separation from WCI, employees are not entitled to short-term disability leave payment benefits after separation.

Long-Term Program	
Elimination Period	90 days
Benefit Duration	To age 67
Monthly Benefit	60% of monthly earnings to a maximum of \$5,000 per month

Long-term disability is available to all regular employees who work 30 hours or more per week in accordance with insurance provider requirements.

Long-term benefits can be continued after separation as long as the benefit began prior to separation and as long as the policy remains in force.

EMPLOYEE ASSISTANCE PROGRAM

EAP services are available through Gundersen Health System.

ADDITIONAL BENEFITS

Employee Assistance Program: All employees and their family members will have an Employee Assistance Program available to them to assist them with personal and or work-related problems, which may affect job performance, health, mental, and emotional well-being. Participation is strictly voluntary, and confidentiality is guaranteed.

Training and Development: As budgets permit, the agency pays for time, transportation, food, lodging, and fees for employee training opportunities. Employees, after successfully completing their orientation period of service, who are interested in furthering their educational training through an educational institution, will be reimbursed for some of the cost of books and/or tuition fees once the course is successfully completed.

Flexible Schedules: The services offered by WCI require that employees sometimes work flexible hours to meet the needs of our customers. We also recognize that Staff need flexibility at times for life events. Employees have the ability to request permanent flex scheduling following 6 month