

Compensation **Professional:** Hourly rate + shift differential (if appl.): \$1.50/hr PM shift; \$2.50/hr NOC shift
General: Hourly rate + shift differential (if appl.): \$1.00/hr PM shift; \$1.00/hr NOC shift

1. HEALTH / DENTAL / VISION INSURANCE

Aspirus Health Plan coverage, Delta Dental coverage and Vision Service Plan (VSP) are effective the 1st day of the month following your date of hire. Enrollments and qualifying status changes must be made within 30 days of date of hire/date of change. The Employee cost per pay period is based on the employee's Full-time or Part-time status and the plan selected. Options available and the cost per pay period for each are shown below: (Note that premiums are deducted from 24 paychecks per year).

NOTE: If you are electing one of the 2021 HSA health plans offered by North Central Health Care, you will need to open a Health Savings Account (HSA) with either Marathon County Employees Credit Union (MCECU) or Associated Bank in order to receive the NCHC contribution as well as any contributions you would like to make.

HSA MID PLAN NCHC contributes to your Health Savings Account (HSA). Employees may also contribute. All contributions roll-over, year to year. HSA maximum contribution limits \$3,600 for Single and \$7,200 for family.
NOTE: Maximum includes employee plus employer contributions cannot exceed these amounts.

Aspirus Health Plan	SINGLE	EE+SPOUSE	EE+CHILD(REN)	FAMILY
	Employer	Employer	Employer	Employer
	HSA Contribution	HSA Contribution	HSA Contribution	HSA Contribution
	\$1,000*	\$1,500*	\$1,500*	\$2,000*

*New Hires only: Contribution is prorated based on # of months of employment.

\$3,000 Annual Deductible per person (\$6,000 FAMILY or EE+1 or more) per calendar year (In-Network Aspirus Health providers) After Annual Deductible is met, Coinsurance pays 85% (In-Network Aspirus Health Plan providers) or 50% (Out of Network). A higher deductible will be applied to Out of Network providers.

Premium is based on FTE:	SINGLE**	EE+SPOUSE**	EE+CHILD(REN)**	FAMILY**
.75 - 1.0 FTE	\$59.24	\$135.73	\$106.64	\$160.94
.5 -.74 FTE	\$118.48	\$271.46	\$213.28	\$321.90

** Per Pay Period

HEALTH COVERAGE

OR

HSA HIGH PLAN NCHC contributes to your Health Savings Account (HSA). Employees may also contribute. All contributions roll-over, year to year. HSA maximum contribution limits \$3,600 for Single and \$7,200 for family.
NOTE: Maximum includes employee plus employer contributions cannot exceed these amounts.

Aspirus Health Plan	SINGLE	EE+SPOUSE	EE+CHILD(REN)	FAMILY
	Employer	Employer	Employer	Employer
	HSA Contribution	HSA Contribution	HSA Contribution	HSA Contribution
	\$1,000*	\$1,500*	\$1,500*	\$2,000*

*New Hires only: Contribution is prorated based on # of months of employment.

\$5,000 Single Deductible (\$10,000 FAMILY or EE+1 or more) per calendar year (In-Network Aspirus Health Plan providers) After Annual Deductible is met, Coinsurance pays 90% (In-Network Aspirus Health Plan providers) or 50% (Out of Network). A higher deductible will be applied to Out of Network providers.

Premium is based on FTE:	SINGLE**	EE+SPOUSE**	EE+CHILD(REN)**	FAMILY**
.75 - 1.0 FTE	\$48.17	\$110.36	\$86.70	\$131.37
.5 -.74 FTE	\$112.39	\$257.50	\$202.31	\$306.52

** Per Pay Period

HEALTH COVERAGE

OR

TRADITIONAL HEALTH PLAN

\$1,000 Single Deductible (\$3,000 FAMILY or EE+1 or more) per calendar year (In-Network Aspirus Health providers) After Annual Deductible is met, Coinsurance pays 80% (In-Network Aspirus Health Plan providers) or 50% (Out of Network). A higher deductible will be applied to Out of Network providers.

Premium is based on FTE:	SINGLE**	EE+SPOUSE**	EE+CHILD(REN)**	FAMILY**
.75 - 1.0 FTE	\$112.75	\$258.31	\$202.94	\$307.49
.5 -.74 FTE	\$196.26	\$449.65	\$353.27	\$535.26

** Per Pay Period

HEALTH COVERAGE





8. LIFE INSURANCE

Group term life insurance may be purchased in amounts from one to five times your annual salary rounded to the next higher thousand dollars. Employee's cost per month for each \$1,000 of basic life insurance is listed below. Coverage is effective the 1st of the month after your hire date. (Premium rates are subject to change after June 30, 2021)

\$.05 under age 30	\$.08 for age 40-44	\$.39 for age 55-59
\$.06 for age 30-34	\$.12 for age 45-49	\$.49 for age 60-64
\$.07 for age 35-39	\$.22 for age 50-54	\$.57 for age 65-69

If you elect basic coverage, you may also participate in a Dependent and Spouse Plan.

- 1 Unit of coverage provides \$10,000 spouse and \$5,000 dependent (per each). Cost is \$1.75 per unit, per month.
- 2 Units of coverage provide \$20,000 spouse and \$10,000 dependent (per each). Cost is \$3.50 per unit, per month



9. INCOME CONTINUATION INSURANCE FOR SHORT- AND LONG-TERM

The Income Continuation Insurance (ICI) benefit is an "income replacement" benefit payable if you become disabled. This insurance is available to all NCHC employees who are eligible in the Wisconsin Retirement System. ICI provides replacement income for disabilities which are short- and long-term. The benefit usually lasts until you are no longer disabled or you reach age 65 (with some exceptions), whichever is sooner.

Note: ICI Standard Coverage is FREE to all eligible NCHC employees who participate in the WI Retirement System. You must enroll within 30 days of date of hire by submitting a paper form to receive this benefit.

Standard Coverage – Covers up to \$64,000 of annual earnings. The maximum benefit is \$4,000 per month. The premiums are waived for both the employer and employee.

Supplemental Coverage – Provides an additional benefit of up to \$3,500 to employees whose annual salary exceeds \$64,000. Covers between \$64,001 and \$120,000 of annual earnings. The maximum combined benefit is \$7,500 per month. You must have standard coverage to apply for supplemental coverage. The premiums are paid entirely by the employee.



10. VOLUNTARY BENEFITS

SHORT TERM DISABILITY coverage will pay a percentage of gross monthly salary if you should become injured or ill due to a covered disability or covered pregnancy.

CRITICAL ILLNESS INSURANCE coverage helps with the financial burden that can come along when cancer, heart attack, stroke and multiple other diseases strike a family unexpectedly. This coverage pays a lump sum up if one of the covered diseases happens to your family. The money comes to you and can be used any way you choose.

ACCIDENT INSURANCE protects you and your family against the unexpected costs associated with an accident. This plan pays you cash that can be used to help with your house payment, car payment, groceries, and cell phone payment or even help with out of pocket medical expenses like your deductible. It's your money, you choose where it goes.



11. PET INSURANCE

North Central Health Care offers pet insurance administered by Nationwide that provides nose-to-tail coverage for everything from shots to surgeries for as little as \$1 a day for your pet. Exclusive group plans are available to you with pricing that is not available to the public. Enrollment is easy and premiums are payroll deducted. Plans are flexible and accepted by all veterinarians everywhere. Policies are portable and renew in full each year. Included to all pet insurance members is unlimited, 24/7 access to a veterinary professional through *vethelpline*®.



12. ID GUARD

Identity theft is one of the fastest growing crimes in America, costing individuals and companies billions of dollars each year. To ensure that our employees have access to the latest identity protection services, Identity Guard is there to help. Plans are available for Employee, EE+ Spouse, Employee + Children and Employee + Family.



13. EMPLOYEE ASSISTANCE PROGRAM (EAP)

North Central Health Care's Employee Assistance Program is an assessment, referral, consultation and short-term counseling service for the employees and family members of North Central Health Care. All active staff including their immediate families are eligible. The primary purpose of the Employee Assistance Program is to assist in the identification and resolution of personal or work-related issues that may affect productivity and overall satisfaction in the work environment, as well as, the employee's personal well-being.

- 8 Sessions are offered per counseling issue needed for NCHC employees and members of their family
- A wide range of counselors and topics are covered under the EAP program. Examples are financial, job/work stress, family issues, marital counseling, etc.
- Counselors are located in the Wausau area and outside of the Wausau area if needed.

