



## **BENEFITS OVERVIEW AT NORTH CENTRAL HEALTH CARE**

North Central Health Care (NCHC) offers a comprehensive benefits package designed to support employees' health, well-being, and professional growth. Benefits are tailored to FTE status and include resources to enhance work-life balance, financial security, and career development. NCHC is committed to providing competitive options that prioritize employee satisfaction and success.

### **WHAT IS FTE?**

FTE stands for Full-Time Equivalent, which is a measure of an employee's work commitment relative to a full-time schedule. At North Central Health Care, FTE status determines eligibility for certain benefits and is expressed as a decimal (e.g., 1.0 FTE is full-time, while 0.5 FTE is half-time). Benefits and premiums are adjusted based on your FTE level.

<b>BENEFIT ELIGIBILITY BY FTE</b>		<b>EMPLOYEE FTE STATUS</b>		
		<b>0-.49FTE</b>	<b>.5-.59FTE</b>	<b>.6-1.0FTE</b>
<b>BENEFIT INDEX</b>	<b>Health Insurance</b>		✓	✓
	<b>Dental Insurance</b>		✓	✓
	<b>Vision Insurance</b>		✓	✓
	<b>WI Retirement System (WRS)</b>			✓
	<b>Prescription Drug Plan</b>		✓	✓
	<b>Live Health Clinic</b>		✓	✓
	<b>Flexible Spending Account (FSA)</b>		✓	✓
	<b>Life Insurance</b>		✓	✓
	<b>Income Continuation Insurance (ICI)</b>			✓
	<b>Voluntary Benefits</b>		✓	✓
	<b>Employee Assistance Program (EAP)</b>	✓	✓	✓
	<b>Paid Time Off</b>		✓	✓
	<b>Holidays</b>		✓	✓
	<b>Employee Discount Program</b>	✓	✓	✓
	<b>Tuition Reimbursement</b>		✓	✓
	<b>Employee Referral Bonus</b>	✓	✓	✓



# 1. HEALTH (ANTHEM.COM) / DENTAL (1.800.236.3712 | DELTADENTAL.COM) / VISION INSURANCE (1.800.672.7723 | E-NVA.COM)

Anthem Blue Cross Blue Shield coverage, Delta Dental coverage and Vision Coverage (NVA) 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 2025 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. New Hires receive the NCHC HSA contribution the pay period following 90 days of employment.

HEALTH COVERAGE

**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 are \$4,300 for Single and \$8,550 for family.  
**NOTE:** Maximum includes employee plus employer contributions cannot exceed these amounts.

Anthem BCBS Plan	SINGLE	EE+SPOUSE	EE+CHILD(REN)	FAMILY
	Employer	Employer	Employer	Employer
	HSA Contribution	HSA Contribution	HSA Contribution	HSA Contribution
	\$750*	\$1,250*	\$1,250*	\$1,750*

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

**\$3,500 Annual Deductible per person (\$7,000 FAMILY or EE+1 or more) per calendar year (In-Network Anthem BCBS providers)**  
**After Annual Deductible is met, Coinsurance pays 80% (In-Network Anthem BCBS 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	\$90.55	\$207.45	\$162.98	\$246.94
.5 -.74 FTE	\$171.56	\$393.06	\$308.81	\$467.89

OR

HEALTH COVERAGE

**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 \$4,300 for Single and \$8,550 for family.  
**NOTE:** Maximum includes employee plus employer contributions cannot exceed these amounts.

Anthem BCBS Plan	SINGLE	EE+SPOUSE	EE+CHILD(REN)	FAMILY
	Employer	Employer	Employer	Employer
	HSA Contribution	HSA Contribution	HSA Contribution	HSA Contribution
	\$750*	\$1,250*	\$1,250*	\$1,750*

\*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 Anthem BCBS Plan providers)**  
**After Annual Deductible is met, Coinsurance pays 80% (In-Network Anthem BCBS 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	\$74.48	\$170.64	\$134.07	\$203.13
.5 -.74 FTE	\$162.11	\$371.40	\$291.79	\$442.11

OR

HEALTH COVERAGE

## TRADITIONAL HEALTH PLAN

**\$2,500 Single Deductible (\$7,500 FAMILY or EE+1 or more) per calendar year (In-Network Anthem BCBS providers)**  
**After Annual Deductible is met, Coinsurance pays 70% (In-Network Anthem BCBS 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	\$163.58	\$374.78	\$294.45	\$446.14
.5 -.74 FTE	\$281.16	\$644.15	\$506.09	\$766.80

\*\* Per Pay Period

DENTAL

## DELTA DENTAL - (PLAN MAXIMUM IS \$1,500 PER PERSON/PER YEAR)

Premium is based on FTE:	SINGLE per pay period	FAMILY per pay period
.75 - 1.0 FTE	\$6.99	\$18.64
.5-.74 FTE	\$13.98	\$37.29

VISION

## NATIONAL VISION ADMINISTRATORS - VISION

	SINGLE per pay period	FAMILY per pay period
Employees pay		
100% of premium	\$2.54	\$5.45



## 2. WISCONSIN RETIREMENT SYSTEM (1.877.533.5020 | ETFWI.GOV/RETIREMENT)

6.95% Employee contribution (paid by you via payroll deduction)

6.95% NCHC's contribution

13.9% of your annual salary is paid into your WRS pension fund.

**\*\*Two optional Deferred Compensation programs are also available: Pre-tax or Roth (after-tax) 457(b) Deferred Compensation through Voya or State of Wisconsin Deferred Compensation.**



## 3. PRESCRIPTION DRUG PLAN (CARELONRX.COM)

If you are enrolled in the NCHC health plan, you are automatically enrolled in the Carelon Rx Drug Plan. Only employees enrolled in NCHC health coverage have access to North Central Health Care's in-house pharmacy services.



## 4. LIVE HEALTH CLINIC (SYDNEY HEALTH MOBILE APP)

NCHC employees who participate in the NCHC Health Plan, will have 24/7 access to Live Health Clinic, a national network of U.S. board-certified physicians who use electronic health records, telephone consultations and online video consultations to diagnose, recommend treatment and write short-term, non-DEA-controlled prescriptions, when appropriate.



## 5. FLEXIBLE SPENDING ACCOUNT (FSA) (262.367.3300 | DBSBENEFITS.COM)

Flexible Spending Accounts (FSAs) allow you to pay for out-of-pocket dependent care expenses only with pre-tax dollars. Your contributions are subtracted from your paycheck before federal, state, and FICA taxes are calculated on your pay, so you save money on taxes. Contributions for FSAs do not reduce your pay for purposes of determining your life insurance, long-term disability or retirement benefits provided by North Central Health Care. **NCHC offers Medical, Dependent Care and Limited Purpose FSAs.**

The Medical FSA and Limited Purpose FSA annual contribution limit is \$3,200. The Dependent Care FSA annual contribution limit is \$5,000. Visit the DBS website at [www.dbsbenefits.com](http://www.dbsbenefits.com) for a list of covered expenses.



## 6. LIFE INSURANCE (ETFEWI.GOV)

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, 2024)

\$ .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 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 \$1.60 per unit, per month.

2 Units of coverage provide \$20,000 spouse and \$10,000 dependent (per each). Cost is \$3.20 per unit, per month



## 7. INCOME CONTINUATION INSURANCE FOR SHORT- AND LONG-TERM (1.800.960.0052 | THEHARTFORD.COM)

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 waived for both the employer and employee.



## 8. VOLUNTARY BENEFITS (1.888.238.4840 | PRESENTS.VOYA.COM/EBRC/NORTHCENTRALHEALTHCARE)

Voluntary Benefits are offered on a voluntary basis using payroll deduction to employees working at 0.5 FTE status or above.

- **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 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.
- **HOSPITAL INDEMNITY INSURANCE**, also known as hospitalization insurance, is a supplemental insurance policy that pays a predetermined amount of cash to the insured person when they are hospitalized. This insurance can help with the financial burden of a hospital stay, regardless of what other insurance covers.



## 9. EMPLOYEE ASSISTANCE PROGRAM (EAP) (1.800.540.3758 | EMPLOYEEASSISTANCE.ASCENSION.ORG/WISCONSIN/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.



## 11. PAID TIME OFF (PTO) ACCRUAL

Years of Continuous Service	Accrual Rate (per hr)	Annual Hours	Max Carry Over
0-1	.06154	128	168
1-3	.06923	144	184
3-5	.08077	168	208
5-10	.08846	184	224
10-15	.09615	200	240
15-20	.10769	224	264
20+	.11539	240	280



## 12. HOLIDAYS

There are nine paid holidays per year:

<i>New Years' Eve</i>	<i>New Years' Day</i>	<i>July 4th</i>	<i>Memorial Day</i>	<i>Labor Day</i>
<i>Thanksgiving</i>	<i>Day after Thanksgiving</i>	<i>Christmas Eve</i>	<i>Christmas Day</i>	

Holiday pay is based on an employee's FTE status.

0.5 - 0.74 FTE = 6 Hours | 0.75 - 1.0 FTE = 8 Hours



## 13. EMPLOYEE DISCOUNTS & NCHC SwagShop ([INTRANET.CO.MARATHON.WI.US/NCHC.ASPX](https://intranet.co.marathon.wi.us/nchc.aspx))

North Central Health Care provides employees discounts from local and national businesses and retailers including restaurants, cell phone carriers, car rental, massage and wellness, gym memberships, moving and miscellaneous discounts. You can also shop online for NCHC-branded apparel at the SwagShop.



## 13. TUITION REIMBURSEMENT PROGRAM ([CONTACT HR - 715.848.4419](https://intranet.co.marathon.wi.us/nchc.aspx))

North Central Health Care is committed to providing financial assistance to eligible employees interested in pursuing business related education in order to advance their careers at NCHC. Tuition reimbursement rewards employees for their contributions, adds skills to NCHC's workforce and promotes the shared responsibility between NCHC and employees for individual and organizational success.

### Eligible employees must:

- Have a minimum of one continuous year of service from your most recent date of hire (unless pursuing an RN degree in which the employee may be eligible to participate upon hire); and
- Be eligible for benefits by maintaining at least a 0.5 FTE status at the start, through the duration of the educational term and during the repayment required service period; and
- Maintain acceptable job performance, as determined by management, throughout the course of study; and
- Be seeking a degree that is substantially related to their current position or another position within the organization.

### Annual (calendar year) maximum reimbursement amounts are available for the following educational opportunities:

- 100% for Certified Nursing Assistant course
- \$1,000 - Associated degrees or equivalent
- \$2,500 - Bachelor's degree or equivalent
- \$5,250 - Master's, Ph.D., NP, OR PA-C degree or equivalent



## 14. PUBLIC SERVICE LOAN FORGIVENESS PROGRAM ([STUDENTAID.GOV/MANAGE-LOANS/FORGIVENESS-CANCELLATION](https://studentaid.gov/manage-loans/forgiveness-cancellation))

North Central Health Care is a qualifying employer for the Public Service Loan Forgiveness (PSLF) Program. This federal program allows eligible employees with federal student loans to have the remaining balance of their loans forgiven after making 120 qualifying monthly payments while working full-time for a qualifying public service employer like NCHC. This benefit provides an opportunity for significant savings on student loan repayment for those pursuing careers in public service.



## 15. EMPLOYEE REFERRAL PROGRAM ([CONTACT HR - 715.848.4419](https://intranet.co.marathon.wi.us/nchc.aspx))

North Central Health Care believes that it is in the best interest of both the organization and our employees to reward employees for referring qualified candidates for employment. The Employee Referral Program encourages current employees to participate in the recruitment of new employees by offering a referral bonus for the successful referral of a candidate hired at NCHC. To learn more about the Employee Referral Program and special bonus opportunities contact Human Resources.



North Central Health Care

**HUMAN RESOURCES** 8:00 a.m. - 4:30 p.m. Monday - Friday | 715.848.4419 | [HResources@norcen.org](mailto:HResources@norcen.org)

[www.norcen.org/Careers](https://www.norcen.org/Careers) | 2400 Marshall Street, Wausau, WI 54403