



CITY OF LODI Employee Benefits Summary

The City of Lodi offers benefits as a member of Wisconsin Department of Employee Trust Funds (ETF) as follows.

Health Insurance

City of Lodi eligible employees may participate in the Wisconsin Public Employers Group Health Insurance Program, Traditional HMO-Standard PPO W/Dental (P02) with 88% of the medical premium paid by the City (employer contribution) and the balance, plus dental costs, paid by the employee through payroll deduction. The City will begin employer contributions effective the first of the month following the employee start date. The following are plan options for employee choice –

- Dean Health Insurance (Columbia County)
- GHC of South Central Wisconsin (Columbia County)
- Quartz – Community (Columbia County)
- WEA Trust – East (Columbia County)
- WEA Trust Access Plan (All Counties)
- Quartz – UW Health (Dane County)

Dental

Uniform Dental is only available if you enroll in health insurance under the WPE Group Health Insurance Program. If you elect family health, you will be enrolled in family dental coverage. If you elect individual health, you will be enrolled in individual dental coverage. Employer does not contribute to this premium.

- Delta Dental

Group Life

Life insurance coverage is offered up to five times your annual earnings. Employee has the option of a Basic Plan – 1x earnings rounded to the next higher \$1000; plus Supplemental Plan – 1x earnings rounded to next higher \$1000; plus Additional Plan – up to 3 units of additional coverage; plus Spouse and Dependent. Employer does not contribute to the cost of this plan; however, the City does pay an additional 20% of total basic premium to provide participants with a 25% reduction in premium upon retirement.

- Securian Financial Group (Administrator) & Minnesota Life (Underwriter)

Income Continuation

The City offers a voluntary income replacement program. It covers employees for short-term or long-term disabilities. Currently, there is no cost to the employer or to the employee to elect this plan.

AFLAC

Employees are also eligible for additional benefits through AFLAC. The following benefits are all voluntary –

Short Term Disability (STD) – This is insurance for your paycheck, in case you miss work due to being injured (outside of work), illness, scheduled surgery or maternity.

Critical Care – This pays you \$7500 in the event of a heart attack, stroke, coma, end-stage renal failure, paralysis, cardiac arrest, third degree burns, vegetative state or organ transplant.

Cancer Care – This pays you an initial diagnosis benefit plus additional monies throughout the entire treatment process; including treatment, hospitalization, continuing care, transportation, lodging and more.

Accident – This pays you cash directly for anything you seek medical attention due to an accident – on or off the job.

Hospital – This pays you \$2000 for anything you end up being admitted to the hospital.

Flex Spending – This is a health savings account to be reimbursed for eligible expenditures with a \$500 annual carryover.

Wisconsin Retirement System (WRS)

If eligible, employees are mandated by the state to contribute to WRS and the City pays the employer portion.

Deferred Compensation

The Wisconsin Deferred Compensation Program (WDC) is a supplemental retirement savings program available for all active local government employees.

Leave Time

As noted in Section 16 of the Employee Policy handout, the City offers eligible employees vacation, 12 holidays, sick leave, family and medical leave, funeral leave, jury duty, military leave, personal leave, a donated leave program, sleep time, and executive leave. Please be familiar with what is required to be used within a calendar year and what leave may carry over to a new year.