

**SUBCHAPTER 2
INSURANCE**

350-25. Group Life Insurance.

1. DEFINITIONS. Unless specified otherwise in a labor contract between a certified bargaining unit and the city that is in force and effect, in this section:

a. "Annual salary" means an employee's biweekly pay rate multiplied by a leap year correction factor of 26.089.

b. "City" means the city of Milwaukee.

c. "City agency" means a city agency as defined in s. 36-02-8 of the city charter which has voted to participate in the city's group life insurance program with the approval of the common council.

d. "Employee" means employee who appears on a regular payroll of the city.

e. "Fireman" means fireman as defined in s. 36-02-16 of the city charter.

f. "General employee" means a general city employee as defined in s. 36-02-17.

g. "Policeman" means policeman as defined in s. 36-02-24 of the city charter.

h. "Retiree" means a member of the Employees' Retirement System who is receiving for his or her own service a service retirement allowance as defined in s. 36-05-1, or an ordinary disability retirement allowance under 36-05-2, or a duty disability retirement allowance as defined in s. 36-05-3. Retirees shall also include members of the Employees' Retirement System who are receiving group life insurance benefits through the city as of December 31, 2013.

2. ELIGIBILITY. Unless otherwise defined in a labor contract between a certified bargaining unit and the city that is in force and effect:

a. An employee shall be eligible for benefits under this section if the employee appears on a regular payroll at full basic pay for more than 20 hours a week on a year-round basis.

b. An employee shall complete 6 consecutive months of service with the city on the day preceding the day the person first becomes eligible for coverage; for the purpose of this requirement, an authorized leave of absence without pay for more than 5 consecutive days shall be considered a termination of employment.

c. For determining group life insurance eligibility, furlough time shall be considered as time of active service on the payroll.

d. A terminated employee who is reemployed shall be considered as a new employee, unless that employee is receiving retirement benefits as a retiree as defined under sub. 1-h.

e. An employee who is eligible for coverage under this section shall receive the city-paid portion of the coverage at no cost to the employee. An employee may elect additional voluntary life insurance coverage during open enrollment; such election will be in effect until the next open enrollment period at which time the employee will have the option to elect voluntary coverage subject to limitations applied by the city and the life insurance carrier.

f. A retiree, as defined in sub. 1-h, who is receiving a monthly annuity from the Employees' Retirement System shall be eligible to participate in the city's group life insurance if the retiree had voluntary coverage in effect as an active employee on the day preceding his or her retirement date in an amount equal to at least 50% of his or her annual salary rounded up to the nearest thousand. For a retiree with a retirement date before January 1, 2014, the eligibility rules and period of coverage that was in effect at the time of retirement continue to be in effect, unless the retiree selected a new option defined in sub. 3-b-2.

3. AMOUNT OF INSURANCE.

a. Basic Coverage. The amount of basic coverage shall be the amount of life insurance coverage that the city will pay for on behalf of its active and eligible employees at no cost to the employees. As of January 1, 2014, this amount shall be \$50,000 for an employee who is not a fireman or policeman. For firemen and policemen, this amount shall be based upon and subject to the terms of the labor contract between the employee's certified bargaining unit and the city that is in force and effect.

b. Optional Voluntary Coverage.

b-1. Optional voluntary coverage shall be the amount of life insurance coverage that an employee or retiree elects to purchase and for which the employee or retiree pays the premium. As of January 1, 2014, for an active general employee, this amount shall be a multiple of the annual salary of the primary position that the employee works in at the end of a pay period and shall be 50%, 100%, 150%, 200%, 250% or 300% of the salary rounded up to the nearest thousand not to exceed a maximum amount to be determined by the city. Effective January 1, 2014,

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the maximum amount of the optional voluntary coverage an employee or retiree may carry shall be \$300,000.

b-2. As of January 1, 2014, until the 1st of the month in which the person attains age 65, a retiree who retired on or after January 1, 2014, or a retiree who retired prior to January 1, 2014 and who elected to reduce his or her coverage amount effective January 1 2014, this amount shall be a multiple of the annual salary of the primary position at the time of retirement and shall be 50%, 100%, 150%, 200%, 250% or 300% of the salary rounded up to the nearest thousand not to exceed a maximum amount to be determined by the city. Effective January 1, 2014, the maximum amount of the optional coverage an employee or retiree may carry shall be \$300,000.

b-3. As of January 1, 2014, effective the 1st of the month in which the person attains age 65, a retiree who retired on or after January 1, 2014, or a retiree who retired prior to January 1, 2014 and who elected to reduce his or her coverage amount effective January 1, 2014, the voluntary coverage amount shall be a multiple of the annual salary of the primary position at the time of retirement and shall be 50%, 100%, 150%, 200% or 300% of the salary rounded up to the nearest thousand not to exceed a maximum amount to be set by the city. Effective January 1, 2014, the maximum amount of the optional coverage an employee or retiree may carry shall be set to \$290,000. If a retiree defined in this subdivision, on the 1st of the month in which he or she turned age 65, or on the last day as an active employee if retirement occurred after attaining age 65, carried at least 50% of his annual salary in optional coverage, an employer-paid policy of \$10,000 shall be provided to the retiree at no cost to the retiree regardless of any optional coverage the retiree may elect.

b-4. Notwithstanding the provisions of the section, for a fireman or policeman, the optional coverage amount shall be based upon and subject to the terms in the labor contract between the employee's certified bargaining unit and the city that is in force and effect.

b-5. As of January 1, 2014, an active general employee may elect family coverage for his or her spouse and dependent children, based upon terms to be established by the city and its insurance carrier; this coverage shall not be available to retirees.

b-6. A general employee who retired prior to January 1, 2014, and who did not reduce his or her coverage as provided in subds. 2 and 3, and who is under age 65, shall continue to pay for his or her optional coverage he or she elected at the time of retirement and shall continue to do so until the 1st of the month in which he or she attains age 65.

b-7. A general employee who retired prior to January 1, 2014, and who did not reduce his or her coverage as provided in subds. 2 and 3, shall, on the 1st of the month in which the retiree attains age 65, have an employer-paid policy that shall reduce according to term of the labor contract between the city and the certified bargaining unit that the retiree was a member of at the time of retirement and that contract was in force and effect at the time of retirement of that person.

c. Change of Optional Coverage.

c-1. An active general employee may elect to cancel, reduce or increase optional coverage subject to the terms and conditions established by the city and its insurance carrier.

c-2. An active fireman or policeman may elect to cancel, reduce or increase his or her optional coverage subject to the terms and conditions in the labor contract between his or her certified bargaining unit and the city that is in force and effect.

c-3. A retired general employee may elect to cancel coverage at any time. A retired general employee may not increase coverage at any time.

c-4. A retired general employee who has not yet attained the age of 65, and who retired on or after January 1, 2014 or who retired prior to January 1, 2014 but reduced his or her coverage as provided in subd. 2 and 3, may elect to reduce coverage to a multiple of 50%, 100%, 150%, 200% or 250% of his or her annual salary at the time of retirement rounded up to the nearest thousand not to exceed a maximum amount to be set by the city. Effective January 1, 2014, the maximum amount of optional coverage an employee or retiree may carry shall be \$300,000.

c-5. A retired general employee who retired prior to January 1, 2014 but reduced his or her coverage as provided in subds. 2 and 3, may elect, as of the 1st day of the month in which the person attains age 65, to reduce coverage to a multiple of 50%, 100%, 150%, 200% or 250% of his or her annual salary at the time of retirement rounded up to the nearest thousand not to exceed

a maximum amount to be set by the city. Effective January 1, 2014, the maximum amount of optional coverage an employee or retiree may carry shall be \$290,000.

c-6. A retired general employee who retired prior to January 1, 2014 who did not reduce his or her optional coverage as provided in par. b-2 and 3, may not reduce coverage at any time.

c-7. Notwithstanding the provisions of this section, a retired fireman or policeman may reduce and increase coverage in accordance with the terms and conditions of the labor contract between their certified bargaining unit and the city that was in force and effect at that time of their retirement.

4. PREMIUM PAYMENTS.

a. Costs.

a-1. General employees and all retirees shall pay for optional coverage at age-banded rates to be set by the city and the city's insurance carrier.

a-2. The employer shall pay for any employer-paid coverage at rates to be set by the city and the insurance carrier.

a-3. Fire and Police active employees shall pay for coverage in accordance with the terms and conditions of the labor contract between their certified bargaining unit and the city that is in force and effect.

a-4. All premiums shall be paid monthly. For active employees, applicable premiums shall be paid by deductions from the regular payroll payments.

b. On Leave of Absence. Employees who are on leave of absence shall be permitted to self-pay monthly premiums for a maximum period of 12 months of premium payments; however, employees on extended authorized educational leaves of absence or on extended authorized leaves of absence to work for project area committees may be permitted to make additional cash payments, provided such additional cash payments are authorized by the committee on finance and personnel on the basis of an annual review. Employees who are eligible as group life insurance participants and who have a seasonal temporary lay-off status shall be permitted to make up to 6 months of cash premium payments; however, employees on leave of absence for illness or on ordinary disability retirement shall be allowed to make cash payments for up to 24

months of premium payments. Employees on duty disability retirement shall be allowed to continue their insurance coverage by making cash payments during their disability retirement until such time as they may become covered by another employer's life insurance program. If cash payments are not made, the insurance shall lapse.

5. CONVERSION PRIVILEGES.

a. If an employee leaves the service of the city, except by retirement, his group life insurance shall continue for a period of 31 days during which time he may purchase an individual life insurance policy at standard rates without medical examination.

b. Any conversion charges made by the insurance company shall be paid by the employee.

6. ADMINISTRATION AND ENROLLMENT. The annuity and pension board of the employees' retirement system, hereinafter referred to as the board, shall have the responsibility for the administration of the group life insurance program as provided for herein. Such board is authorized to determine and effect the method and procedure which shall be employed in providing for the enrollment of eligible employees, and in so doing shall consult with the director of employee relations. The board is authorized to prepare and promulgate such rules and regulations as may be appropriate in the board's judgment in carrying out the purpose and objectives of this section; provided, however, that before any such rules or regulations shall become effective, they must first be approved by the committee on finance and personnel of the common council and a certified copy of the rule or regulation filed with the city clerk's office. The responsibility for the application of the provisions of this section, as well as their interpretation, shall devolve upon the board.

7. APPROPRIATIONS.

a. Appropriations to cover the city's cost of participating in the group life insurance program as specified for in this section shall be made by the common council in the municipal budget. It is authorized that city funds may be used for the purpose of paying the city's share of the costs of the group life insurance program.

b. The board is permitted to expend such sums as are authorized by the common council in order to carry out the board's duties and responsibilities under the provisions of this section.

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8. SPECIFICATIONS. The committee on finance and personnel of the common council may employ such consulting assistants as it may determine for the purpose of preparing specifications for a group life insurance plan as provided for in this section. The board may establish the rules and regulations which shall be applicable to the submission of bids by qualified insurance companies authorized to do business in the state of Wisconsin at the request of the committee on finance and personnel. The committee on finance and personnel and the common council shall determine the most favorable bid submitted with respect to such group life insurance program.

9. LEGAL ADVISER. The city attorney's office shall be the legal adviser with respect to the group life insurance program.

10. AMENDMENTS. This section may be amended from time to time by the common council in order to provide for additional terms, conditions and authorization. Nothing herein contained shall prohibit the common council from amending this section to provide for a different method of insurance than set forth in this section.

11. UNREPRESENTED NON-CIVILIAN FIRE AND POLICE MANAGEMENT EMPLOYEES.

a. Eligibility. Employees in active service and in the following position classifications shall be entitled to the life insurance benefits provided under this subsection as long as they remain in active service within such classifications:

- a-1. Chief of police.
- a-2. Assistant chief of police.
- a-3. Inspector of police.
- a-4. Fire chief.
- a-5. Assistant chief, fire.
- a-6. Deputy chief, fire.
- a-7. Battalion chief classifications.

b. Amount of Life Insurance Coverage.

Eligible employees, at no cost to the employee, shall be enrolled in basic life insurance coverage in an amount equal to \$55,000, as long as they remain in active service. These employees shall be eligible to purchase additional voluntary life insurance, in 50% increments of the employees' annual base salaries, at no cost to the city, in an amount not to exceed 3 times the employees' annual base salaries. However, in no instance shall the amount of additional life insurance exceed \$300,000.

c. Adjustment of Coverage. The amount of life insurance coverage to which an employee is entitled shall be adjusted annually on January 1 to reflect changes in the employee's annual base salary rate. In this paragraph, "annual base salary rate" means an amount equivalent to the employee's biweekly base salary, as the employee's biweekly base salary is established by the salary ordinance, divided by 14 and then multiplied by 365.

d. Conditions and Eligibility for Election of Coverage.

d-1. Subject to the terms and conditions provided under subds. 2 to 6, an employee shall be entitled to elect the amount of life insurance coverage provided under par. b upon completion of 180 consecutive calendar days of active service as a full-time (40 hours per week) employee following the employee's initial date of employment with the city.

d-2. The election of life insurance coverage shall be in a manner prescribed by the city.

d-3. An employee meeting the eligibility requirements for election of life insurance coverage must make such election within 30 consecutive calendar days after the date the employee's eligibility is first established. If the employee fails to make such election within this time limit, the election shall be made only on such terms and conditions as are established and maintained from time to time by the city or its life insurance carrier.

d-4. An employee shall become entitled to the life insurance coverage provided under par. b 30 consecutive calendar days following the date the employee elects such coverage.

d-5. An employee re-employed subsequent to a separation from active service, for whatever reason, must re-establish eligibility for life insurance coverage on the same basis that would be applicable to a new employee having the same starting date that the re-employed employee had following employment.

d-6. An employee who has previously waived life insurance coverage provided by the city, either under this subsection or otherwise, while employed with the city or a city agency as defined in s. 36-02-8 of the city charter, shall be permitted to elect life insurance coverage only on such terms and conditions as are established and maintained from time to time by the city or its life insurance carrier.

e. Cost of Additional Life Insurance Coverage. Employees eligible for the basic life insurance coverage specified in under sub. 11-b, who elect additional life insurance coverage, as described in sub. 11-b, shall pay to the city an amount equal to a cost per thousand, per month, at age-banded rates, for each \$1,000 of coverage in excess of \$55,000. These payments shall be accomplished by periodic deductions from employees' biweekly pay checks. The city shall make all necessary payments for the basic life insurance coverage provided in sub. 11-b. Employees who have enrolled in additional life insurance coverage may also purchase life insurance for spouses and dependents at no cost to the city.

f. Conditions and Limitations on Benefits.

f-1. The life insurance benefits provided under this subsection shall only cover employees while they are in active service.

f-2. Life insurance benefits shall be subject to all terms and conditions contained in the contract between the city and its life insurance carrier effective January 1, 1983.

f-3. While eligible for the life insurance benefits provided under this subsection an employee shall not be entitled to receive additional benefits under subs. 1 to 11. However, such an employee shall be covered by all the terms and conditions provided in subs.1 to 11 that are not in conflict with this subsection.

g. Effective Date. This subsection shall be in force and effect from and after February 1, 2017, for policemen and January 1, 2017, for firemen.

12. COVERAGE FOR CERTAIN RETIRED FIRE EMPLOYEES. a. Eligibility. Employees who retire in the following position classifications shall have retiree life insurance coverage upon commencing a service retirement allowance provided the employee was enrolled at the time of retirement in voluntary coverage as an active employee:

- a-1. Fire chief.
- a-2. Assistant chief, fire.
- a-3. Deputy chief, fire.
- a-4. Battalion chief classifications.

b. Coverage. An employee who is eligible for life insurance coverage as a retiree shall have the following coverage, and all amounts shall be rounded to the next thousand:

b-1. A retiree may elect to continue his or her voluntary coverage in an increment of 50%, 100%, 150%, 200%, 250% or 300% of his or her annual base salary at the time of retirement, not to exceed the voluntary coverage he or she has in effect as an active employee at the time of retirement.

b-2. Effective with the first of the month in which the retiree turns, 65, if the retiree had voluntary coverage in effect through the age of 65, then \$10,000 of the coverage shall be paid for by the city. The retiree may continue to carry additional voluntary coverage at his or her discretion not to exceed the voluntary coverage carried at the time the retiree turned 65, and shall continue to pay for this additional voluntary coverage at age-banded rates.

b-3. A retiree may elect to reduce coverage at any time to an allowed increment of his or her annual salary at the time of retirement described in subd. 1, but once reduced the retiree does not have the option to increase coverage in the future.

b-4. Any basic and family coverage that the retiree may have enrolled in as an active employee shall terminate upon retirement.

c. Premiums. Except as noted in sub. 12-b-2, the retiree shall pay for the coverage he or she elects at age-banded rates determined solely by the city and its life insurance carrier.

13. COVERAGE FOR CERTAIN RETIRED POLICE EMPLOYEES. a. Employees who retire in the following position classifications are eligible for the optional reduced retiree life insurance coverage hereinafter provided:

- a-1. Chief of police.
- a-2. Assistant chief of police.
- a-3. Inspector of police.

b. Except as provided in par. c, an employee who is under age 65, and eligible for retiree life insurance coverage who elects such coverage shall elect the maximum coverage of 150% of the annual base salary at the time of retirement rounded to the next thousand not to exceed a maximum amount set by the city. The employee shall pay for such coverage at age-banded rates to be determined solely by the city and the city's insurance carrier. This coverage shall remain in effect until the first month in which the retiree turns age 65. Effective February 1, 2017, the maximum coverage an employee may carry after retirement shall be \$300,000.

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c. An employee who commences receiving a service retirement allowance on and after July 25, 1989, and is eligible for retiree life insurance coverage under subs. 1 to 11 shall be eligible to elect an amount of coverage less than the maximum prescribed thereunder (such coverage shall be termed "reduced coverage") subject to the following conditions:

c-1. The employee may elect reduced coverage at the time of retirement or, commencing with the 2nd January 1 following the employee's effective retirement date, within the 30 calendar day period immediately preceding January 1 of the calendar year. Such election shall be in writing on a form prescribed by the city and shall be submitted to a city-designated administrator within time limits prescribed by the city. Once elected, the amount of an employee's reduced coverage shall remain unchanged, except as provided in subd. 2.

c-2. An employee or retiree eligible for reduced coverage may modify the amount of his or her retiree life insurance coverage, either maximum coverage or reduced coverage, for a calendar year by executing a change of coverage form prescribed by the city within the 30 calendar day time period immediately preceding January 1 of the calendar year, but not earlier than the 2nd January 1 following the employee's effective date, in accordance with procedures established for this purpose by the city. In no event shall the modified amount of coverage exceed the maximum amount of coverage prescribed by the city.

d. Election of reduced coverage or modification to reduced coverage or maximum coverage during the 30 calendar day period immediately preceding January 1 of the calendar year, as provided in this subsection, shall become effective on January 1 of the calendar year.

e. The amount of reduced coverage shall be in units of \$1,000.

f. An employee or retiree age 65 or older shall not be eligible to elect or maintain reduced coverage.

g. For purposes of administration, "retiree" means an individual eligible for reduced coverage after the effective date his or her service retirement allowance commenced provided the employee has 20 years of creditable service. Creditable service shall be computed as specified in s. 36.04. Election of retiree life insurance coverage and modification to the coverage shall be the responsibility of the employee or retiree.

h. Effective the first of the month in which a retiree turns age 65, the coverage amount for an eligible retiree shall be 50% of his or her annual base salary at the time of retirement rounded to the next thousand. The employer shall pay for the coverage at rates to be determined solely by the city and the city's insurance carrier.

350-27. Reimbursement of City for Worker's Compensation.

1. PAID TO CERTAIN DEPARTMENTS. The department of employee relations shall submit at the end of each quarter of the fiscal year a statement of worker's compensation expenses incurred for injuries sustained by employees while within the scope of employment who are employed by the Milwaukee water works and the Milwaukee board of school directors to the aforesaid department, departments or divisions.

2. REIMBURSEMENT. At the end of each quarter of a fiscal year, the Milwaukee water works and the Milwaukee board of school directors, which are self sustained, shall reimburse the city for all worker's compensation expenses incurred for injuries sustained by employees while within the scope of employment who are employed by said respective departments.

3. HOUSING AUTHORITY. The housing authority of the city of Milwaukee shall through private insurance contract provide for coverage of worker's compensation expenses for injuries sustained by employees of said housing authority while within the scope of employment.

350-30. Health Benefits. 1. DEFINITIONS. In this section, unless stated otherwise in a certified collective bargaining agreement while it is in force and in effect, the following definitions shall apply:

a. "Creditable Service" means prior service plus membership service for which credit is allowable under s. 36-04.

b. "Dependent" means the spouse, child, step-child, foster child or adopted child of an employee each of whom has been certified with the department.

c. "Domestic partner" means a person registered as a domestic partner with the city under s. 350-245 or registered as a domestic partnership under ch. 770, Wis. Stats.

d. "Full-benefit employee" means any employee in a position which is authorized by the common council to work for at least 21 hours a week on an annual basis.

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e. "Limited-benefit employee" means any employee in a position which is authorized by the common council to work for less than 21 hours a week on an annual basis.

f. "Premium" means with respect to a health benefit plan which is a group insurance policy issued by an insurer, the amounts charged as a consideration by the insurer to the policyholder to provide coverage for single, family and other tiers of coverage under the policy and, with respect to a self-funded health benefit plan of the city, the amounts of consideration, as determined by an actuary pursuant to a method approved by the common council, as the amounts equivalent to the cost of the premiums for such health benefit plan if it were provided under a group insurance policy.

g. "Retiree" shall have the following meanings:

g-1. For persons employed prior to January 1, 2017, "retiree" means a person receiving a service retirement allowance under s. 36-05-1, an immediate allowance under s. 36-05-06-c, or a deferred retirement allowance under s. 36-05-6-d-2.

g-2. For newly-employed persons hired by either the city of Milwaukee, the redevelopment authority of the city of Milwaukee, or the housing authority of the city of Milwaukee on or after January 1, 2017, "retiree" means a person receiving a service retirement allowance under s. 36-05-1, an immediate allowance under s. 36-05-6-c, or a deferred retirement under s. 36-05-6-d-2. Newly-employed persons include persons who were employed prior to January 1, 2017, but who resigned or were separated under City Service Rule XI, sec. 1, and are rehired by or reinstated to employment with any of these entities on or after January 1, 2017.

g-3. "Retiree" also means a person receiving an ordinary disability retirement under s. 36-05-2 or a duty disability retirement allowance under s. 36-05-3, regardless of when the person was initially employed.

2. PROGRAM AUTHORITY. The department shall contract to provide health benefits, including prescription drugs, for

employees and retirees as approved by the common council and make payments of premiums to an insurance company or fees and health care claims to a third-party administrator if the city maintains a self-funded health benefit plan.

3. ELIGIBILITY. a. Eligible. Unless stated otherwise in a certified collective bargaining agreement while it is in force and in effect, the following persons shall be eligible for health benefits:

a-1. Full-benefit employees, beginning on the 31st calendar day of employment with the city.

a-2. Limited-benefit employees, beginning on the 31st calendar day of employment with the city.

a-3. Retirees defined under sub. 1-g-1 if they separate voluntarily with at least 15 years of creditable service with the city, the housing authority of the city of Milwaukee, or the redevelopment authority of the city of Milwaukee, and have been enrolled since the date of retirement in any health plan without lapse of coverage. Retirees defined under sub. 1-g-2 and 3 shall be eligible if they have been enrolled since the date of retirement in any health plan without lapse of coverage.

a-4. Dependents of full-benefit employees or retirees.

a-5. Dependents of limited-benefit employees.

a-6. Surviving spouses or domestic partners of retirees who die while enrolled in a city health care plan.

a-7. Surviving spouses receiving an ordinary death allowance under s. 36-05-10, if the employee had at least 4 years of creditable service at the time of death, shall be eligible for a period of time equal to the employee's creditable service.

a-8. Surviving spouses receiving an accidental death allowance under s. 36-05-5.

b. Not Eligible. Persons with the job titles provided under s. 350-237-2-c shall not be eligible to receive health benefits.

4. ONE-FAMILY RULE. An employee or retiree who is married to another employee or retiree shall enroll in one plan with dependent coverage effective the first of the month following the marriage.

5. EXCEPTIONS TO ELIGIBILITY. The following persons shall not be eligible to participate in a health insurance plan offered by the city:

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a. An employee who returns to employment from an unpaid medical leave of absence, other than leave under state or federal family and medical leave acts, who has not physically returned to work for one entire workday of 8 consecutive hours without using vacation, sick pay or compensatory time-off.

b. An employee on an unpaid medical leave of absence, other than leave under state or federal family and medical leave acts, within the first 6 months of employment.

6. ADMINISTRATION. The department of employee relations shall administer all health benefit and prescription drug plans authorized by the common council for employees, except that the employees' retirement system shall administer premium share payments, enrollment and determination of eligibility for retirees.

7. PAYMENTS.

a. Premiums. Unless stated otherwise in a certified collective bargaining agreement while it is in force and in effect, or by common council resolution, persons participating in a health insurance benefit plan shall pay a premium share in the following amounts:

a-1. Full-benefit employees and retirees defined under sub. 1-g-1 and 3 under age 65 retiring on or after January 1, 2014, unless specified otherwise in subd. 3, shall pay the balance of the premium due after payment by the city of an amount equal to 88% of the cost of the premium for the lowest-cost health insurance benefit plan offered by the city, excluding the high-deductible health plan.

a-2. Limited-benefit employees shall pay 25% of the premium for single coverage or 40% of the premium for family coverage.

a-3. Retirees defined under sub. 1-g-1 receiving an immediate allowance under s. 36-05-6-c, or receiving deferred retirement benefits under s. 36-05-6-d-2, retirees defined under sub. 1-g-3 receiving an ordinary disability retirement allowance and retirees defined in sub. 1-g-1 and 3 who are age 65 or over shall pay 75% of the premium.

a-4. Persons eligible under sub. 3-a-6 shall pay the premium that would be applicable to the retiree if living.

a-5. Persons eligible under sub. 3-a-7 shall pay 75% of the premium.

a-6. Effective June 1, 2017, persons eligible under sub. 3-a-8 shall pay:

a-6-a. Up to age 65, no premium.

a-6-b. On and after age 65, 75%.

a-8. Retirees defined in sub. 1-g-2 shall pay 100% of the full cost of any health benefit plan offered by the city.

b. Wellness Program Fees. Additional fees as established by common council resolution shall be paid by persons who do not comply with the city's wellness program requirements.

c. Other Payments and Charges. Additional co-payments, co-insurance payments and deductible charges as required by the common council shall be paid by persons participating in a health insurance benefit plan.

8. ADDITIONAL COMPENSATION. Nothing contained in this section shall in any manner be construed or interpreted to mean that any additional compensation is being, or shall be, paid to any employee, officer or retiree of the city; nor shall any such person have or assert any claim against the city for payment by reason of any provision of the code relating to the payment of premiums for city employees, officers or retirees of the city.

9. RESERVATION OF RIGHTS. The city reserves the right to at any time suspend or terminate any health benefit plan, to modify any health benefit plan to provide different cost-sharing between the city and employees or retirees, or to amend any health benefit plan in any respect.

350-33. Long-Term Disability Insurance.

1. PROGRAM AUTHORIZED, PAYMENT OF PREMIUMS. The department of employee relations is authorized to enter into contracts on behalf of the city for the purchase of long-term disability benefits for eligible employees or groups as determined by the department of employee relations. The city shall pay the cost of benefits after a 180-day waiting period, and the policy may provide that an employee may elect to pay the vendor selected by the department of employee relations for a shorter waiting period, such as 60, 90 or 120 days.

350-34. Dental Benefits. 1. DEFINITIONS. In this section, unless stated otherwise in a certified collective bargaining agreement while it is in force and in effect, the following definitions shall apply:

a. "Dependent" has the meaning given in s. 350-30-1-a.

c. "Full-benefit employee" has the meaning given in s. 350-30-1-c.

d. "Limited-benefit employee" has the meaning given in s. 350-30-1-d.

e. "Retiree" has the meaning given in s. 350-30-1-e.

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2. PROGRAM AUTHORITY. The department shall contract to provide dental benefits for employees as approved by the common council and to make payments of premiums to an insurance company.

3. ELIGIBILITY. a. Eligible. Unless stated otherwise in a certified collective bargaining agreement while it is in force and in effect, the following persons shall be eligible for dental benefits:

a-1. Full-benefit employees, beginning on the 31st calendar day of employment with the city.

a-2. Limited-benefit employees, beginning on the 31st calendar day of employment with the city.

a-3. Dependents of full-benefit employees.

a-4. Dependents of limited-benefit employees.

b. Not Eligible. Persons with the job titles under s. 350-237-2-c shall not be eligible to receive health benefits.

4. ONE-FAMILY RULE. An employee who is married to another employee or retiree shall enroll in one plan with dependent coverage effective the first of the month following the marriage.

5. EXCEPTIONS TO ELIGIBILITY. The following persons shall not be eligible to participate in a dental insurance plan offered by the city:

a. An employee who returns to employment from an unpaid medical leave of absence, other than leave under state or federal family and medical leave acts, who has not physically returned to work for one entire workday of 8 consecutive hours without using vacation, sick pay or compensatory time-off.

b. An employee on an unpaid medical leave of absence, other than leave under state or federal family and medical leave acts, within the first 6 months of employment.

c. Retirees.

6. ADMINISTRATION. The department of employee relations shall administer all dental plans authorized by the common council for employees.

7. PAYMENTS. Unless stated otherwise in a certified collective bargaining agreement while it is in force and in effect, the city shall contribute on behalf of the employee the following amount per month for dental insurance, with the employee paying the balance of the premium:

a. Full-benefit employee, single coverage: \$13.

b. Full-benefit employee, family coverage: \$37.50.

c. Limited-benefit employee, single coverage: \$6.50.

d. Limited-benefit employee, family coverage: \$18.75.

8. ADDITIONAL COMPENSATION. Nothing contained in this section shall in any manner be construed or interpreted to mean that any additional compensation is being, or shall be, paid to any employee, officer, or retiree of the city; nor shall any such person have or assert any claim against the city for payment by reason of any provision of the code relating to the payment of premiums for city employees, officers or retirees of the city.

9. RESERVATION OF RIGHTS. The city reserves the right to at any time suspend or terminate any dental benefit plan, to modify any dental benefit plan to provide different cost-sharing between the city and employees, or to amend any dental benefit plan in any respect.

350-34.5. Voluntary Benefits. 1. The department of employee relations shall administer all voluntary benefit programs authorized by the common council for employees. The department of employee relations is authorized to enter into contracts on behalf of the city for the purchase of voluntary benefits for eligible employees as determined by the department of employee relations. Employees are responsible for paying 100% of the premium costs for voluntary benefit programs.

For the legislative history of Chapter 350 contact the Municipal Research Library.

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