

GROUP HEALTH INSURANCE BENEFITS*

Milwaukee Area Technical College's group health insurance program offers its represented faculty and non-teaching professionals a choice between three medical insurance plans: One HMO Plan and two (2) PPO plans with different levels of benefits. Employees pay a portion of the monthly premiums for two of the three health plans offered. The "Low Benefit Level" PPO plan requires no employee contributions to premium. Health insurance coverage becomes effective after thirty (30) days of employment. Unmarried children who qualify as IRS dependents for tax purposes can be covered under this plan through the end of the calendar year in which they turn age 25. Same-sex domestic partners can be covered by the medical plans (eff. 1/1/08) with some restrictions.

The following three Medical plans are offered:

1. UMR/Fiserv "High Benefit Level PPO"
2. UMR/Fiserv "Low Benefit Level PPO"
3. Humana Premier HMO Plan

See *Comparative Highlights of MATC Health Insurance Plans Form located in your Benefits Orientation Folder for full details of each plan.*

Waiving Health Insurance through MATC

With proof of health coverage elsewhere, employees can "opt out" of all medical plans at the time of hire, or during any subsequent open enrollment period. MATC will reimburse such employees an annual stipend of \$525, paid monthly, over a twelve-month period by adding the monthly equivalent to the employees' payroll checks. This provision became effective January 1, 2008. An "Opt-Out" form must be completed and returned to Human Resources.

*Subject to policy provisions

L715
1/1/08

GROUP DENTAL INSURANCE BENEFITS*

Milwaukee Area Technical College offers one group dental plan for enrollment (eff. 1/1/08). It is a traditional dental plan with an annual deductible, etc. Unmarried children who qualify as IRS dependents for tax purposes can be covered under this plan until age 25. Same-sex domestic partners can be covered by MATC dental plans (eff. 1/1/08) with some restrictions.

The college currently pays the full premium for single coverage and requires an employee contribution of \$6.00 per month for family coverage. This insurance becomes effective following 30 days of employment and will provide the following benefits:

Humana Traditional Dental Plan

- Preventive services such as teeth cleaning, x-rays, and oral examinations are covered at 100% for up to two (2) visits per calendar year.
- Routine services such as oral surgery, endodontics, and periodontics are covered at 80% after meeting the annual \$25 deductible.
- Major restorations such as indirect fillings, prosthodontics are covered at 50% after the deductible has been met.
- There is a \$2,500 maximum benefit payable (eff. 1/1/08) per participant per calendar year.
- Orthodontic benefits are provided for dependent children up to age 19, and 50% of expenses are covered up to a lifetime maximum of \$1,500 per participant after the annual \$25 deductible has been met.
- 100% payment of anesthesia, injections, emergency palliative treatment, denture repairs and/or adjustments after the deductible has been met.

CARE-PLUS Dental Plan

Enrollments in this program were suspended at the end of 2007. No new enrollments are permitted.

Waiving Group Dental Insurance through MATC

Employees waiving dental coverage must complete waiver form and return to Human Resources.

*Subject to policy provisions.

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1/1/08

GROUP LIFE INSURANCE BENEFITS*

Milwaukee Area Technical College's group life insurance policy through Unum Provident Insurance is fully paid for by the College. This insurance becomes effective after six months of employment, and the primary provisions of the policy are as follows:

- The amount of insurance in effect is based upon annual earnings rounded to the next higher \$1,000.
- The amount of insurance increases each January 1 based upon the previous year's earnings.
- Double indemnity is paid in the event of accidental death.
- Dismemberment benefits are provided according to an established schedule.
- The policy is paid up at age 65 and reduces in amount according to an established schedule.

*Subject to policy provisions

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8/1/05

GROUP LONG-TERM DISABILITY BENEFITS*

Milwaukee Area Technical College's group long term disability insurance policy through Madison National Life Insurance Company is fully paid for by the college. This insurance is designed to protect you against loss of income in the event you become totally disabled from work, and the basic provisions of the policy are as follows:

- Coverage is effective following 30 days of employment.
- Benefits are paid after a 120-day waiting period.
- Benefits provided are equal to 90 percent of monthly salary.
- Benefits are payable to age 65 or to age 70 if disability occurs after age 60.

*Subject to policy provisions.

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7/98

RETIREMENT BENEFITS*

Regular employees of Milwaukee Area Technical College become members of the Wisconsin Retirement System as of the day of employment. The College currently pays the entire cost of participation which is based upon a percentage of salary. (The percent normally varies between 8% and 11% of salary.) Primary benefits provided under the Wisconsin Retirement System include the following:

- Pension benefits are calculated by multiplying years of service by the final average monthly salary and multiplying the result by 1.6%.
- Disability benefits are provided after five years of service.
- There is an immediate vesting of "employee" contributions (5% of monthly salary).
- A death benefit is provided.
- A variety of pension annuity options are available including joint survivorship and guaranteed term annuities.

*Subject to Wisconsin Retirement System regulations.

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1/01

SICK LEAVE BENEFITS

Milwaukee Area Technical College offers its employees a generous sick leave plan. Sick leave may be used immediately following completion of the probationary period and offers the following benefits:

- 15 days of sick leave is advanced to an employee's account on September 1 of each year.
- Sick leave may be used for the personal illness of the employee and for situations where the employee is required to be absent from work for compelling personal reasons.*
- Each employee may accumulate up to 150 full days sick leave with an unlimited accumulation of half days.

* Reference labor agreement

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8/89

VACATION BENEFITS

Milwaukee Area Technical College's vacation policy is to provide Local 715 employees with time off for the purpose of rest and relaxation. Vacation must be earned before it can be utilized, and employees are notified each April 1 of the vacation accumulation which must be used during the following 15 month period. Vacation is earned according to the following schedule:

<u>Years of Service</u>	<u>Amount</u>
1 - 4	2 weeks per year
5 - 9	3 weeks per year
10 - 16	4 weeks per year
17 or more	5 weeks per year

Vacation is prorated for employees during the first year of employment.

The current labor agreement should be consulted for additional information on vacation benefits.

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2/92

PAID HOLIDAY BENEFITS

Local 715 employees are eligible for the following paid holidays immediately after beginning employment:

- New Year's Day
- Dr. Martin Luther King, Jr. Day
- Good Friday
- Easter Sunday
- Memorial Day (Last Monday in May)
- Independence Day
- Labor Day
- Thanksgiving Day
- Day following Thanksgiving Day
- Day before Christmas Day
- Christmas Day
- Day before New Year's Day
- Flexible Holiday during Christmas recess

The current labor agreement should be consulted for additional information on holidays.

L715
11/01