

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

TCHR
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 \$7.20 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.

TCHR
1/1/08

ROUTINE VISION BENEFITS

Milwaukee Area Technical College provides annual routine vision benefits to all employees who are also enrolled in one of its health plans. There is currently no employee contribution required toward the cost of this coverage. Same-sex domestic partners can be covered by the vision plan (eff. 1/1/08) with some restrictions.

Highlights of the benefits are as follows:

- One routine eye exam per year is covered in full. Employees who are enrolled in the HMO medical plan must have an “in-network” optometrist or ophthalmologist perform the exam in order for the exam to be a covered expense.
- Eligible employees and their covered dependents will receive reimbursement of up to \$125 annually toward the purchase of glasses or contact lenses.

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1/1/08

GROUP LIFE INSURANCE BENEFITS*

Milwaukee Area Technical College's group life insurance policy 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 up to the nearest \$1,000.
- The amount of insurance increases each January 1 based upon the previous year's earnings.
- The benefit is doubled in the event of accidental death.
- Dismemberment benefits are provided according to an established schedule.
- The policy's face value reduces by 25% annually from age 65 through age 67.
- The group plan is term insurance, with no accumulated cash value of any kind.
- Life insurance benefits that exceed \$50,000 are subject to taxation by IRS regulation.
- The coverage can be continued at no cost, in the event of total and permanent disability which occurs prior to age 60.

*Subject to policy provisions

TCHR
8/1/05

GROUP LONG-TERM DISABILITY BENEFITS*

Milwaukee Area Technical College's group long-term disability insurance policy is currently 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 base monthly earnings.
- Benefits are payable to age 65 (or to age 70 if disability occurs after age 60).
- Amount of benefit is offset by amount of other disability income received such as Social Security or disability pension benefits.

*Subject to policy provisions.

TCHR
1/98

RETIREMENT BENEFITS*

Regular employees of Milwaukee Area Technical College become members of the Wisconsin Retirement System (WRS) as of the first day of employment. The College currently pays both the "employee" and the "employer" contributions to the plan. The contribution each year is equal to a percent of pay. (The percent varies annually, but has recently ranged between 4% and 5.5% of annual pay for EACH of the employee and employer contributions.) Primary benefits provided under the Wisconsin Retirement System include the following:

- A pension benefit that can begin as early as age fifty-five (55) with ten (10) years of service. Pension benefits are calculated by multiplying years of credited service by 1.6% of a regular employee's final average monthly earnings.
- Disability pension benefits after five (5) years of service.
- Immediate vesting of "employee" contributions (5% of monthly salary).
- A death benefit payable to designated beneficiary(ies).
- A variety of pension annuity options that include joint survivorship and guaranteed term annuities.

*Subject to Wisconsin Retirement System regulations.

TCHR
1/01

PAID SICK DAYS

Milwaukee Area Technical College provides paid sick days to regular employees immediately upon employment. Highlights of this benefit are as follows:

- Fifteen (15) paid sick days are provided to eligible employees on September 1 of each year.
- Paid sick days may be used for the personal illness of the employee and for situations where the employee is required to be absent from work for other compelling personal reasons, as defined in the appropriate labor agreement.
- Employees can accumulate sick days for years to a maximum accumulation of one-hundred fifty (150) full days and an unlimited number of accumulated half-days.
- The value of unused sick days (up to a certain amount) can be used at retirement as retiree contributions toward retiree health insurance.

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1/1/08

SABBATICAL LEAVE BENEFITS

Milwaukee Area Technical College offers eligible employees the opportunity to take a sabbatical leave following six (6) years of service. Such employees are eligible to apply for a sabbatical leave to continue professional studies. The following conditions apply:

- Sabbatical leaves shall not be granted for less than one (1) semester or more than one (1) year.
- The employee will receive 60% of salary for the term of the sabbatical leave.
- Benefits such as medical, dental and life insurance as well as pension benefits will continue during the term of the leave. Any employee contributions required toward the cost of these policies must be paid by the employee during the term of the leave in order for them to continue.
- Employees granted a sabbatical leave must sign a written agreement to return to work at MATC for a minimum of one (1) year.
- There are a limited number of individuals from each bargaining unit who are permitted to be on sabbatical leave at the same time.

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1/1/08

PAID HOLIDAY BENEFITS

Full-time teachers and full-time non-teaching professionals who are members of AFT Local 212 are eligible for the following paid holidays immediately after beginning employment:

- New Year's Day
- Martin Luther King Jr. Day
- Good Friday
- Labor Day
- Thanksgiving Day
- Day Following Thanksgiving Day
- Christmas Day

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

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11/01