



2021 BENEFITS HIGHLIGHTS



Kids deserve the best.

At Children’s Wisconsin, Health is one of our five values, and **we have a long-standing commitment to our employees’ health and well-being.** Our generous benefit programs enrich the lives of our employees, their families and our organization.

Total Rewards – Our investment in our employees

We’re dedicated to providing employees with a Total Rewards package that is both comprehensive and competitive. Total Rewards consists of four main components: benefits, compensation, well-being and culture. Our benefits options aim to offer health coverage and financial security to our staff and their families.



Focused on being a best place to work

Our vision of Wisconsin kids being the healthiest in the nation is bold. We know it can only be accomplished in the hands of our most important resource – our employees. In addition to our Total Rewards offerings, we’re focused on providing staff continuous learning opportunities so they feel empowered to succeed and grow.

This has contributed to Children’s being recognized as a Top Workplace by the *Milwaukee Journal Sentinel* every year since 2010. We have also received three Well Workplace Gold designations by the Wellness Council of America (WELCOA). We’re proud to offer a benefits program that promotes flexibility as well as good health and wellness. Our employees can choose the plans that fit their needs.



Benefit eligibility

Employees who are a .5 full time equivalent (FTE) or greater are eligible for paid personal leave (PPL) and may enroll themselves and their eligible dependents in Children’s health, dental and vision benefits. Casual employees who work less than 20 hours per week are not offered PPL, health, dental, vision, life or disability insurance, but do have access to the benefits listed on page 7.

Some benefits are provided to employees at no cost and others require an employee contribution. Most benefits are effective the first of the month following one full calendar month of employment. For example, benefits would go into effect Aug. 1 for someone hired on June 14. PPL and education assistance have longer eligibility dates.





HEALTH PLANS

Children's offers three health plan options for employees and their dependents:

- UMR High-Deductible Health Plan 1 (HDHP 1)
- UMR High-Deductible Health Plan 2 (HDHP 2)
- UMR Exclusive Provider Organization (EPO) Plan

The HDHP 1 Plan and HDHP 2 Plan include the option for employees to contribute pre-tax dollars to a health savings account (HSA). The HSA is used to pay for eligible out-of-pocket health, vision and dental expenses.

Summary of health coverage and premium rates

	Health plans (UHC Choice Plus Network)			
	High-Deductible 2 (HDHP2)	High-Deductible 1 (HDHP1)	Exclusive Provider Organization (EPO)	
Annual deductible				
Employee only coverage	\$2,500	\$1,700	\$1,250	
Family coverage	\$5,000 ¹	\$3,700 ¹	\$2,750	
Annual out-of-pocket max				
Employee only coverage	\$5,000	\$3,700	\$3,000	
Family coverage	\$10,000	\$7,400	\$5,750	
HSA employer contribution ²				
Employee only coverage	\$500 ²	\$250 ²	n/a	
Family coverage	\$1,000 ²	\$500 ²	n/a	
Coverage				
In-network co-insurance	80% (90% if services are performed with a Children's provider)			
In-network preventive care	100%			
Office visits	Covered at 80% after deductible is met (90% if services are with a Children's provider)		\$30 Primary \$40 Specialist	
Prescription coverage	Deductible/co-insurance (Some medications, such as those to maintain conditions like high blood pressure, cholesterol, diabetes and depression, are covered at 100% if they're generic or 90% if they're a preferred brand name, with no deductible when filled at the Children's Employee Prescription Center.)		Employee Prescription Center	
Level 1 = Generic			\$5	Retail pharmacy \$10
Level 2 = Preferred brand drugs			20%: min \$30/ max \$60	20%: min \$35/ max \$60
Level 3 = Non-preferred brand drugs			30%: min \$40/ max \$85	30%: min \$45/ max \$85
Level 4 = Specialty			\$125	
<i>Mail order and 90-day retail also available</i>				
Per pay period employee contributions (1.0 FTE, .9 FTE 12-hour shifts, .6 FTE weekend, 7/70)				
Employee only ^{3,4}	\$61	\$102	\$134	
Employee + spouse ^{3,4}	\$129	\$211	\$275	
Employee + child(ren) ^{3,4}	\$111	\$187	\$246	
Full family ^{3,4}	\$147	\$273	\$356	
Per pay period employee contributions (.5 FTE - .9 FTE)				
Employee only ⁴	\$79	\$150	\$184	
Employee + spouse ⁴	\$182	\$307	\$376	
Employee + child(ren) ⁴	\$160	\$268	\$338	
Full family ⁴	\$235	\$397	\$486	

¹HDHP requires that the family deductible is met if the employee has dependent coverage.

²Employer HSA contribution amounts are prorated for employees whose coverage is effective after Jan. 1, 2021.

³Employee Premium Discount Program available for those who qualify based on financial need.

⁴An additional tobacco surcharge of \$23.08 per pay period may apply (per employee and spouse) and an additional spousal surcharge of \$69.23 per pay period may apply.



DENTAL PLANS

Children's offers two CIGNA dental plan options for employees and their dependents:

- CIGNA Preferred Provider Organization (PPO) Plan
- CIGNA Exclusive Provider Organization (EPO) Plan

Summary of dental coverage and premium rates

CIGNA dental plans				
Plan	Checkups	Deductible	Coverage	Orthodontia
Standard PPO	100%	\$25 single \$50 family	75% basic 50% major	50% to \$1,500
EPO (must use CIGNA DPPO Advantage Provider)	100%	none	90% basic 75% major	60% to \$2,500
Per pay period employee contributions				
Plan	Single	Family		
Standard	\$8.26	\$22.32		
EPO	\$15.08	\$39.38		



VISION PLAN

Children's offers one vision plan through Spectera for employees and their dependents.

Summary of vision coverage and premium rates

Spectera vision plan			
	Frequency	In-network	Out-of-network
Eye exam	every calendar year	100% after \$10 co-pay	\$40 allowance
Standard lenses	every calendar year	100%	\$40-\$80 allowance
Frames	every other calendar year	\$25 co-pay + \$150 allowance	\$45 allowance
Contact lenses (covered in lieu of frames and lenses)	every calendar year	\$25 co-pay + \$150 allowance	\$150 allowance
Per pay period employee contributions			
	Single	Family	
	\$3.30	\$8.70	



DEPENDENT CARE

Finding trusted care for children or adult and elder loved ones can be a challenge, especially at the last minute. Children’s partners with Bright Horizons to offer benefit-eligible employees up to 80 hours a year of subsidized dependent care backup services. **Children’s also matches \$1 for \$1 on the first \$500** staff puts into their dependent care flexible spending account (FSA) to help pay for their family’s eligible dependent daycare needs. Employees must elect this account each year to receive the match.



SHARED RETIREMENT SAVINGS PLAN (403(B)/401(K))

Children’s offers a shared retirement savings plan – 403(b) or 401(k) – that can help employees protect the health of their financial future and retirement. The plan consists of two parts:

1. A discretionary matching contribution* from Children’s of 50 cents on the dollar, on the first 8 percent of an employee’s pay that’s contributed.
2. A service-based contribution from Children’s that begins after three years of benefit service and increases based on years of service.

Years of benefit service	Employer service-based contribution	+	Employer matching contribution	=	Maximum Children’s contribution
0-2 yrs.	0%		50% on first 8% of an employee’s contributions (maximum match of 4%)		4%
3-4 yrs.	2%				6%
5-9 yrs.	3%				7%
10-19 yrs.	4%				8%
20+ yrs.	5%				9%

*Matching contributions are vested after two calendar years with at least 1,000 hours of vesting service. A Roth option is also available.

Employees are automatically enrolled in the plan upon hire with a 3 percent deferral election. Fidelity administers the plan and can be contacted to change the election.

The following are not eligible for the service-based employer contributions:

Primary Care Physicians (CMG); Children’s Physician Group (CPG) employees in the Primary Care division.



WELLNESS PROGRAM

Healthy Rewards is Children’s coordinated approach to wellness activities and programs designed to improve your health and well-being*. The goal of Healthy Rewards is to help employees and their families live healthier, stay well and feel good – all while earning Healthy Rewards credits.



As points add up, the cost of health insurance goes down. An employee and his or her spouse could jointly save as much as \$900 on their premiums for the following year. If a benefit-eligible employee chooses not to enroll in the plan, he or she can use earned points for a gift card incentive.

*In addition to program challenges and events, Healthy Rewards offers employees a Baby Steps program and, at some work locations, healthy dining discounts and on-site fitness/wellness classes.



PAID PERSONAL LEAVE

Children’s provides paid personal leave (PPL) hours that employees can use when they are away from work due to sickness, vacation and holidays recognized by the organization.* Organization-recognized holidays will be automatically deducted from an employee’s PPL bank unless the employee works on those holidays.

Employees begin to accrue PPL the date they’re hired. There is a 90-day waiting period before PPL can be used. PPL can be used prior to the waiting period for illness or emergencies. Up to two years of carryover is allowed.

Full-time employees in non-management positions accrue PPL according to the following schedule.

Years of benefit service	Hours earned per pay period*	Days accrued per year*
0-2	7.07	23
2-5	8.61	28
5-10	9.23	30
10-15	10.15	33
15-20	10.76	35
20+	11.69	38

Benefit shown is pro-rated for regular part-time employees. Bereavement, jury duty and military leave also available.

*Children’s Wisconsin recognizes these holidays: New Year’s Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving and Christmas.



PAID PARENTAL LEAVE

Children's offers paid parental leave to benefit-eligible employees with two years of benefit-eligible service. Paid parental leave provides two weeks of paid time off to be taken in a continuous block of leave following the birth of the employee's child. This benefit provides additional flexibility and time for the employee to bond with their baby following the birth, adjust to their new family situation and balance their professional responsibilities.



OTHER BENEFITS

Other benefits for benefit-eligible employees

- Short-term disability insurance at 66 2/3 percent of weekly base wages, maximum of \$3,000 per week
- Long-term disability coverage at 60 percent of base salary for full-time and .9 FTE employees working 12-hour shifts; option for part-time to elect this coverage
- Life insurance at two times base wages; option to purchase additional life insurance for employees and their families at competitive group rates
- Education assistance up to \$3,000 per year; employees are eligible after six months of benefit-eligible employment
- Adoption reimbursement up to \$5,000 per child plus two weeks of paid leave
- Business travel accident insurance
- Medical and dependent care flexible spending accounts

Benefits for all employees

- Shared retirement savings plan
- Edvest College Savings Program
- Employee referral bonuses
- Employee assistance program
- Children's medical services discount
- Children's pharmacy discounts
- Nursing scholarships
- Reimbursement for NCLEX nursing review course
- Free parking
- Employee events
- Smoke-free and tobacco-free work site
- Free admission to Betty Brinn Children's Museum

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