

# CITY OF LA CROSSE 2025 BENEFIT SUMMARY

## IAFF Local #127

To follow is a brief summary of the benefits that the City of La Crosse offers to its employees. A complete packet of benefit information will be provided to the candidate selected for the position.

1) **Medical Benefit Plan** - Effective first of month following one month of employment, i.e. if start July 10, 2025, effective September 1, 2025 (assuming enrollment form received by applicable deadline). *Brief* summary of current benefits; Two Plan Options:

**1a) Traditional Plan:** Premium - \$101.96/month single plan; \$210.86/month limited family (2 person) plan; or \$256.70/month for family plan (new employees receive the Health Risk Assessment incentivized rate). In-network benefit: deductible \$600 per person /\$1800 per family per calendar year: office visit co-pay of \$30.00/visit then most covered services are paid at 90% and member pays a 10% co-insurance to a co-insurance maximum of \$1400 per person or \$4200 per family. Prescription drugs: Formulary generic: \$20 co-pay retail (30 day)/\$40 mail (90 day)/\$60 retail (90 day) and Formulary brand name: \$35 retail (30 day)/\$70 mail (90 day)/\$105 retail (90 day).

**1b) High Deductible Health Plan:** Premium - \$33.96/month single plan; \$70.22/month limited family (2 person) plan; or \$85.50/month for family plan (new employees receive the Health Risk Assessment incentivized rate). In-network benefit: deductible \$3500 per person /\$7000 per family per calendar year: *All eligible medical & prescription drug costs apply to the deductible.* Once deductible met, office visit co-pay of \$20.00, inpatient/outpatient facility or surgical copay of \$150. Prescription drug copays (after deductible met): Formulary generic: \$0 Formulary brand name: \$20 mail (30 day)/\$40 mail (90 day)/\$60 retail (90 day). Out-of-pocket maximum \$7,000/person and \$14,000/family. Health Savings Account available with election of HDHP. 2025 IRS Annual Contribution limits: Single - \$4300/Family - \$8550/Age 55 & Older Catch-up \$1000

A Schedule of Benefits and Summary of Benefits & Coverage providing more details will be provided to selected candidate. *Note: Employees hired on or after 7/1/13 are not eligible for retiree medical benefit plan coverage.*

2) **Pension (Wisconsin Retirement System-WRS)** - Automatic enrollment effective date of hire. Contributions rates are a percentage of earnings divided between employees and employers and are adjusted annually. Employees are required to pay 50% of the total WRS contribution rate for “general” employees (equals 6.95% for 2025). You must be vested and at minimum retirement age (55) to be eligible for a benefit that includes employer contributions.

3) **Life Insurance** – Deadline to enroll is thirty days from date of hire. If enroll, coverage for claim purposes is the date the form is turned into HR or date of hire, whichever is later. Basic coverage for employee based on salary, i.e. if employee salary is \$39,724 – basic coverage would be rounded up to \$40,000. Monthly premium would be \$.40. Up to three additional units and a supplemental unit also available; each unit coverage would be the same as basic (\$40,000) and premiums for each unit are based on employee’s age and salary. Spouse/dependent coverage options also available. Coverage/premiums updated each July based on prior year’s salary.

4) **Dental Plan** - Effective first of month following one month of employment (assuming enrollment form received by applicable deadline). Employees can choose between two different dental plans (Low & High). An open enrollment is held every year (fall). Monthly premiums are below:

2025 Plan	Delta Dental Plan – See Summary of Benefits for complete details	Premium if enrolled in City Health Plan		Premium if Not enrolled in City Health Plan	
		Employee	Family	Employee	Family
Low Plan	In Network / Out of Network*				
	Annual Maximum per person	\$1,000	\$500	\$13.35	\$36.63
	Preventive (no Deductible)	100%	70%	\$26.70	\$73.26
	Limited Basic Services	80%	50%		
	Deductible \$50/person/\$150/per family. No orthodontic or Major services. *Out of Network paid off an allowable amount.				
High Plan	In & Out of Network Benefit. Annual Maximum \$2,000 per person. Preventive 100% (no Deductible); Basic Services 80%; Major Services 50%; Deductible \$50/person/\$150/per family. Orthodontic services at 50% with a \$1,500 lifetime benefit	\$22.47	\$64.66	\$44.93	\$129.32

- 5) **Vision Plan** – This is a voluntary plan, completely funded by the employee. Effective first of the month following 30 days of employment (assuming enrollment form received by applicable deadline). Detailed information provided at benefit orientation.

2025 Monthly Premiums	
• Emp. Only	\$5.93
• Emp. + spouse	\$11.87
• Emp. + child(ren)	\$13.39
• Emp. + family	\$20.71

- 6) **Income Continuation Insurance** – A short- or long-term disability insurance that would pay employee up to 75% of earnings (based on prior year’s salary) while employee is disabled and off work due to an illness/injury. Deadline to enroll is thirty days from date of hire. If enroll, coverage would be effective the first of the month on or following date of hire. Various options available for waiting periods. There is a “premium holiday” in 2025.
- 7) **457 Deferred Compensation Plan** - May enroll at any time. This is a retirement investment program in which you are allowed to defer money pre-tax into a retirement investment account. It involves employee contributions only.
- 8) **Payroll Roth IRA** - Employees may elect for payroll deductions to be placed in a Roth IRA. May enroll at any time.
- 9) **Section #125 Plan** - This is a flexible spending account in which you can defer money from your paycheck pre-tax to a dependent care or medical account. Plan limits for 2025 are \$5,000 for dependent care; \$3,300 for medical. You are then allowed to submit applicable expenses to the plan for reimbursement or use a pre-paid Debit card to pay for eligible expenses. The 2025 plan year for deductions is January 1, 2025, through December 31, 2025, and the plan year for incurring expenses is January 1, 2025, through March 15, 2026. If enroll by applicable deadline, a new employee’s plan year would begin the first of the month following one full month of employment. Open enrollment to enroll in the next plan year held every fall.
- 10) **Vacation** (for employees on a platoon system):  
Six (6) shift days after one (1) year of continuous service.  
Eight (8) shift days after three (3) years of continuous service.  
Twelve (12) shift days after seven (7) years of continuous service.  
Fourteen (14) shift days after fourteen (14) years of continuous service.  
Sixteen (16) shift days after sixteen (16) years of continuous service.  
Eighteen (18) shift days after twenty years of continuous service.  
Twenty (20) shift days after twenty-six (26) years of continuous service.

- 11) **Sick Leave** – employees accumulate sick leave at a rate of .75 shift days per month for each month of employment. The sick leave credits shall be allowed to accumulate to a maximum of 80 shift days. Use of sick leave is for employee’s illness or injury or their priority family members. Platoon shift employees may use up to 5 shift days of accumulated sick leave credits for personal business with the approval of their supervisor. (*Use of personal business days is not available during the first 6 months.*) Use of sick leave for personal business shall be deducted from sick leave accumulation. At retirement, the City will make a lump sum payment to the retiring employee in the amount equal to seventy (70%) percent of the amount of accrued sick leave on record at the time of retirement, assuming eligibility requirements have been met.

- 12) **Holidays** – All full-time employees are granted paid holidays as follows: New Year’s Day, Martin Luther King Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, the day after Thanksgiving, Christmas Eve, and Christmas Day.

*(See collective bargaining agreement for more details. If this summary and the collective bargaining agreement conflict, the collective bargaining agreement will control.)*