

# 2026 Benefits Guide

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This brochure summarizes the benefit plans that are available to Outagamie County eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee of benefits

## A Message to Our Employees

### On the OC team

Outagamie County employs more than 1,400 talented and diverse people who provide a broad array of services to over 180,000 residents. We offer a wide variety of interesting careers for people who want to make a difference in our communities. While we work to deliver high-quality services that improve the lives of our residents, our employees are the heart of our success.

Our benefit package is designed to support your health, promote work-life balance, protect what matters most to you, and help secure your financial future into retirement. The purpose of this booklet is to provide a high-level overview of the benefits provided to you as an employee of Outagamie County.

Refer to the Employee Handbook for additional information on each benefit.

### USI MyBenefits2GO App

Outagamie County is pleased to offer on-the-go access to key benefit information through the USI MYBenefits2GO App. Download in the App Store or Google Play Store and enter code P39899 in the app to access your benefit highlights.

## Benefits Information When You Need It Most

### Outagamie County

#### FIND IT IN THE APP STORE

Search for '**MyBenefits2GO**' and download our free app.

Enter this code when prompted:

**P39899**

#### HIGHLIGHTS OF THE MyBenefits2GO APP

- Access benefits information on the go
- Convenient contact information for Carriers and HR
- Organized plan information in one place
- View the most updated plan information
- Store your ID cards in the app



## Benefits for You & Your Family

Outagamie County is pleased to announce our 2026 benefits program, which is designed to help you stay healthy, feel secure, and maintain a work/life balance. Offering a competitive benefits package is just one way we strive to provide our employees with a rewarding workplace. Please read the information provided in this guide carefully. For more information about our plans, please visit Outagamie County's intranet site at [myoc.org](http://myoc.org). Listed below are the Outagamie County benefits available during open enrollment:

- Medical
- Dental
- Vision
- Voluntary Short-Term Disability
- FSA Plan
- Optional Life Insurance
- Optional Dependent Life Insurance
- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance

### Who is Eligible?

Most employees working at least 20 hours per week and Deputy Sheriff's Association employees working at least 30 hours per week may participate in the Outagamie County benefits program as well as their eligible dependents.

Generally, for the Outagamie County benefits program, dependents are defined as:

- Your spouse
- Dependent "child" up to age 26. (Child means the employee's natural child, step-child or adopted child and any other child as defined in the certificate of coverage).



### When and How Do I Enroll?

Open enrollment will be conducted October 27, 2025 – November 13, 2025.

All eligible employees are **required** to complete the enrollment process in Tyler Employee Self Service (ESS), even if you do not wish to make any changes to your benefits. There is an option to waive coverage if you do not want to enroll in the insurance. **If you do not make your insurance selections by the deadline, you will not have any insurance coverage for 2026.**

New hires must complete the enrollment process in Tyler ESS and return all written forms within 30 days of date of hire.

### When is My Coverage Effective?

The effective date for your benefits is 01/01/2026.

New hires are effective the first of the month following 1 full month of employment.

### Changing Coverage During the Year

You can change your coverage during the year when you experience a qualified change in status, such as marriage, divorce, birth, adoption, placement for adoption, or loss of coverage. The change must be reported to the Human Resources Department within 30 days of the event. Documentation of certain events is required along with the appropriate enrollment forms within the 30 days of date of the event.

The change must be consistent with the event. For example, if your dependent child no longer meets eligibility requirements, you can drop coverage only for that dependent.



## Medical Insurance

Outagamie County is offering medical coverage through Group Health Trust (GHT) for 2026. The chart on the following page is a brief outline of the plan. For further information about the plans, please visit Outagamie County's intranet site at [myoc.org](http://myoc.org). Please note that UMR is the plan administrator for GHT. CVS/Caremark administers the prescription drug program for the County.

There are two plan designs to choose from – a high deductible, Health Savings Account (HSA) compatible plan and a low deductible, traditional plan design. The network used for both plans is the United HealthCare Choice Plus network. It is a robust network that has providers available nationwide.

### BALANCE BILLING

The amount that the plan pays for covered services is based on the allowed amount. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference. Always use an in-network provider for the highest coverage of services.

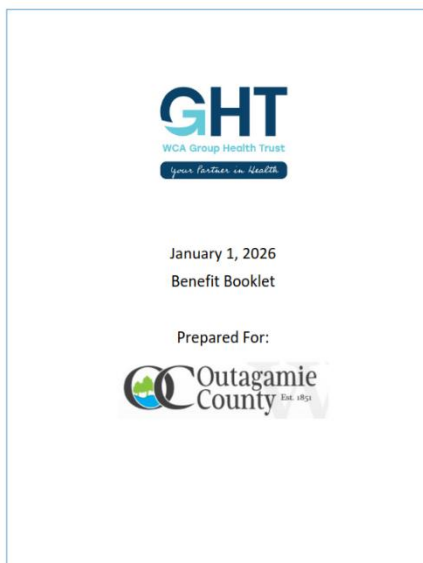
### SUMMARY OF BENEFITS COVERAGE

Refer to your Summary Plan Description (SPD) or Summary of Benefit Coverage (SBC) for a more detailed explanation about your health plan benefits, including mail order prescriptions and other health services.

### QUESTIONS?

Call UMR's Plan Advisors at **1-800-207-3172** or call the phone number on the back of your ID card or visit [www.umar.com](http://www.umar.com).

Please refer to the GHT Benefit Booklet as well for further contact information, plan details and value-added services.



## Medical Benefits Overview

| Benefit Coverage                         | GHT – Plan 1<br>High Deductible \$2000 – 80% |                         | GHT – Plan 2<br>Low Deductible \$1000 - \$35 |                                |
|--|--|-------------------------|--|--------------------------------|
|  | In-Network Benefits                          | Out-of-Network Benefits | In-Network Benefits                          | Out-of-Network Benefits        |
| <b>Annual Deductible</b>                 |  |                         |  |                                |
| Individual                               | \$2,000                                      | \$4,000                 | \$1,000                                      | \$2,000                        |
| Family                                   | \$4,000                                      | \$8,000                 | \$2,000                                      | \$4,000                        |
| Coinsurance                              | 80%  | 60%                     | 90%  | 70%                            |
| <b>Maximum Out-of-Pocket*</b>            |  |                         |  |                                |
| Individual                               | \$3,000                                      | \$6,000                 | \$2,750                                      | \$5,500                        |
| Family                                   | \$6,000                                      | \$12,000                | \$5,500                                      | \$11,000                       |
| <b>Physician Office Visit</b>            |  |                         |  |                                |
| Primary Care                             | 80% after deductible                         | 60% after deductible    | \$35 copay                                   | 70% after deductible           |
| Specialty Care                           | 80% after deductible                         | 60% after deductible    | \$35 copay                                   | 70% after deductible           |
| <b>Preventive Care</b>                   |  |                         |  |                                |
| Adult Periodic Exams                     | 100%   | 60% after deductible    | 100%   | 70% after deductible           |
| Well-Child Care                          | 100%   | 60% after deductible    | 100%   | 70% after deductible           |
| <b>Diagnostic Services</b>               |  |                         |  |                                |
| X-ray and Lab Tests                      | 80% after deductible                         | 60% after deductible    | 90% after deductible                         | 70% after deductible           |
| Complex Radiology                        | 80% after deductible                         | 60% after deductible    | 90% after deductible                         | 70% after deductible           |
| Urgent Care Facility                     | 80% after deductible                         | 80% after deductible    | \$35 copay                                   | \$35 copay                     |
| Emergency Room Facility Charges*         | 80% after deductible                         | 80% after deductible    | \$100 copay waived if admitted               | \$100 copay waived if admitted |
| Inpatient Facility Charges               | 80% after deductible                         | 60% after deductible    | 90% after deductible                         | 70% after deductible           |
| Outpatient Facility and Surgical Charges | 80% after deductible                         | 60% after deductible    | 90% after deductible                         | 70% after deductible           |
| <b>Mental Health</b>                     |  |                         |  |                                |
| Inpatient                                | 80% after deductible                         | 60% after deductible    | 90% after deductible                         | 70% after deductible           |
| Outpatient                               | 80% after deductible                         | 60% after deductible    | 90% after deductible                         | 70% after deductible           |
| <b>Substance Abuse</b>                   |  |                         |  |                                |
| Inpatient                                | 80% after deductible                         | 60% after deductible    | 90% after deductible                         | 70% after deductible           |
| Outpatient                               | 80% after deductible                         | 60% after deductible    | 90% after deductible                         | 70% after deductible           |
| <b>Other Services</b>                    |  |                         |  |                                |
| Chiropractic                             | 80% after deductible                         | 60% after deductible    | \$35 copay                                   | 70% after deductible           |
| <b>Retail Pharmacy (30 Day Supply)</b>   |  |                         |  |                                |
| Generic (Tier 1)                         | 80% after deductible                         |                         | \$10 copay                                   |                                |
| Preferred (Tier 2)                       | 80% after deductible                         |                         | \$25 copay                                   |                                |
| Non-Preferred (Tier 3)                   | 80% after deductible                         |                         | \$50 copay                                   |                                |
| Preferred Specialty (Tier 4)             | 80% after deductible                         |                         | \$50 copay                                   |                                |



| Benefit Coverage                           | GHT – Plan 1<br>High Deductible \$2000 – 80% |                         | GHT – Plan 2<br>Low Deductible \$1000 - \$35 |                         |
|--|--|-------------------------|--|-------------------------|
|  | In-Network Benefits                          | Out-of-Network Benefits | In-Network Benefits                          | Out-of-Network Benefits |
| <b>Mail Order Pharmacy (90 Day Supply)</b> |  |                         |  |                         |
| Generic (Tier 1)                           | 80% after deductible                         |                         | \$20 copay                                   |                         |
| Preferred (Tier 2)                         | 80% after deductible                         |                         | \$50 copay                                   |                         |
| Non-Preferred (Tier 3)                     | 80% after deductible                         |                         | \$100 copay                                  |                         |
| Preferred Specialty (Tier 4)               | Not covered                                  |                         | Not covered                                  |                         |

## Employee Contributions (Per Pay Period)

### HEALTH INSURANCE 30 Or More Hours Per Week

| Employee Deduction Per Pay Period  | <u>Without Health Risk Assessment *</u> |                | <u>With Health Risk Assessment Incentive</u> |                |
|--|---|----------------|--|----------------|
|  | High Deductible                         | Low Deductible | High Deductible                              | Low Deductible |
| Single Biweekly  | \$46.25                                 | \$95.89        | \$37.25                                      | \$86.89        |
| Family Biweekly  | \$116.73                                | \$244.41       | \$98.73                                      | \$226.41       |
| Single Hwy Semimonthly   | \$50.10                                 | \$103.88       | \$40.35                                      | \$94.13        |
| Family Hwy Semimonthly   | \$126.46                                | \$264.77       | \$106.96                                     | \$245.27       |
| Eligibility begins 1 <sup>st</sup> of the month following one (1) full month of employment. *New hires receive the Health Risk Assessment (HRA) credit for the year in which they are hired. |   |                |  |                |

### HEALTH INSURANCE 20 to Less Than 30 Hours Per Week\*\*

| Employee Deduction Per Pay Period  | <u>Without Health Risk Assessment *</u> |                | <u>With Health Risk Assessment Incentive</u> |                |
|--|---|----------------|--|----------------|
|  | High Deductible                         | Low Deductible | High Deductible                              | Low Deductible |
| Single Biweekly  | \$146.03                                | \$213.19       | \$139.53                                     | \$206.69       |
| Family Biweekly  | \$377.06                                | \$551.21       | \$364.06                                     | \$538.21       |
| Eligibility begins 1 <sup>st</sup> of the month following one (1) full month of employment. *New hires receive the Health Risk Assessment (HRA) credit for the year in which they are hired. |   |                |  |                |
| **Deputy Sheriff's Association benefit eligibility is 30 hours per week.   |   |                |  |                |

## Health Savings Account

Employees who enroll in the High Deductible Health Plan may open a Health Savings Account (HSA) to set aside money on a pre-tax basis to pay for qualified medical expenses. By using untaxed dollars in an HSA to pay for deductibles, copays, coinsurance, and other expenses, you can lower your overall health costs. Unspent funds in an HSA roll over year to year.

Outagamie County will make an annual contribution to your HSA as indicated below on the same day as the first paycheck in January. Employees whose health insurance becomes effective mid-year will receive a prorated contribution.

|                   |                     |                       |
|-------------------|---------------------|-----------------------|
| <b>Full Time:</b> | <b>Single \$800</b> | <b>Family \$1,600</b> |
| <b>Part Time:</b> | <b>Single \$520</b> | <b>Family \$1,040</b> |

The IRS maximum allowable contribution to the health savings account for 2026 will be \$4,400 for a single plan and \$8,750 for a family plan. The maximum contribution does include both the employee and the employer contributions combined. If your coverage under the high deductible health plan starts mid-year, then the maximum contribution amount is prorated based on the number of months you are covered by the high deductible health plan. If you are at least age 55 by the end of the calendar year and not covered by Medicare, you may make an additional catch-up contribution of \$1,000.

### How do I use the HSA to pay for medical care?

It is rather simple. Here are the steps:

1. You and/or Outagamie County deposit money into the HSA.
2. You or a dependent receives medical services.
3. A bill for medical services is submitted as a claim to UMR.
4. You receive an Explanation of Benefits for the service, which will reflect the amount due to the provider.
5. At this time, you can choose to:
  - Use your HSA funds to pay the provider directly for the amount due
  - Pay the provider with personal funds and request reimbursement
  - Use your funds and save your HSA dollars for future medical expenses
6. Process repeats until deductible and out-of-pocket maximums are met, after which benefits are paid for the remaining plan year.

### How do I find information about medical costs and quality so I can make informed choices?

Call Plan Advisor at **1-800-207-3172** or log on to [www.umar.com](http://www.umar.com) to search for providers and clinics that offer the medical services you need at the best cost.

### Can I withdraw money from an HSA for nonmedical expenses?

Yes, but if you withdraw funds for nonmedical expenses before you turn 65, you must pay taxes on the money and a 20% penalty. If you take money out after you turn 65, you pay normal income taxes but no penalties.



## Outagamie County Employee & Family Clinic (On Site) and Employer Shared Clinic (inside ThedaCare Gateway site)

The Outagamie County Employee & Family Clinic is at no cost to Outagamie County employees and dependents (ages 12 months and older; PT age 13 & up) enrolled in a County health insurance plan. Health coaching is available at no cost to all employees. Health coaching is also available to dependents (age 12 yrs and up) enrolled in a County health insurance plan.

### Outagamie County Onsite/Shared Clinic Health Care Services



### Know Your Practitioners



**Whitney Haglund**  
Nurse Practitioner  
Onsite Clinic

See me for:

- Physicals (Annual, Sport, Camp, Pre-op)
- Chronic Condition Optimization
- Care Coordination
- Medication Management
- Lifestyle Education & Coaching
- Tobacco & Alcohol Cessation
- Referral to Specialty Services & Preventative Testing
- Simple Medical Procedures (Warts, Skin Tags, Ear Flushes)
- Vaccines, Labs, & Rapid Testing



**Katie Denney**  
Nurse Practitioner  
Shared Clinic

See me for:

- Physicals (Annual, Sport, Camp, Pre-op)
- Chronic Condition Optimization
- Care Coordination
- Medication Management
- Lifestyle Education & Coaching
- Tobacco & Alcohol Cessation
- Referral to Specialty Services & Preventative Testing
- Simple Medical Procedures (Warts, Skin Tags, Ear Flushes)
- Vaccines, Labs, & Rapid Testing



**Hannah Porter**  
Licensed Practical Nurse  
Onsite Clinic

See me for:

- Lab Draws
- MyChart Messaging
- Clinic Coordination

Scan the  
QR code to  
schedule an  
appointment

Scan me



Schedule your appointment through [MyThedaCare.org](https://MyThedaCare.org)



# Outagamie County Onsite/Shared Clinic Health Care Services



## Know Your Practitioners



**Brenda Schanhofer**  
Health Coach  
Onsite & Shared Clinics

See me for:

- Blood Pressure Checks
- Weight Management
- Tobacco Cessation
- Stress Management
- Individual Exercise Program
- Diabetes Management
- Healthy Lifestyle Coaching
- Nutrition Coaching
- Fitness Assessment and Plan
- Health Risk Assessment Follow-up



**Dan Haugly**  
Physical Therapist  
Onsite Clinic

See me for:

- Injury Prevention
- Proactive Early Intervention
- Post-Operative Rehab
- Post-Injury Treatment

Scan the  
QR code to  
schedule an  
appointment

Scan me



**Outagamie County Employee & Family Clinic**  
320 S. Walnut Street, Appleton  
920-832-7842

Monday: 7:00 am – 4:30 pm  
Tuesday: 7:00 am – 4:30 pm  
Wednesday: 7:00 am – 4:30 pm  
Thursday: 7:00 am – 4:30 pm  
Friday: 7:00 am – 4:30 pm

See MyThedaCare.org for specific appointment times

**Employer Shared Clinic**  
3925 N. Gateway Drive, Appleton  
920-454-8475

Monday: 7:00 am – 5:00 pm  
Tuesday: 7:00 am – 5:00 pm  
Wednesday: 7:00 am – 5:00 pm  
Thursday: 7:00 am – 5:00 pm  
Friday: 7:00 am – 5:00 pm

Schedule your appointment through [MyThedaCare.org](https://MyThedaCare.org)



## Dental Insurance



The chart below is a brief outline of the plan. Please see Outagamie County's intranet site at [myoc.org](http://myoc.org) for complete plan details. For questions about Delta Dental coverage or providers, please contact Delta Dental at 1-800-236-3712 or [www.deltadentalwi.com](http://www.deltadentalwi.com).

| Benefit Coverage                                     | Delta Dental of Wisconsin Inc.<br>Dental Triple Option<br>91402 |                  |                         |
|--|---|------------------|-------------------------|
|  | PPO Dentists  | Premier Dentists | Out of Network Dentists |
| <b>Annual Deductible</b>                             |   |                  |                         |
| Individual   | \$25  | \$25             | \$25                    |
| Family   | \$100   | \$100            | \$100                   |
| Waived for Preventive Care?                          | Yes   | Yes              | Yes                     |
| <b>Annual Maximum</b>                                |   |                  |                         |
| Per Person / Family                                  | \$1,500   | \$1,500          | \$1,500                 |
| Preventive   | 100%  | 100%             | 100%                    |
| Basic  | 80%   | 80%              | 80%                     |
| Major  | 50%   | 50%              | 50%                     |
| <b>Orthodontia</b>                                   |   |                  |                         |
| Benefit Percentage                                   | 50%   | 50%              | 50%                     |
| Adults (and Covered Full-Time Students, if Eligible) | Covered   | Covered          | Covered                 |
| Dependent Child(ren)                                 | Covered   | Covered          | Covered                 |
| Lifetime Maximum                                     | \$1,500   | \$1,500          | \$1,500                 |

| Employee Contributions (Per Pay Period) |         |
|---|---------|
| Full-Time Biweekly                      |         |
| Employee                                | \$6.57  |
| Employee & 1 Dep                        | \$12.78 |
| Employee & 2+ Deps                      | \$20.73 |
| Full-Time Highway Semimonthly           |         |
| Employee                                | \$7.12  |
| Employee & 1 Dep                        | \$13.85 |
| Employee & 2+ Deps                      | \$22.46 |
| Part-time Biweekly                      |         |
| Employee                                | \$9.39  |
| Employee & 1 Dep                        | \$18.26 |
| Employee & 2+ Deps                      | \$29.62 |

## Vision Insurance



Outagamie County Vision Insurance is available through DeltaVision and uses the EyeMed Insight provider network. The chart below is a brief outline of the plan. Please refer to the summary plan description for complete plan details. For questions about the plan or assistance in finding in-plan providers, please go to [deltadentalwi.com](http://deltadentalwi.com) or contact Delta at 1-800-236-3712.

| Benefit Coverage  | DeltaVision<br>EyeMed Insight Network                               |
|---|---|
| <b>Copay</b>  |   |
| Routine Exams (Annual)  | \$20 copay  |
| <b>Vision Materials</b>   |   |
| Materials Copay   | \$20 copay  |
| Lenses  | Benefit varies by type of lens. Covered every 12 months             |
| Contacts<br>Covered in lieu of<br>frames/lenses.<br>Medically necessary contacts<br>may be covered at a higher<br>benefit level | Elective contacts covered up to \$130.00 allowance every 12 months. |
| Frames  | Covered at Up to \$130 allowance every other year every 24 months   |

| Employee Contributions (Per Pay Period)    |        |
|--|--------|
| <b>Biweekly</b>                            |        |
| Employee                                   | \$2.93 |
| Employee & Spouse                          | \$4.69 |
| Employee & Child(ren)                      | \$4.79 |
| Employee & Spouse &<br>Child(ren) (Family) | \$7.72 |
| <b>HWY Semimonthly</b>                     |        |
| Employee                                   | \$3.18 |
| Employee & Spouse                          | \$5.08 |
| Employee & Child(ren)                      | \$5.19 |
| Employee & Spouse &<br>Child(ren) (Family) | \$8.36 |

## Flexible Spending Accounts



The Flexible Spending Account (FSA) plan with Diversified Benefit Services, Inc. allows you to set aside pre-tax dollars to cover qualified expenses you would normally pay out of your pocket with post-tax dollars. The plan is comprised of a health care spending account and a dependent care account. You pay no federal or state income taxes on the money you place in an FSA.

**Note that employees participating in the HDHP are able to contribute pre-tax to the Health Savings Account (HSA) which is why they cannot participate in the Flexible Savings Account (FSA). You may, however, still participate in the dependent care account.**

### How an FSA works:

Choose a specific amount of money to contribute each pay period, pre-tax, to one or both accounts during the year.

The amount is automatically deducted from your pay at the same level each pay period.

As you incur eligible expenses, you may use your flexible spending debit card to pay at the point of service **OR** submit the appropriate paperwork to be reimbursed by the plan.

### Important rules to keep in mind:

The IRS has a strict “use it or lose it” rule. If you do not use the full amount in your FSA, you will lose any remaining funds.

Once you enroll in the FSA, you cannot change your contribution amount during the year unless you experience a qualifying life event.

You cannot transfer funds from one FSA to another.

Please plan your FSA contributions carefully, as any funds not used by the end of the year will be forfeited. Re-enrollment is required each year.

| Maximum Annual Election |         |
|-------------------------|---------|
| Health Care FSA         | \$3,400 |
| Dependent Care FSA      | \$7,500 |

## Life Offerings



### Life Insurance

Outagamie County offers no cost life insurance to full time employees. Life insurance provides a lump sum payment of \$50,000 to your beneficiary in the event of your passing. This insurance only covers you while you are an active OC employee. Coverage is effective the first of the month following one full month of full-time employment. Contact information for life insurance is The Standard at 1-800-628-8600 or [www.standard.com](http://www.standard.com). To file a claim please visit <https://www.standard.com/individuals-families/file-claim>.

### Voluntary Life and AD&D Insurance

Outagamie County offers benefit-eligible employees the opportunity to purchase additional life and accidental death & dismemberment (AD&D) insurance for yourself, your spouse and your dependent children to age 26. **If you are a new employee within 30 days of your date of hire**, you and your family members can add these valuable benefits with no underwriting up to \$200,000 for you, \$30,000 for your spouse and \$10,000 for your children. If you would like to apply for more coverage than is provided without underwriting, please visit <https://myeoi.standard.com/173217> to apply for additional coverage. **During open enrollment**, employees who are applying for or adding additional life insurance coverage must complete the underwriting questionnaire by following the above link for *any* amount of coverage.

| Voluntary Life and AD&D                         |                                      |
|---|--------------------------------------|
| Your Age or Your Spouse's Age (as of January 1) | Rate (Per \$1,000 of Total Coverage) |
| <30   | \$0.08                               |
| 30-34   | \$0.10                               |
| 35-39   | \$0.11                               |
| 40-44   | \$0.14                               |
| 45-49   | \$0.20                               |
| 50-54   | \$0.30                               |
| 55-59   | \$0.45                               |
| 60-64   | \$0.68                               |
| 65-69   | \$1.29                               |
| 70+   | \$2.09                               |

The maximum life and AD&D benefit you can buy is up to 5 times your annual earnings (with a max of \$500,000 for yourself) and \$250,000 for your spouse. Coverage for child(ren) is \$10,000. Employee coverage must be in \$10,000 increments, spouse coverage must be in \$5,000 increments. Your spouse cannot have more coverage than you and you must have coverage on yourself for family members to have coverage.

Use the above rate chart and formula below to calculate your premium cost for coverage on you or your spouse. The rate for your child(ren) is \$2.20 per month for \$10,000 of coverage per child, no matter how many children you're covering.

#### Use this formula to calculate your premium payment:

|  |                     |   |              |   |              |   |
|--|---------------------|---|--------------|---|--------------|---|
| <div style="border-bottom: 1px solid black; width: 150px; margin: 0 auto;"></div> <div style="text-align: center; font-size: small;">             Enter the amount of coverage you are requesting (see benefit amounts in the About This Coverage section).           </div> | <div>÷ 1000 =</div> | <div style="border-bottom: 1px solid black; width: 150px; margin: 0 auto;"></div> <div style="text-align: center; font-size: small;">             Enter your rate from the rate table.           </div> | <div>×</div> | <div style="border-bottom: 1px solid black; width: 150px; margin: 0 auto;"></div> <div style="text-align: center; font-size: small;">             This amount is an estimate of how much you would pay each month.           </div> | <div>=</div> | <div style="border-bottom: 1px solid black; width: 150px; margin: 0 auto;"></div> <div style="text-align: center; font-size: small;">             Biweekly premium, multiply monthly premium by 12 divide by 26. Semimonthly premium, divide by 2.           </div> |
|--|---------------------|---|--------------|---|--------------|---|



## Disability Offerings

### Long-Term Disability Insurance



Long-Term disability insurance is paid for in full by Outagamie County for full time employees. This policy pays you 60% of your salary up to a monthly maximum benefit of \$5,000 after being unable to work for at least six (6) months due to a qualified disability. Some pre-existing conditions apply. Coverage is effective the first of the month following one full month of full-time employment. Contact information for long-term disability insurance is The Standard at 1-800-628-8600 or [www.standard.com](http://www.standard.com).

### Short-Term Disability Insurance

Short-Term disability insurance is available for purchase to full-time and part-time employees meeting the hours threshold requirements. This policy pays you 60% of weekly earnings up to \$1,000 per week for covered disabilities.

There are two options available:

- Option 1: Benefits start on the 15th day after injury or sickness for up to 24 weeks.
- Option 2: Benefits start on the 30th day after injury or sickness for up to 22 weeks.

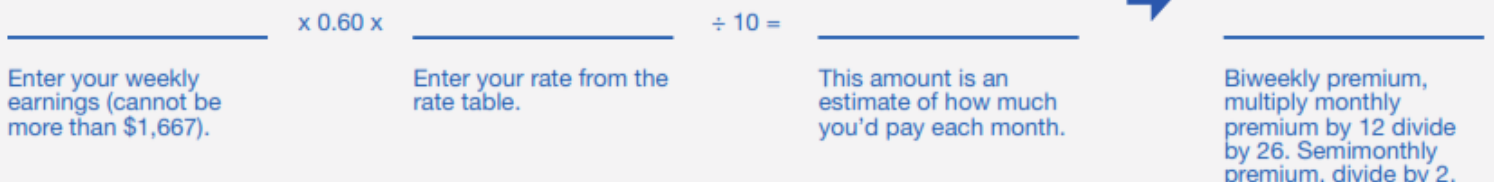
Coverage begins the first of the month following one full month of employment.

| Voluntary Short-Term Disability |                            |          |
|---------------------------------|----------------------------|----------|
| Your Age<br>(as of January 1)   | Rate (Per \$10 of benefit) |          |
|                                 | Option 1                   | Option 2 |
| <25                             | \$1.00                     | \$0.90   |
| 25-29                           | \$0.89                     | \$0.78   |
| 30-34                           | \$0.80                     | \$0.65   |
| 35-39                           | \$0.64                     | \$0.46   |
| 40-44                           | \$0.55                     | \$0.34   |
| 45-49                           | \$0.60                     | \$0.36   |
| 50-54                           | \$0.69                     | \$0.42   |
| 55-59                           | \$0.81                     | \$0.48   |
| 60-64                           | \$0.90                     | \$0.53   |
| 65+                             | \$0.99                     | \$0.59   |

Any enrollments that are beyond the 30-day new hire enrollment period including any enrollments during open enrollment are subject to an extended benefit waiting period of 60 days for any qualifying disability caused by physical disease, pregnancy or mental disorder occurring during the first 12 months of coverage.

Contact information for short-term disability insurance is The Standard at 1-800-628-8600 or [www.standard.com](http://www.standard.com). To start a new STD claim you can visit <https://www.standard.com/individuals-families/file-claim>.

#### Use this formula to calculate your premium payment:



## Worksite Benefit Offerings

### Accident Insurance

Outagamie County is offering accident insurance through The Standard. Accident insurance helps keep your finances on track when an accident happens. The plan pays you cash (that you decide how to use) regardless of if you have other coverage (such as health insurance) in the event you or a covered family member suffers an accident.

| Employee Contributions (Per Pay Period) |         |
|---|---------|
| Biweekly                                |         |
| Employee                                | \$4.94  |
| Employee & Spouse                       | \$7.85  |
| Employee & Child(ren)                   | \$9.41  |
| Employee & Spouse & Child(ren) (Family) | \$14.76 |
| HWY Semimonthly                         |         |
| Employee                                | \$5.36  |
| Employee & Spouse                       | \$8.50  |
| Employee & Child(ren)                   | \$10.19 |
| Employee & Spouse & Child(ren) (Family) | \$16.00 |

## Here's How Accident Insurance Works

### 1 You have an accident.

Your health insurance covers some costs, after you meet your deductible. But you still may have copays and a lot of out-of-pocket expenses.

### 2 We send you a check.

The Standard will send a check directly to you — not to your medical providers — upon approval of your claim. You decide how you spend the money.

### 3 You focus on getting better.

With The Standard helping you handle the unexpected expenses, you get to pay attention to what matters most — your health.

|   |   |  |
|---|---|--|
| <b>Injury</b> <ul style="list-style-type: none"> <li>• Burns</li> <li>• Dislocations</li> <li>• Eye Injuries</li> <li>• Concussion</li> <li>• Loss of Hearing</li> <li>• Lacerations</li> <li>• Fractures</li> <li>• Coma</li> <li>• Paralysis</li> </ul> | <b>Emergency</b> <ul style="list-style-type: none"> <li>• Emergency Dental</li> <li>• Urgent Care</li> <li>• Ambulance</li> <li>• Emergency Room</li> <li>• X-ray</li> <li>• Major Diagnostic Exam</li> </ul>                                       | <b>Surgery</b> <ul style="list-style-type: none"> <li>• Abdominal/Thoracic Surgery</li> <li>• Outpatient Surgical Facility</li> <li>• Skin Grafts</li> <li>• Knee Cartilage/ Ligament/ Tendon Repair</li> <li>• Ruptured Disk</li> <li>• Rotator Cuff</li> </ul> |
| <b>Hospitalization</b> <ul style="list-style-type: none"> <li>• Hospital Admission</li> <li>• Hospital Confinement</li> <li>• CCU Confinement</li> <li>• CCU Admission</li> </ul>   | <b>Follow-Up Care</b> <ul style="list-style-type: none"> <li>• Chiropractor</li> <li>• Medical Appliance</li> <li>• Hearing Device</li> <li>• Physical Therapy</li> <li>• Physician Care</li> <li>• Prosthesis</li> <li>• Rehab Facility</li> </ul> | <b>Value Added Benefits</b> <ul style="list-style-type: none"> <li>• Transportation</li> <li>• Lodging</li> <li>• Youth Organized Sports Benefit</li> </ul>  |

## Additional Benefits

**24-hour coverage** — Includes coverage for accidents that occur on and off the job.

**Accidental Death & Dismemberment** — Includes a benefit for an accidental death or covered dismemberment for you or your dependents.

**Line of Duty Benefit** — Provides an additional benefit for public safety officers who suffer an accidental death or covered dismemberment or impairment while on the job.

**Health Maintenance Screening Benefit** — Pays a \$50 benefit once per calendar year when you or your dependents go to the doctor for a covered wellness screening, which may include a novel infectious disease test (including COVID-19) or a mammogram.

## Critical Illness Insurance

Outagamie County is offering critical illness insurance through The Standard. Critical Illness insurance helps keep your finances on track when you or a covered family member are diagnosed with a major health condition. The plan pays you cash (that you decide how to use) regardless of whether you have other coverage (such as health insurance) upon the diagnosis of covered conditions for any covered person. The covered conditions are listed below.

### These are the benefit options you may elect:

| Coverage for... | Coverage Amount...  |
|-----------------|---|
| You             | Flat amount of \$10,000, \$20,000 or \$30,000   |
| Your spouse     | Flat amount of \$5,000, \$10,000, or \$15,000, as long as it's not more than 50 percent of your coverage amount |
| Your children   | Automatically covered at 50% of your coverage amount  |

See the Important Details section for more information, including requirements, exclusions and definitions.

#### Covered Conditions

##### Receive 100 percent of your coverage amount for:

- Heart attack
- Stroke
- Cancer (cancer that has spread beyond initial tissue)
- End stage renal (kidney) failure
- Major organ failure
- Coma
- Paralysis of two or more limbs
- Loss of sight
- Occupational HIV
- Occupational Hepatitis
- ALS (Lou Gehrig's Disease)
- Advanced Alzheimer's Disease
- Advanced Multiple sclerosis
- Advanced Parkinson's disease
- Benign brain tumor
- Bone marrow transplant
- Loss of hearing
- Loss of speech

##### Receive 25 percent of your coverage amount for:

- Severe coronary artery disease with recommendation for bypass
- Cancer that has not spread beyond initial tissue, also known as Carcinoma in situ

#### Employee Biweekly Premiums

| Coverage Amount | Employee's Age as of January 1 |        |         |         |         |          |
|-----------------|--------------------------------|--------|---------|---------|---------|----------|
|                 | 18-29                          | 30-39  | 40-49   | 50-59   | 60-69   | 70+      |
| <b>\$10,000</b> | \$1.73                         | \$2.47 | \$4.67  | \$9.30  | \$16.87 | \$42.42  |
| <b>\$20,000</b> | \$3.45                         | \$4.95 | \$9.34  | \$18.60 | \$33.74 | \$84.82  |
| <b>\$30,000</b> | \$5.18                         | \$7.42 | \$14.01 | \$27.90 | \$50.61 | \$127.23 |

#### Spouse Biweekly Premiums

| Coverage Amount | Employee's Age as of January 1 |        |        |         |         |         |
|-----------------|--------------------------------|--------|--------|---------|---------|---------|
|                 | 18-29                          | 30-39  | 40-49  | 50-59   | 60-69   | 70+     |
| <b>\$5,000</b>  | \$0.86                         | \$1.24 | \$2.34 | \$4.65  | \$8.43  | \$21.21 |
| <b>\$10,000</b> | \$1.73                         | \$2.47 | \$4.67 | \$9.30  | \$16.87 | \$42.41 |
| <b>\$15,000</b> | \$2.59                         | \$3.71 | \$7.01 | \$13.95 | \$25.30 | \$63.62 |

#### Employee Semimonthly Premiums

| Coverage Amount | Employee's Age as of January 1 |        |         |         |         |          |
|-----------------|--------------------------------|--------|---------|---------|---------|----------|
|                 | 18-29                          | 30-39  | 40-49   | 50-59   | 60-69   | 70+      |
| <b>\$10,000</b> | \$1.87                         | \$2.68 | \$5.06  | \$10.08 | \$18.28 | \$45.95  |
| <b>\$20,000</b> | \$3.74                         | \$5.36 | \$10.12 | \$20.15 | \$36.55 | \$91.89  |
| <b>\$30,000</b> | \$5.61                         | \$8.04 | \$15.18 | \$30.23 | \$54.83 | \$137.84 |

#### Spouse Semimonthly Premiums

| Coverage Amount | Employee's Age as of January 1 |        |        |         |         |         |
|-----------------|--------------------------------|--------|--------|---------|---------|---------|
|                 | 18-29                          | 30-39  | 40-49  | 50-59   | 60-69   | 70+     |
| <b>\$5,000</b>  | \$0.94                         | \$1.34 | \$2.53 | \$5.04  | \$9.14  | \$22.97 |
| <b>\$10,000</b> | \$1.87                         | \$2.68 | \$5.06 | \$10.08 | \$18.28 | \$45.95 |
| <b>\$15,000</b> | \$2.81                         | \$4.02 | \$7.59 | \$15.11 | \$27.41 | \$68.92 |

## Hospital Indemnity Insurance

Outagamie County offers hospital indemnity insurance through The Standard. Hospital Indemnity insurance helps keep your finances on track when you or a covered family member are hospitalized. You can focus on what matters most – getting better. This policy pays you cash directly in the event of a hospital stay for you or your covered family members. You can use the money however you see fit. This can also protect your HSA account if you need to pay for your hospital stay.

### Here's what it covers:

| Benefits Paid to You                                | Benefit Amount                            |
|---|---|
| Hospital Admission <sup>1</sup>                     | \$500<br>Maximum 1 per calendar year      |
| Daily Hospital Confinement <sup>1</sup>             | \$150 per day<br>Maximum 15 days per stay |
| Daily Critical Care Unit Confinement <sup>1,2</sup> | \$150 per day<br>Maximum 15 days per stay |

1 Defined as a stay for at least 20 consecutive hours in a hospital setting.

2 Payable in addition to the Hospital Admission and Daily Hospital Confinement benefit you may be eligible to receive.

### Employee Contributions (Per Pay Period)

| Biweekly                                |         |
|---|---------|
| Employee                                | \$4.55  |
| Employee & Spouse                       | \$7.66  |
| Employee & Child(ren)                   | \$6.55  |
| Employee & Spouse & Child(ren) (Family) | \$11.59 |
| HWY Semimonthly                         |         |
| Employee                                | \$4.93  |
| Employee & Spouse                       | \$8.30  |
| Employee & Child(ren)                   | \$7.10  |
| Employee & Spouse & Child(ren) (Family) | \$12.56 |



## Retirement and Savings

While you are a valued asset to the Outagamie County team, you should be planning for the eventuality of a well-earned retirement, complete with financial peace of mind.

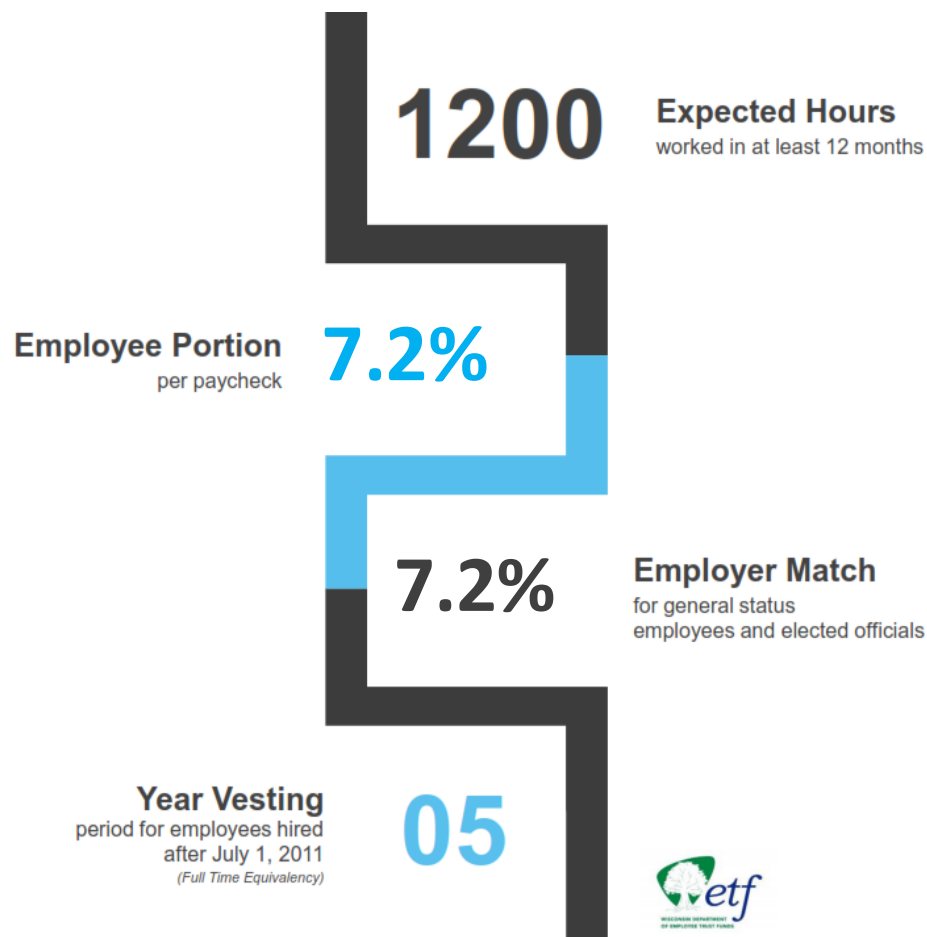
The next great chapter in your life will be here before you know it. Making informed financial decisions at all ages will help set you up for your future.

### Wisconsin Retirement System Pension Plan

Employees expected to work 1200 hours per year for at least 12 months are automatically enrolled in the Wisconsin Retirement System upon hire.

After enrollment, a mandatory pre-tax payroll deduction will occur based on a percentage of your salary which the County will match. Employees participating in WRS may choose to make additional post-tax contributions as well. For more information, visit [www.etf.wi.gov](http://www.etf.wi.gov)

### For General Employees\*:



\*For WRS Protective employees such as patrol officers (non-jailer), the employee pays 7.2% and the employer pays 14.70% in 2026.

For Correctional Officers that have elected to be WRS Protective jailers, the employee pays 14.70% and the employer pays 7.2% in 2026.

## Deferred Compensation



You may wish to elect to save more of your income for retirement purposes into a 457 deferred compensation retirement plan.

Open to all active employees, contributions to a 457 deferred compensation plan are exempt from State and Federal income taxes until the funds are withdrawn.

There are also plan options for after-tax Roth accounts.

IRS contribution limit for 2025 is \$23,500. Employees age 50 and older can make an additional catchup contribution of up to \$7,500. (2026 limits have not been announced yet)

Pretax contributions grow tax-deferred as you do not pay income tax on the contributions or potential earnings until you withdraw the money. Roth contributions are made after-tax, so your earnings are taxed before the contribution to the account is made and therefore, distributions from the Roth account are not taxed.

You may elect to participate using either 457 deferred compensation organization at any point during your employment with Outagamie County.

Contact information for WI Deferred Compensation is 1-877-457-9327 and MissionSquare is 1-800-669-7400.



## Time Off

Time away from work is important to help you balance your work life and your personal life. Paid leave benefits apply to most Outagamie County employees who work 20 to 40 hours per week on average (30 hours per week or more for Deputy Sheriff's Association employees). Eligible employees working less than full time receive a prorated amount of paid leave benefits.

### Vacation

Taking time away from work helps you disconnect, refocus, and maintain a healthy work/life balance.

Vacation is earned annually based on your anniversary date. Newly hired employees receive two weeks of vacation leave upon hire. Part-time employees receive a prorated amount. The amount of vacation leave increases with additional years of service.

| Upon Hire | After 3 Years | After 8 Years | After 15 Years |
|-----------|---------------|---------------|----------------|
| 2 Weeks   | 3 Weeks       | 4 Weeks       | 5 Weeks        |

### Sick Leave

You can earn up to one day of sick leave per month and can accumulate up to 120 days. The accumulation of your sick leave bank can provide income protection in the event that you experience a long-term illness or injury. Sick leave may also be used in the event of a short-term personal illness, as well as doctor appointments for you or your immediate family living in your household.

Newly hired employees may begin using sick leave as soon as it is earned. If you retire from Outagamie County, you may be eligible for a portion, or all, of accumulated sick leave to be paid out based on years of service.

## Holidays and Floating Holidays

Outagamie County recognizes and allows time off with pay for certain holidays specific to each department.

Floating holidays are additional paid time off allowing you to take a “personal holiday” of your choosing. New employees hired before July 1st will receive floating holiday immediately. Those hired after July 1st will receive it in the following calendar year.

Below is a chart of county observed paid holidays and floating holidays that are granted to benefit-eligible employees (Deputy Sheriff’s Association employees refer to your union contract):

|                           | Brewster Village<br>(7 day/week Staff) | Correctional<br>Officers & TCs | Highway<br>Department | Recycling & Solid<br>Waste | All Other<br>Employees |
|---------------------------|--|--------------------------------|-----------------------|----------------------------|------------------------|
| Good Friday               | 1                                      | 1                              | 1                     | --                         | 1                      |
| Easter                    | 1                                      | 1*                             | --                    | --                         | --                     |
| Memorial Day              | 1                                      | 1                              | 1                     | 1                          | 1                      |
| 4 <sup>th</sup> of July   | 1                                      | 1                              | 1                     | 1                          | 1                      |
| Labor Day                 | 1                                      | 1                              | 1                     | 1                          | 1                      |
| Thanksgiving              | 1                                      | 1                              | 1                     | 1                          | 1                      |
| Day after<br>Thanksgiving | --                                     | --                             | --                    | --                         | 1                      |
| Christmas Eve             | 1                                      | 1                              | 1                     | 1                          | 1                      |
| Christmas Day             | 1                                      | 1                              | 1                     | 1                          | 1                      |
| New Year’s Eve            | 1                                      | 1                              | 1                     | 1                          | 1                      |
| New Year’s Day            | 1                                      | 1                              | 1                     | 1                          | 1                      |
| Floating Holiday          | 2                                      | 2*                             | 3                     | 4                          | 2                      |

\* Only specific positions within this department may qualify for this holiday

## Additional Programs and Benefits

As an important part of the OC team, you have opportunities to improve or maintain a healthy lifestyle. Whether you choose to participate in a weight loss challenge, using a treadmill in one of our fitness centers, or learn about healthy food options, you will have ample opportunity to help make your own health and wellness a priority.

### Awardco Recognition Program

Outagamie County values its employees and recently we have invested in a platform that creates a virtual community gathering space to give and receive recognition from supervisors and team members either publicly or privately. Employees can also be rewarded with points that can be used to purchase items or experiences through the Awardco platform.

### Outagamie County Fitness Center

Located in the lower level of the Government Center next to the OC Employee and Family Clinic, is a brand new fitness center complete with treadmills, free weights and other exercise equipment. Employees are encouraged to complete a waiver form to gain access to the center. Use of the OC Fitness Center is a great way to keep your exercise goals on track. Hours are 5am to 10pm daily.

### Wellness Program

As part of the Wellness Program, you are invited to participate in learning seminars, lunch and learns, physical activity and weight loss challenges. You also have access to on-site fitness centers.

You and your spouse have access to Health Risk Assessments including biometric screenings at the near-site and on-site clinic.



### Employee Assistance Program (EAP)

EAP is a free and confidential service for you and your immediate family to help deal with life's stresses. EAP's certified counselors offer support and direction to resolving problems or concerns.

Outagamie County's Employee Assistance Program (EAP) is called LifeMatters.

Please visit Outagamie County's intranet site at [myoc.org](http://myoc.org) for instructions on how to make an appointment and further information about this service.

### Continuing Education

Outagamie County encourages continuing your education by offering tuition reimbursement.

Employees averaging 20 or more hours per week may be eligible for a portion of out-of-pocket education expenses to be reimbursed, with prior approval. Deputy Sheriff's Association employees please consult your union contract.

## Required Benefit Notices



October 6, 2025

### WCA GROUP HEALTH TRUST ANNUAL NOTICES

#### LINKS TO ANNUAL NOTICES

- [Outagamie County HIPAA Notice of Privacy Practices](#)

For your reference, below please find links to the annual notices that GHT members received by mail.

- [GHT Member Letter \(Creditable Coverage\)](#)
- [HIPAA](#) Health Insurance Portability and Accountability Act
- [NMHPA](#) Newborns' & Mothers' Health Protection Act
- [WHCRA](#) Women's Health & Cancer Rights Act Notice
- [CHIP](#) Premium Assistance Under Medicaid & Children's Health Insurance Program
- [Medicare Part D: Creditable Coverage](#) Notice of Creditable Coverage

## Benefit Vendor Contact Information

Human Resources  
 320 South Walnut Street  
 Appleton, Wisconsin 54911-5984  
[hrmail@outagamie.org](mailto:hrmail@outagamie.org)  
 920-832-1668

| Benefit Plan  | Carrier  | Phone Number                 | Website  |
|---|--|------------------------------|--|
| Medical   | UMR  | 800.207.3172                 | <a href="http://www.umar.com">www.umar.com</a>   |
| Virtual Office Visit                                    | Teladoc  | 800.835.2362                 | <a href="http://www.teladoc.com">www.teladoc.com</a>   |
| Prescription Drug                                       | CVS Caremark                                     | 866.818.6911                 | <a href="http://www.caremark.com">www.caremark.com</a>   |
| Employee Clinic   | OC Clinic  | 920.454.8475                 | <a href="http://www.mythedacare.org">www.mythedacare.org</a>   |
| Dental  | Delta Dental of WI                               | 800.236.3712                 | <a href="http://www.deltadentalwi.com">www.deltadentalwi.com</a>   |
| Vision  | Delta Vision of WI                               | 800-236-3712                 | <a href="http://www.deltadentalwi.com">www.deltadentalwi.com</a>   |
| Employee Assistance Program (EAP)                       | Empathia   | 800.634.6433                 | <a href="http://www.mylifematters.com">www.mylifematters.com</a>   |
| Flexible Spending Accounts                              | Diversified Benefit Services (DBS)               | 800.234.1229                 | <a href="http://www.dbsbenefits.com">www.dbsbenefits.com</a>   |
| Short-Term and Long-Term Disability                     | The Standard                                     | 800.368-2859                 | <a href="http://www.standard.com">www.standard.com</a>   |
| Group Life, voluntary life and AD&D                     | The Standard                                     | 800.628.8600                 | <a href="http://www.standard.com">www.standard.com</a>   |
| Hospital Indemnity, Critical Illness and Accident Plans | The Standard                                     | 800.634.1743                 | <a href="http://www.standard.com">www.standard.com</a>   |
| Retirement Accounts                                     | Wisconsin Retirement System                      | 877.533.5020                 | <a href="http://www.etf.wi.gov">www.etf.wi.gov</a>   |
| Deferred Compensation                                   | Wisconsin Deferred Compensation or MissionSquare | 877.457.9327<br>800.669.7400 | <a href="http://www.wdc457.empower-retirement.com">www.wdc457.empower-retirement.com</a><br><a href="http://www.missionsq.org">www.missionsq.org</a> |

