ATTACHMENT 1

Article 9, Leaves, SECTION 2. Sickness Disability Program, A.

the Worker's Compensation Division, DWD, determining the employee eligible for benefits under Section 40.65, Wisconsin Statutes, long term disability benefits will cease. Employment will simultaneously terminate, subject to existing rules regarding use of accrued vacation days. The City will provide all appropriate assistance to employees who decide to make application for disability retirement.

10. <u>Health Insurance</u>

When An employee's whose long term disability benefits have ceased, under the conditions set forth in paragraph 9. above, the employee may participate in the City's retiree Health Insurance as permitted by and in accordance with Section 2.76 (12) of the Revised Municipal Code and, if applicable, upon payment of the premium share addressed in Article 14, Section 3. Retiree Health Insurance. program under the following conditions:

a. Employees under age 55 who are totally disabled and who have not earned compensation exceeding the restrictions prescribed by Section 40.63 (11), Wisconsin Statutes, may continue to participate in the City's health insurance program without premium contribution until age 55, at which time the City's premium contribution will be fixed, pursuant to the rules governing health insurance for employees who retire at age 55 or thereafter. Effective January 1, 1993, employees who become eligible for health insurance coverage under this Section shall pay the applicable premium share as specified in Article 14, Section 1(A) of the labor agreement. b. The City's health insurance contribution on behalf of employees who are
 55 years of age or older will be fixed at the applicable rate in effect one (1)
 year subsequent to the date upon which the employee first receives long
 term disability benefits, consistent with the rules governing health
 insurance for employees who retire at age 50 or thereafter. Effective
 January 1, 1993, employees who become eligible for health insurance
 coverage under this Section shall pay the applicable premium share as
 specified in Article 14, Section 1(A) of the labor agreement.

- Employees who are 54 years of age, on the date that long term disability
 benefits and employment cease, may elect to continue participation in the
 City's health insurance program under either Option (a) or (b) above.
- d. If an employee is determined to be disabled for further employment within the Police service, but is subsequently employed in another occupation or is self-employed, and the employee's earnings exceed the limitations prescribed by the Wisconsin Retirement System, pursuant to Section 40.63 (11), Wisconsin Statutes, the City's contribution will be fixed at fifty percent (50%) of the prescribed premium for each month during which the conditions set forth in this paragraph apply, subject to the applicable provisions of Section 2.76 (12) (c) of the Revised Municipal Code.

7. <u>Health Insurance</u>

When An employee's whose long term disability benefits have ceased, under the conditions set forth in paragraph 9. above, the employee may participate in the City's retiree Health Insurance as permitted by and in accordance with Section 2.76 (12) of the Revised Municipal Code and, if applicable, upon payment of the premium share addressed in Article 14, Section 3. Retiree Health Insurance.

- a. Employees under age 55 who are totally disabled and who have not earned compensation exceeding the restrictions prescribed by Section 40.63 (11), Wisconsin Statutes, may continue to participate in the City's health insurance program without premium contribution until age 55, at which time the City's premium contribution will be fixed, pursuant to the rules governing health insurance for employees who retire at age 55 or thereafter. Effective January 1, 1993, employees who become eligible for health insurance coverage under this Section shall pay the applicable premium share as specified in Article 14, Section 1(A) of the labor agreement.
- b. The City's health insurance contribution on behalf of employees who are
 55 years of age or older will be fixed at the applicable rate in effect one (1)
 year subsequent to the date upon which the employee first receives
 sickness disability benefits, consistent with the rules governing health
 insurance for employees who retire at age 50 or thereafter. Effective
 January 1, 1993, employees who become eligible for health insurance

coverage under this Section shall pay the applicable premium share as specified in Article 14, Section 1(A) of the labor agreement.

- Employees who are 54 years of age, on the date that sickness disability
 benefits and employment cease, may elect to continue participation in the
 City's health insurance program under either Option (a) or (b) above.
- d. If an employee is determined to be disabled for further employment within the Police service, but is subsequently employed in another occupation or is self employed, and the employee's earnings exceed the limitations prescribed by the Wisconsin Retirement System, pursuant to Section 40.63 (11), Wisconsin Statutes, the City's contribution will be fixed at fifty percent (50%) of the prescribed premium for each month during which the conditions set forth in this paragraph apply, subject to the applicable provisions of Section 2.76 (12) (c) of the Revised Municipal Code.

ARTICLE 14

HOSPITAL/SURGICAL CARE, DENTAL AND LIFE INSURANCE

SECTION 1. Premium Share

A. In accordance with the policy set forth by the City in Section 2.76 (12) of the Revised

Municipal Code, the City shall provide and pay the premium for hospitalization and surgical care insurance including major medical coverage for employees and their families excluding the following contributions by active employees, effective March 1, 2013, and retirees retiring on or after March 1, 2013, for all plans.

- 1. Employees and retirees who participate in a City sponsored Health Risk Assessment (HRA)*:
 - (a) Five Percent (5%) not to exceed \$60.00/month for a single plan.
 - (b) Five Percent (5%) not to exceed \$90.00/month for a couple plan.
 - (c) Five Percent (5%) not to exceed \$120.00/month for a family plan.
- 2. Employees and retirees who do not participate in a City sponsored Health Risk Assessment (HRA)*:

(a) Seven and One half Percent (7.5%) not to exceed \$75.00/month for a single plan.

(b) Seven and One-half Percent (7.5%) not to exceed \$112.00/month for a couple plan.

(c) Seven and One half Percent (7.5%) not to exceed \$180.00/month for a family plan.

- B. In accordance with the policy set forth by the City in Section 2.76 (12) of the Revised Municipal Code, the City shall provide and pay the premium for hospitalization and surgical care insurance including major medical coverage for employees and their families excluding the following contributions by active employees, effective March 1, 2015 and retirees retiring on or after March 1, 2015, for all plans.
 - 1. Employees and retirees who participate in a City sponsored Health Risk Assessment (HRA)* shall contribute seven and one-half percent (7.5%) per

^{*} If a Health Risk Assessment (HRA) is not offered in any given plan year, employees and retirees will be subject to the rate listed in A. 1. Eligible dependents (spouse/children) may participate in City-sponsored HRA's.

month for a single, couple (2 person family), or family (3 or more person family) plan.

- Employees and retirees who do not participate in a City-sponsored Health Risk Assessment (HRA)* shall contribute fifteen percent (15%) per month for a single, couple (2 person family), or family (3 or more person family) plan.
- A. Employees who participate in Health Insurance provided to them by the City in accordance with Section 2.76 (12) of the Revised Municipal Code shall pay the following monthly premium share contributions effective March 1, 2015 through February 29, 2016:
 - Employees who participate in a City-sponsored Health Risk Assessment (HRA)¹:
 Seven and ½ percent (7.5%) per month for a single, couple or family plan.
 - (2) Employees who do not participate in a City-sponsored Health Risk Assessment
 (HRA)¹: Fifteen percent (15%) per month for a single, couple or family plan.
- B. Employees who participate in Health Insurance provided to them by the City in accordance with Section 2.76 (12) of the Revised Municipal Code shall pay the following monthly premium share contributions effective March 1, 2016 through February 28, 2017:
 - Employees who participate in a City-sponsored Health Risk Assessment (HRA)²:
 Seven and ¹/₂ percent (7.5%) per month for a single, couple or family plan.
 - (2) Employees who do not participate in a City-sponsored Health Risk Assessment (HRA)²: Twenty percent (20%) per month for a single, couple or family plan.

C. All employees who are appointed on or after January 1, 1985, will participate in the City of West Allis health insurance program under the following terms and conditions:

1. The City will pay the prescribed monthly premium excluding the premium share specified in Sections 1(A) and (B) above, on behalf of those employees who enroll in the health care delivery system offered by the City.

Employees who participate in Health Insurance provided to them by the City in

¹ If a Health Risk Assessment (HRA) is not offered in any given plan year, employees and retirees will be subject to the rate listed in B. A1. Eligible dependents (spouse/children) may participate in City-sponsored HRA's.

² If a Health Risk Assessment (HRA) is not offered in any given plan year, employees and retirees will be subject to the rate listed in B.1. Eligible dependents (spouse/children) may participate in City-sponsored HRA's.

accordance with Section 2.76 (12) of the Revised Municipal Code shall pay the following monthly premium share contributions effective March 1, 2017 through February 28, 2018:

- Employees who, along with their spouse, participate in a City-sponsored Health Risk Assessment (HRA)³: Ten percent (10%) per month for a single, couple or family plan.
- (2) Employees who, along with their spouse, do not participate in a City-sponsored Health Risk Assessment (HRA)³: Twenty percent (20%) per month for a single, couple or family plan.
- D. Employees who participate in Health Insurance provided to them by the City in accordance with Section 2.76 (12) of the Revised Municipal Code shall pay the following monthly premium share contributions effective March 1, 2018:
 - Employees who, along with their spouse, participate in a City-sponsored Health Risk Assessment (HRA)⁴: Twelve percent (12%) per month for a single, couple or family plan.
 - (2) Employees who, along with their spouse, do not participate in a City-sponsored Health Risk Assessment (HRA)⁴: Twenty percent (20%) per month for a single, couple or family plan.

<u>SECTION 2. Life Insurance</u> – Employees shall be covered for life insurance under the State of Wisconsin Insurance Program in accordance with Section 40.70-40.74, Wisconsin Statutes. The City shall pay one hundred percent (100%) of the employee life insurance premium under the City's existing Wisconsin Group Life Insurance Program for each employee enrolled.

<u>SECTION 3.</u> Retiree Health Insurance – An employee who retires shall be eligible to participate in Health Insurance provided by the City for retirees as permitted by and in accordance with Section 2.76 (12) of the Revised Municipal Code <u>and</u>, if applicable, upon payment of the premium share addressed in Section 1 above.

³ If a Health Risk Assessment (HRA) is not offered in any given plan year, employees and retirees will be subject to the rate listed in C.1. An employee's eligible child(ren) may participate in City-sponsored HRA's.

⁴ If a Health Risk Assessment (HRA) is not offered in any given plan year, employees and retirees will be subject to the rate listed in D.1. An employee's eligible child(ren) may participate in City-sponsored HRA's.

A. 1. Under the conditions specified herein and in the amounts specified at subsection (2) below, the City will contribute toward the family (3 or more person family), couple (2 person family) and single contract premiums for hospital and surgical care insurance, and major medical coverage for all retirees who retire with the effective date specified, who have attained the age of 50 subsequent to December 31, 1990, and for those employees hired on or after April 1, 2008, must have fifteen (15) years of service with the City of West Allis to qualify for retiree health insurance. The contribution will also be made on behalf of the spouses of qualifying employees.

 2. The City health insurance premium contribution, authorized under subsection (1) herein, is as follows:

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			—City Contribution
Effective Date	City Contribution Family		Single Contract
of Retirement	<u>Contract Per Month</u>		Per Month
		<u>(2 in family)</u>	
After 3/1/09 and	\$2,031.00	\$1,440.00	\$698.00
Before 2/28/10			
After 3/1/10 and	\$2,216.00	\$1,570.00	\$761.00
Before 2/28/11			
After 3/1/11 and	\$2,068.00	\$1,413.00	\$721.00
Before 2/29/12			
After 3/1/12 and	\$2,096.00	\$1,432.00	\$730.00
Before 2/28/13			
After 3/1/13 and	\$2,050.00	\$1,401.00	\$714.00
Before 2/28/14			

^{3.} Effective March 1, 1997, under the terms and conditions specified herein, the City will pay a fixed sum in an amount to be specified toward the City's health insurance premium cost excluding the premium sharing cited in Section 1(A) above during the remaining period of the labor agreement for hospital and

surgical care insurance and the applicable premium for major medical coverage for all retirees who have attained the age of 50 and who retire subsequent to March 1, 1997.

4. The City's premium obligation will terminate: Upon the retiree's or spouse's eligibility for Medicaid/Title 19/Medicare Parts A and B; upon remarriage by surviving spouse; or if the retiree and/or surviving spouse are employed by another employer providing more comprehensive or equivalent coverage. Should the latter coverage terminate prior to Medicaid/Title 19/Medicare Parts A and B eligibility, coverage under this Section shall be reinstituted. The retiree and/or spouse shall pay any balance of unpaid premium, and failure to do so will terminate the City's premium obligation.

B. After a retiree and/or spouse are covered under Medicaid/Title 19/Medicare Parts A and B, the City will pay one-half (1/2) of the premium of insurance for hospital and surgical care not covered by Medicaid/Title 19/Medicare Parts A and B and the full premium for major medical coverage, under the City's "Medicaid/Title 19/Medicare Parts A and B carve out" policy. The retiree and/or spouse shall pay any balance of unpaid premium, and failure to do so will terminate the City's premium obligation.

- C. Effective March 1, 2015:
 - 1. A retiree with couple coverage (employee plus spouse) cannot add a new spouse or dependent if they divorce or if their spouse dies.
- 2. A retiree with couple coverage (employee plus one dependent) cannot add a new dependent or a spouse if the original dependent or spouse is removed from coverage.
 - 3. A retiree with family coverage is not able to add new family members (that is, if they have or adopt a child or remarry, the new child and/or spouse cannot be added).

<u>SECTION 4. Dental Insurance</u> – Effective January 1, 1981, employees within the bargaining unit shall be covered for dental insurance under the dental insurance program established for employees within the managerial, supervisory, confidential and professional service of the City of West Allis, pursuant to City Resolution No. 19987, July 1, 1980. The City shall pay one hundred percent (100%) of the premium for the term of this agreement.