

**CITY OF WEST ALLIS
RESOLUTION R-2025-3020**

**RESOLUTION RELATING TO REVISIONS TO POLICY 330 FOR RETIREE
HEALTH INSURANCE AND CLARIFICATION OF ELIGIBILITY AND COST
SHARING PROVISIONS.**

WHEREAS, certain retiree health insurance provisions were inadvertently omitted during the reformatting and topic-based restructuring of the policy and procedures framework, and this amendment restores the original language, deletes antiquated provisions, and clarifies existing policy and practice without making substantive changes;

NOW THEREFORE, be it ordained by the Common Council of the City Of West Allis, in the State of Wisconsin, as follows:

SECTION 1: **AMENDMENT** “P330 Insurance” of the City Of West Allis Policies & Procedures is hereby *amended* as follows:

A M E N D M E N T

P330 Insurance

1. Health Insurance for Active Employees under the Total Benefits Package (TBP). ~~Any employees who are not eligible for health insurance under Policy 1413 shall be eligible for health insurance under this policy according to the terms approved annually by the common council.~~
 - a. ~~Initial Eligibility. Generally, a new employee may select coverage to be effective upon the first day of the month following 30 days of service.~~ The following employee groups are eligible for health insurance benefits under this policy:
 - i. Non-represented employees hired on and after November 1, 2018.
 - ii. Non-represented employees hired prior to November 1, 2018, but who have subsequently elected to convert to the TBP.
 - iii. Any sworn members of the police and fire departments who within 30 days of appointment from a represented to a non-represented position have elected to convert to the TBP. In such cases, coverage shall be effective on the first day of the month following the date of appointment to the sworn non-represented position.

iv.

b. Enrollment/Change of Status.

- i. Enrollment. An employee who chooses to participate in the City's Health Insurance shall enroll upon their initial eligibility and/or during the City's annual Health/Dental/Section 125 Open Enrollment. Enrollment at any other time is permitted within 30 days of a change in City employment status or due to a hardship (i.e. loss of other coverage).
- ii. Change of Status. Any change in status (e.g., marriage, birth or adoption of a child, military reinstatement, dependent eligibility reinstatement, etc.) is effective upon the date of the qualifying event if notification and proper paperwork are received by the Human

Resources
Department
within 30 days
of the event.

- c.
 - i. Monthly Premium Share.
 - (1) Full-time Employee (1.0 FTE), Alderperson, Mayor, and Municipal Judge. The City pays the monthly health insurance premium less an employee's monthly premium share as set forth by the Common Council or according to any applicable collective bargaining agreement.
 - (2) Part-time Employee (0.5 FTE or more). The City pays a prorated monthly health insurance premium based on FTE for a part-time employee and the employee pays the difference; in addition, a part-time employee is subject to paying a prorated amount of a full-time employee's monthly premium share.
 - ii. Benefits. The City shall provide benefits under this policy as specified in the Summary Plan Document(s).
 - iii. Termination of Coverage. Coverage ceases in accordance with the provisions contained in the Summary Plan Document(s). When applicable, continuation coverage (COBRA) will be offered.
 - iv. One Plan Per Family Rule. An employee or retiree who is married to another employee shall enroll in one plan.
 - v. Surviving Spouse of a Deceased Active Employee.
 - (1) The City will provide health insurance coverage to the surviving spouse and eligible dependents of an active City employee who dies while in the service of the City, provided the employee has completed 10 full-time years of service dependent upon date of hire, under the following provisions
 - (A) For the surviving spouse and eligible dependents of a deceased active employee who has not attained retirement age per the State of Wisconsin's (WI) Department of Employee Trust Fund's (ETF) – Wisconsin Retirement System's

(WRS) Death Benefits regulations, the City will pay 50% of the monthly premium until the surviving spouse is employed by another employer providing health insurance coverage or remarries.

- (B) In the event the surviving spouse is employed by another employer providing health insurance coverage, the City's health insurance obligation will permanently cease and continuation coverage (COBRA) will be offered.
 - (C) If participation in COBRA coverage is elected within the required federal/State election period and becomes effective the first of the month following the employee's death, the City will pay 50% of the monthly COBRA premium for the surviving spouse and/or eligible dependent(s) for the first six (6) months of their COBRA coverage or until their COBRA coverage is cancelled, whichever date/event occurs first.
 - (D) If election to participate in COBRA coverage is not made within the required federal/State election period, but the City makes benefits available, coverage shall become effective the first of the month following the employee's death and the surviving spouse and/or eligible dependent(s) are subject to paying the full monthly premium per COBRA regulations.
- (2) In the event a surviving spouse remarries, the City's health insurance obligation will permanently cease and continuation coverage (COBRA) will be offered; the surviving spouse and/or eligible dependent(s) are subject to paying the full monthly premium per COBRA regulations.
 - (3) If the deceased employee was of retirement

age per WI ETF-WRS's Death Benefits regulations and considered eligible to receive a WRS retirement annuity per ETF's requirements, the surviving spouse and eligible dependents would qualify for retiree health insurance benefits.

- vi. Family and Medical Leave Act (FMLA). Group health insurance coverage will be maintained for an employee while he/she is on FMLA leave in accordance with applicable law.
- vii. Military Leave Benefit Continuation. Health insurance benefits shall be implemented in compliance with the Uniformed Services Employment and Reemployment Rights Act (USERRA) and any other applicable federal, state, or local laws. In addition to such, the City will provide continuation of health insurance benefits for an employee who is called up to active military service, his/her spouse, and any eligible dependents, beyond the 45 days, as if he/she were an active employee; for such continuation of health insurance benefits, the employee, spouse, and/or dependents will be required to pay the applicable monthly premium share in accordance with City policies and procedures. Extended health insurance coverage shall continue during the entire period of active military service call up and shall cease upon the employee's failure to return to employment following release from active duty. Coordination of benefits shall occur with any military health insurance coverage, and any military or other federal health insurance benefits or services shall be primary.
- viii. Exceptions. Department Heads, with the approval of the Assistant City ~~Director~~ Administrator, Finance Director, and City Administrator, may make exceptions to the provisions contained herein for significant recruitment/hiring reasons.
- ix. Subrogation. In the event the City makes any payment of medical expenses pursuant to the terms of any health insurance program, the City shall be subrogated to all the employee's/insured's rights of recovery therefore against any third party or his/her insurer for such payment.

2. Health Insurance for Retirees

- a. Employee Eligibility. Persons who retire from City employment and are ~~not eligible for health insurance under Policy 1413~~ covered at the time of retirement under this policy are eligible for retiree health insurance under the terms established annually by the common council, ~~except for any of the following persons~~ except for the following:
- i. Persons who are eligible for Medicare.
 - ii. Persons with fewer than fifteen (15) years of service.
 - iii. Persons who have already received retiree health insurance for the maximum duration of twelve (12) years, unless the person retired as a sworn member of the police or fire department, in which case fifteen (15) years.:
 - ~~(1) 12 years if the person did not retire as a sworn member of the police or fire departments.~~
 - ~~(2) 15 years if the person retired as a sworn member of the police or fire department.~~
 - iv. Persons who did not elect to enroll in retiree health insurance at the time of retirement.
 - v. Persons who cancel, waive, or otherwise cause their retiree health insurance to end.
- b. Spouse and Dependent Eligibility. A person who is eligible for retiree health insurance under this policy may cover a spouse and dependents, provided the spouse and dependents are enrolled at the time of the person's initial retirement elections.
- i. Covered spouses and dependents are subject to the same eligibility restrictions as the retiree, including the maximum coverage duration applicable to the retiree, termination of coverage when they themselves become Medicare-eligible, and termination of coverage if cancelled, waived, or otherwise caused to end.
 - ii. A person may not at any time add a spouse or dependents to the plan after the initial retirement elections, and any spouse or dependent whose coverage is waived by the retiree at any time may not be re-enrolled.
- c. Cost. A retired employee who takes retiree health insurance shall pay a 50% share of the retiree premium, unless they converted to the TBP after date of hire. Those who converted to the TBP after the date of hire shall pay at the following applicable rate ~~below~~:
- i. The same monthly premium share as active employees if all the following ~~applies~~ are true:
 - (1) The retired employee had a balance of 680 hours or more in their ESLB on the date of retirement.
 - (2) The person is not eligible for Medicare.
 - (3) The retired employee has not been ~~retired~~ covered on the retiree health plan for longer than 36 months ~~or less~~.
 - ii. 20% of the retiree premium, if the person ~~is eligible for post-Medicare~~

insurance was hired as a non-represented employee prior to March 1, 2008, or they were hired as a represented employee prior to March 1, 2016.

iii. 35% of the retiree premium, if the person ~~is not eligible for post-Medicare insurance~~ was hired as a non-represented employee on or after March 1, 2008, or they were hired as a represented employee on or after March 1, 2016.

iv. 100% of the retiree premium, if eligible for Medicare.

3. Dental Insurance

a. Initial Eligibility and Effective Date of Coverage. Employees become eligible for Dental Insurance on the first day of the month following completion of 61 months of service.

b. Enrollment/Change of Status.

i. Enrollment. An employee who chooses to participate in the City's Dental Insurance shall enroll upon their initial eligibility and/or during the City's annual Health/Dental/Flex Open Enrollment. Enrollment at any other time is permitted within 30 days of a change in City employment status or due to a hardship (i.e. loss of other coverage).

ii. Change of Status. Any change in status (e.g., marriage, birth or adoption of a child, military reinstatement, dependent eligibility reinstatement, etc.) is effective upon the date of the qualifying event if notification and proper paperwork are received by the Human Resources Department within 30 days of the event.

c. Monthly Premium Share. The City pays the monthly premium share on behalf of a full-time employee (1.0 FTE), an Alderperson, Mayor, and the Municipal Judge; a part-time employee is prorated based on FTE.

d. Benefits. The City shall provide benefits as specified in the Summary Plan Document(s).

e. Termination of Coverage. Coverage ceases in accordance with the provisions contained in the Summary Plan Document(s). When applicable, continuation coverage (COBRA) will be offered.

f. Retirement. Dental Insurance coverage is not available upon retirement; however, dental COBRA coverage will be offered if applicable.

4. Vision Insurance. Group vision insurance may be made available to employees. If offered, employees may select a plan from those made available. If offered and elected, employees shall pay one hundred percent (100%) of the premium.

5. Long-Term Disability Insurance. Regular full-time and regular part-time employees holding a budgeted position of 0.5 FTE or greater, will be eligible for long-term disability insurance. The terms of long-term disability insurance offered by the City shall be established annually by administrative rule.

6. Life Insurance. Eligibility and Enrollment. Employee eligibility and enrollment shall be in accordance with the Department of Employee Trust Funds' (ETF) WI Public Employers Group Life Insurance Program.

a. Basic Coverage in the amount of an employee's prior year's annual earnings

adjusted to the next highest one thousand dollars. The Basic Coverage is paid in full by the City.

- b. Supplemental Coverage equal to 1 times an employee's Basic Coverage. Supplemental Coverage is an optional election paid in full by the employee through an after-tax payroll deduction.
- c. Additional Coverage equal to 1, 2 or 3 times an employee's Basic Coverage. Additional Coverage is an optional election paid in full by the employee through an after-tax payroll deduction.
- d. Spouse/Domestic Partner and/or Dependent Coverage is an optional election paid in full by the employee through an after-tax payroll deduction.
- e. Additional benefits are available (such as Accidental Death/Dismemberment/ Loss of Use Coverage, Living Benefits in cases of terminal illness, waiver of premiums during periods of total disability, and retired employees coverage) as provided by ETF's WI Public Employers Group Life Insurance Program

PASSED AND ADOPTED BY THE CITY OF WEST ALLIS COMMON COUNCIL

	AYE	NAY	ABSENT	ABSTAIN
Ald. Ray Turner	_____	_____	_____	_____
Ald. Kimberlee Grob	_____	_____	_____	_____
Ald. Chad Halvorsen	_____	_____	_____	_____
Ald. Marissa Nowling	_____	_____	_____	_____
Ald. Suzzette Grisham	_____	_____	_____	_____
Ald. Danna Kuehn	_____	_____	_____	_____
Ald. Dan Roadt	_____	_____	_____	_____
Ald. Patty Novak	_____	_____	_____	_____
Ald. Kevin Haass	_____	_____	_____	_____
Ald. Marty Weigel	_____	_____	_____	_____

Attest

Presiding Officer

Tracey Uttke, City Clerk, City Of
West Allis

Dan Devine, Mayor, City Of West
Allis