



Red Cliff Band of Lake Superior Chippewa Indians

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2026 BENEFITS

LIFE INSURANCE: UNITED HEALTH CARE

- Benefit is provided to employees at no premium cost.
 - Basic Term Life and AD&D Insurance coverage for whole family.
 - An employee is eligible if they are an active, full-time employee who works at least 30 hours per week on a regularly scheduled basis.
 - Benefit begins the first day of the month following 30 days of employment.
 - Program pays at no premium cost to you, Employee Basic Life Insurance in the amount of \$15,000.
 - Benefit is provided at no cost to employees for Spouse Basic Life Insurance in the amount of \$7,500.
 - Benefit is provided at no cost to employee for Child under 26 years of age in the amount of \$2,500.
 - Employee can purchase Supplemental Life Insurance in increments of \$10,000 minimum to a \$300,000 maximum or 5 times basic earnings
- Evidence of Insurability is required for supplemental life insurance in excess of \$50,000.

DENTAL INSURANCE: DELTA DENTAL OF WISCONSIN

- Premiums are paid at no cost to qualifying regular employees and their families.
- Regular employees who are scheduled 30 - 40 hours per week qualify.
- Coverage includes spouses, with children up to age 26 including foster, adopted & stepchildren.
- Benefit begins the first day of the month following 30 days of employment.
- PPO and Premier Networks
- Preventive & Diagnostic Services are covered at 100% according to the limitations of the policy.
- Plan offers individual Deductible of \$50 and an Individual Annual Maximum of \$1,200 with PPO rate.
- Basic Services are covered at 80% with a PPO rate.
- Major Services and Orthodontic are covered at 50% with lifetime maximum on Orthodontic of \$1,000 at PPO rate.
- Works well with Health Insurance plans
- Online tools like provider search, benefit summary, Grin Magazine & much more
- Nationwide coverage

VISION INSURANCE: Delta Dental of Wisconsin (Eye Med)

- A regular employee scheduled for 30 or more hours qualifies to purchase Vision Insurance at very low cost.
- Large in-network provider group with premium at pre-tax benefit
- \$10.00 Eye exam (including contact exam)
- \$150.00 Frame allowance every other calendar year with a \$150.00 Lens allowance every year
- Options are Single, Single plus One and Family with premium.
- Online tools
- Great Discounts on second glasses, bifocals, and tints.

SHORT TERM DISABILITY INSURANCE & LONG-TERM DISABILITY: THE STANDARD

- Employee Short Term Disability Insurance premium paid at 100% by employer.
- Regular active full-time / part-time employee who are scheduled 30 - 40 hours per week qualify.
- Benefit begins on the first day of the month following 30 days of employment.
- Claims pay directly to employees.
- Coverage pays up to 12 weeks (26 yearly max) with provider's orders.
- Benefit begins paying on the 8th day of missed scheduled workdays.
- Employee earns 66.6% of the first \$750.00 in wages with a maximum of \$500 per week for Short Term Disability

SHORT TERM DISABILITY INSURANCE & LONG-TERM DISABILITY continued

- Employees can purchase optional Long Term Disability Insurance.
- Rates for Long Term Disability are based on wage and age-related variables.
- Long Term Benefits are 60% of wages to \$5,000 maximum per month.

HEALTH INSURANCE: FEHB (Federal Employee Health Benefits) PLANS

- Meets Affordable Care Act Standards
- Health Insurance premium is paid at 88% plus administration fees for all regular employees who are scheduled between 33-40 hours. Employee's responsibility is a very low 12% of premium.
- Pro-rated premiums are offered to all regular employees who are scheduled for under 33 hours per week.
- The employee's portion of the premium is a pre-tax benefit.
- Effective the first full pay period or 1st day of the month following the first full pay period.
- Employees can choose the different plans from different insurance companies.
- Single, Single Plus One and Family options are available on all plans. Employees only pay 12% of the chosen premium.
- The monthly premium is divided equally and withdrawn over the first two pay periods each month.
- Plans include wellness discounts for fitness center memberships.
- Offers Fee for Service (FFS) Plans and Health Management Organization (HMO) Plans
- Online tools available on all plans to help choose Provider Networks and view your Health Options so you can save time and make informed Health Choices
- Health screenings are paid at 100% without using deductible.
- In-network telemedicine, chiropractic and acupuncture are offered.
- Traveling and overseas options available
- Retail pharmacy, mail service pharmacy and specialty pharmacy programs are offered.
- Plans with no cost or low-cost deductibles.

401(K) PLAN: Sentinel Benefits & Financial Group

- First of the month after qualifying 90 days of regular employment, employee is enrolled. Once enrolled, based on wages employee earns 3% into their participating account, 6% for our Tribal Police Officers
- Employees do not need to contribute to be able to be a participant of the plan.
- Employee can now elect to contribute on a pre-tax basis each pay period or to a Roth 401(k) after tax. (Maximum combined total is \$24,500 for 2026)
- Offers catch-up contribution of up to \$8,000 for ages 50 – 59 and over 63 for 2026.
- Offers catch-up contribution of up to \$11,250 for ages 60 – 63 for 2026.
- High earner catch-up contributions must be made into a ROTH account.
- Personal Account with online options for all employees
- Choose from Asset Allocation Models or Individual Investments or a combination of both.
- Participant can change amount of their investment monthly.

WELLNESS:

- The Bayfield Recreation Center offers 12% off monthly memberships for all Red Cliff Band Employees that use the payroll deduction and 10% discount for those who pay directly to The Rec Center
- Red Cliff Band of Lake Superior Chippewa Indians offers half hour paid time for wellness / fitness every scheduled workday. Must work with supervisor on time. Usually used mid-day along with break time. (Not to be used at start or end of workdays)
- Federal Health Insurance plans include wellness discounts for fitness center memberships.

GENERAL LEAVE & HOLIDAYS

- Generous General Leave (Paid time off)
- With 1 through 5 years of regular employment, employees accrue 16 hours General Leave per month for full-time employees. Pro-rated for regular part time employees
- After 5 years of employment, regular employees accrue 20 hours of General Leave per month for full-time & are pro-rated for regular part-time.
- 14 Holidays per calendar year
- Earn 8-Hour Paid Holidays for regular full-time employees & will be pro-rated for regular part-time employees.