Red Cliff Band of Lake Superior Chippewa Indians
2022 Benefit Summary

HEALTH INSURANCE: FEHB (Federal Employee Health Benefits) PLANS
- Health Insurance premium is paid at 88% and administration fees paid at 100% by employer for full time employees
- Full time employee responsible for only 12% of monthly premium
- Pro-rated premiums are offered for all other employees working under 33 hours per week
- The employee’s portion of the premium is a pre-tax benefit
- Effective the first day of the month following 30 days of employment or on the 31st day of employment. Employee Chooses from the FEHB allowed plans.
- Employee can choose between 22 different plans from 8 different insurance companies
- Single, Single Plus One and Family options available on all plans
- The monthly premium is divided equally and withdrawn over the first two pay periods each month
- Plans includes 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
- Screenings paid at 100% without using deductible

DENTAL INSURANCE: DELTA DENTAL OF WISCONSIN
- Benefit is provided to employee at no premium cost
- Employees are eligible if they are an active full-time / part-time employee who works at least 30 hours per week on a regularly scheduled basis
- Dental Insurance coverage for whole family
- Benefit begins the first day of the month following 30 days of employment
- Coverage includes spouse and children under 26 at no cost to employee
- Preventive & Diagnostic Services are covered at 100%
- Plan offers individual Deductible of $50 and an Individual Annual Maximum of $1,200
- Basic Services are covered at 80%
- Major Services and Orthodontic are covered at 50% with lifetime maximum on Orthodontic of $1,000

VISION INSURANCE: DELTA VISION (Eye Med)
- Employee can choose to purchase vision insurance coverage at discounted cost.
- Must work at least 30 or more hours per week to qualify
- Monthly premium is a pre-tax benefit
- Benefit begins the first day of the month following 30 days of employment
- Coverage options include spouse and children under 26
SHORT-TERM DISABILITY INSURANCE & LONG-TERM DISABILITY:  THE STANDARD
- Employee Short Term Disability Insurance premium paid at 100% by employer
- Employees are eligible if they are an active, full-time / part-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
- Coverage pays up to 12 weeks direct to employee with providers orders
- Benefit begins paying on the 8th day of missed workdays
- Employee earns 66.6% of wages to $500 maximum per week for Short Term Disability
- Employee can purchase Long Term Disability Supplemental Insurance
- Rates for Long Term Disability is based on age-related variables
- Long Term Benefits is 60% of wages to $5,000 maximum per month

LIFE INSURANCE:  UNITED HEALTH CARE
- Benefit is provided to employee at no premium cost
- Basic Term Life and AD&D Insurance coverage for whole family
- Employees are eligible if they are an active full or part 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
- The Red Cliff Band provides, at no premium cost to you, Employee Basic Life Insurance in the amount of $15,000
- Benefit is provided at no cost to employee for Spouse Basic Life Insurance in the amount of $7,500
- Benefit is provided at no cost to employee for Children under 26 years of age in the amount of $2,500
- Employee can purchase Supplemental Life Insurance starting at $10,000 minimum to a $300,000 maximum

GOVERNMENT 401(K) PLAN:  ALLIANCE BENEFIT GROUP SOUTHWEST
- Employee qualifies after completing 1000 hours and one year of regular scheduled work to become effective during the following open enrollment.  (May 1st and October 1st)
- Once enrolled, based on wages employee earns 3% into their participating account, 6% for our Tribal Police Officers
- Employee does not need to contribute to be able to be a participant of the plan
- Employee can elect to contribute on a pre-tax basis each pay period (Maximum $19,000 for 2021)
- Personal Account online options for all employees
- Choose from Asset Allocation Models or Individual Investments
- Participant can change amount of his/her investment quarterly

WELLNESS:
- Bayfield Recreation Center offers 12% off monthly memberships for all Red Cliff Band Employees that use the payroll deduction.
- Red Cliff Band of Lake Superior Chippewa Indians offers half hour paid time for wellness / fitness every workday.  Must work with your supervisor on times.
- Federal Health Insurance plans include wellness discounts for fitness center memberships

GENERAL LEAVE & PAID HOLIDAYS:
- With 1 thru 5 years of employment, employee accrues 16 hours per month for full time & is pro-rated for part time
- After 5 years of employment, employee accrues 20 hours per month for full time & is pro-rated for part time
- Earn 8 Hour Paid Holidays for full time employees & are pro-rated for part time.

“The Hub of the Chippewa Nation”