

GREAT LAKES INDIAN FISH & WILDLIFE COMMISSION

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www.glifwc.org



• MEMBER TRIBES •

MICHIGAN

Bay Mills Community
Keweenaw Bay Community
Lac Vieux Desert Band

WISCONSIN

Bad River Band
Lac Courte Oreilles Band
Lac du Flambeau Band
Red Cliff Band
St. Croix Chippewa
Sokaogon Chippewa

MINNESOTA

Fond du Lac Band
Mille Lacs Band

GLIFWC 2022 Benefit Summary

Federal Employees Health Benefit (FEHB) – Health Insurance (Due 60 days from date eligible) (effective 1st day of the first pay period that begins after application is received and follows a pay period during any part of which you were in pay status.)

<https://www.opm.gov/healthcare-insurance/tribal-employers/health-insurance/>

Several insurance carriers to choose from based on your personal health insurance needs

- Employee pays 12.5% of premium (premiums are deducted pre-tax)
 - o *Single, Self plus One & Family Coverage*

Delta Dental – Dental Insurance (Eligible the 1st of the month after 30 days)

<https://www.deltadentalwi.com/member/>

- Employee pays 25% of premium (premiums are pre-tax)
 - o *Bi-weekly* employee rates are (single) \$4.54, (ee+spouse) \$8.94, (ee+child(ren)) \$10.03, and (family) \$17.25 for CY 2022

Reliance Standard – Vision Insurance (Eligible the 1st of the month after 30 days)

<http://www.reliancestandard.com/dental-vision/>

- Employee pays 25% of premium (premiums are pre-tax)
 - o *Bi-weekly* employee rates are (single) \$2.21, (ee+1) \$4.28, (ee+2 or more) \$6.09 for CY 2022
 - o \$350 per covered person per calendar year for exams, glasses, and contacts

Employee Benefits Corporation – Flexible Spending Account (Eligible after 60 days)

<http://www.ebcflex.com/>

- Pre-tax contributions to Health Care Flexible Spending Accounts (\$2850 for 2022)
- Pre-tax contributions to Limited Health Care Flexible Spending Accounts (\$2850 for 2022)
- Pre-tax contributions to Dependent Care Flexible Spending Accounts (\$5000/household for 2022)

Empower Retirement – 401(k) Plan (Eligible after 90 days)

<https://participant.empower-retirement.com/participant/#/login>

- GLIFWC contributes 6% of nontax-exempt wages to the 401(k) plan
 - o Employee may contribute pre-tax to 401(k) plan
 - o Employee may contribute post-tax to Roth 401(k) plan

UNUM – Term-life Insurance (Eligible the 1st after 30 days)

<http://www.unum.com/>

- GLIFWC pays for the 1st \$10,000 in coverage of term-life insurance for the employee
 - o Premiums are based on age and smoking/non-smoking status
 - o Employee may elect more coverage for self, spouse, and/or children

Reliance Standard – Long-term Disability Insurance (Eligible the 1st after 30 days)

<http://www.reliancestandard.com/home/>

- GLIFWC pays the premium 100%
 - o Elimination Period: 90 consecutive days of Total Disability

Employee Assistance Program – LifeWorks

<https://glifwc.lifeworks.com/>

- Employee and dependent(s) benefit – no cost to employee or dependent(s)
 - o Physical, mental and financial support through confidential consultations, information, resources, counselling and community referrals

Tribal First –Worker’s Compensation Insurance

- GLIFWC pays the premium 100% for on the job injuries or illness

Personal Leave – 8 hours per year

Annual Leave – 8 hours per month, 10 hours per month after 3rd year of employment, 14 hours per month after the 5th year of employment and thereafter

Medical Leave - 8 hours per month, 10 hours per month after 3rd year of employment, 14 hours per month after the 5th year of employment and thereafter

Compensatory Leave – Accrued at different rates for different categories of employees