

# GREAT LAKES INDIAN FISH & WILDLIFE COMMISSION

P.O. Box 9 • Odanah, WI 54861 • 715-682-6619 • FAX 715-682-9294

[www.glifwc.org](http://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 2025 Benefit Summary

Below is a summary of the benefits associated with permanent full-time appointment at Great Lakes Indian Fish & Wildlife Commission.

**Health Insurance** - Federal Employees Health Benefit (FEHB): **(Due 60 days from date eligible)**  
**(Effective 1<sup>st</sup> 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*

**Dental Insurance** - Delta Dental: **(Eligible the 1<sup>st</sup> 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) \$4.77, (ee+spouse) \$9.39, (ee+child(ren)) \$10.53, and (family) \$18.12 for CY 2025

**Vision Insurance** -Reliance Standard: **(Eligible the 1<sup>st</sup> 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 2025
  - o \$350 per covered person per calendar year for exams, glasses, and contacts

**Flexible Spending Account** - Employee Benefits Corporation: **(Eligible after 60 days)**

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

- Pre-tax contributions to Health Care Flexible Spending Accounts (\$3300 for 2025)
- Pre-tax contributions to Limited Health Care Flexible Spending Accounts (\$3300 for 2025)
- Pre-tax contributions to Dependent Care Flexible Spending Accounts (\$5000 for 2025)

**Retirement** – Fidelity Investments – 401(k) Plan: **(Eligible after 90 days)**

<https://digital.fidelity.com/prgw/digital/login/full-page>

- 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.

**Term-Life Insurance** - UNUM: **(Eligible the 1<sup>st</sup> after 30 days)**

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

- GLIFWC pays for the 1<sup>st</sup> \$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.

**Long-Term Disability Insurance** - Reliance Standard: **(Eligible the 1<sup>st</sup> 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 – TELUS Health One (Optional)**

<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.

**Identity Protection Program - Norton LifeLock Identity Protection- (Optional)**

- GLIFWC pays the premium 100%.
- Employee benefit that can help protect your identity, devices & online privacy.

**Workman’s Compensation - Tribal First**

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

**Holidays - 14.5 paid holidays per year**

**Personal Leave – 8 hours per year**

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

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

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