



BENEFITS AVAILABLE TO INDEFINITE TERM EMPLOYEES

WHEDA® employees participate in the State of Wisconsin Benefit package. These benefits are significant, and are a valuable part of an individual's compensation package. The benefits may vary depending on the percentage of full-time employment. The benefits available for full-time employment are:

Retirement: Employees are covered immediately under the Wisconsin Retirement System (WRS). Vested employee-required contributions, approximately 5% of an employee's earnings, are made by WHEDA. WHEDA pays an additional percentage toward the non-vested employer-required contribution.

Vacation: Vacation is earned from the first day of employment (prorated for partial year), but cannot be used until the employee completes the initial training period. Vacation is earned at the following rate:

Years of Service	Hours Earned Each Year
1–5	80
6–10	120
11–15	136
16–20	160
21–25	176
26+	200

Personal Holiday: Employees are granted 36.0 hours (4.5 days) of personal holiday each year. (Prorated for partial year.)

Legal Holidays: Employees are granted 9 legal holidays per year.

Sick Leave: Sick leave is earned on a monthly basis at the rate of 130.0 hours per year. Unused sick leave accumulates from year to year. Upon retirement from WHEDA, unused sick leave can be converted at the employee's current hourly rate to pay health insurance premiums.

Health Insurance: A variety of Health Maintenance Organizations (HMO's), Preferred Provider Plans, and fee-for-service health providers offer coverage. Employees may obtain coverage within one month of starting work. WHEDA's contribution toward the premium is effective after 2 full months of coverage under Wisconsin Retirement System.

Life Insurance: After 6 full months of coverage under Wisconsin Retirement System, an employee may have group term life insurance coverage in an amount up to five times his/her annual salary. WHEDA contributes approximately 20% of the premium. Employees may also secure coverage for their spouse (up to \$20,000) and dependents (up to \$10,000 each).

Income Continuation Insurance: After 6 full months of coverage under Wisconsin Retirement System, employees are eligible for income continuation insurance. This benefit ensures that, if a participant is totally disabled (physical or mental), the participant will receive up to 75% of their basic gross salary (not to exceed the predetermined maximum). WHEDA's contribution, which can range from 0% to 100%, is contingent upon an employee's accrual and use of sick leave.

Catastrophic Insurance: Excess medical, accidental death and dismemberment, and dental coverage are features of this insurance. Employees are responsible for the entire premium.

Dental Insurance: A choice of HMO, PPO or Supplemental dental insurance are features of this dental plan. Employees are responsible for the entire premium.

Long-Term Care Insurance: This insurance covers short-term and long-term Home health care, assisted living, community-based care, and nursing Home care. Employees are eligible to apply for WHEDA's plan as well as their spouse, children, parents, spouse's parents and grandparents.

Employee Reimbursement Accounts Program: The Employee Reimbursement Accounts Program allows employees to pay eligible medical and dependent care expenses from pre-tax rather than post-tax income. In addition, premiums for group health, catastrophic, and life insurance (excluding spouse and dependent life insurance coverage) may be treated as pre-tax deductions.

Deferred Compensation: The Deferred Compensation Program allows employees to invest pre-tax earnings in any of the investment options offered by the program.

Worker's Compensation: All employees are covered by WHEDA's Worker's Compensation coverage the day they start employment.

If you have questions regarding WHEDA Benefits, please email or mail to:

e-mail: whedahr@wheda.com

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