



2025 Employee

Benefits Highlights



Children's
Wisconsin

Kids deserve the best.

At Children's Wisconsin, Health is one of our five values, and **we have a long-standing commitment to our employees' health and well-being.** Our generous benefit programs enrich the lives of our employees, their families and our organization.

Total Rewards

Our investment in our employees

We're dedicated to providing employees with a Total Rewards package that is both comprehensive and competitive. Total Rewards consists of four main components: benefits, compensation, well-being and culture. Our benefits options aim to offer health coverage and financial security to our staff and their families.



Focused on being a best place to work

Our vision of Wisconsin's kids being the healthiest in the nation is bold. We know it can only be accomplished in the hands of our most important resource – our employees. In addition to our Total Rewards offerings, we're focused on providing staff continuous learning opportunities so they feel empowered to succeed and grow.

This has contributed to Children's being recognized as a Top Workplace by the *Milwaukee Journal Sentinel* every year since 2010. We have also received three Well Workplace Gold designations by the Wellness Council of America (WELCOA). We're proud to offer a benefits program that promotes flexibility as well as good health and wellness. Our employees can choose the plans that fit their needs.



Benefit eligibility

Employees who are a .5 full time equivalent (FTE) or greater are eligible for paid personal leave (PPL) and may enroll themselves and their eligible dependents in Children's health, dental and vision benefits. Casual employees who work less than 20 hours per week are not offered PPL, health, dental, vision, life or disability insurance, but do have access to the benefits listed on page 7.

Some benefits are provided to employees at no cost and others require an employee contribution. Most benefits are effective the first of the month following your date of hire. For example, benefits would go into effect Aug. 1 for someone hired on July 14. Education assistance has longer eligibility dates.





Health plans

Children's offers three health plan options for employees and their dependents:

- UMR High-Deductible Health Plan 1 (HDHP 1)
- UMR Exclusive Provider Organization (EPO) Plan
- UMR High-Deductible Health Plan 2 (HDHP 2)

The HDHP 1 Plan and HDHP 2 Plan include the option for employees to contribute pre-tax dollars to a health savings account (HSA). The HSA is used to pay for eligible out-of-pocket health, vision and dental expenses.

Summary of health coverage and premium rates

	Health plans (NexusACO Network)		
	High-Deductible 2 (HDHP2)	High-Deductible 1 (HDHP1)	Exclusive Provider Organization (EPO)
Annual deductible			
Employee only coverage	\$2,750	\$2,000	\$1,500
Family coverage	\$5,500 ¹	\$4,000 ¹	\$3,000
Annual out-of-pocket max			
Employee only coverage	\$5,500	\$4,500	\$3,500
Family coverage	\$11,000	\$9,000	\$7,000
HSA employer contribution ²			
Employee only coverage	\$500 ²	\$250 ²	n/a
Family coverage	\$1,000 ²	\$500 ²	n/a
Coverage			
In-network co-insurance	90% - Tier 1 NexusACO Provider 70% - In-Network (non-Tier 1 providers)		
In-network preventive care	100%		
Office visits	90% - Tier 1 NexusACO Provider 70% - In-Network (non-Tier 1 providers) Coverage after deductible is met		\$40 Primary \$50 Specialist
Prescription coverage	Deductible/co-insurance (Some medications, such as those to maintain conditions like high blood pressure, cholesterol, diabetes and depression, are covered at 100% if they're generic or 90% if they're a preferred brand name, with no deductible when filled at the Children's Employee Prescription Center.)	Employee prescription center	Retail pharmacy
Level 1 = Generic		\$5	\$10
Level 2 = Preferred brand drugs		20%: min \$30/ max \$60	20%: min \$35/ max \$60
Level 3 = Non-preferred brand drugs		30%: min \$40/ max \$85	30%: min \$45/ max \$85
Level 4 = Specialty		\$125	
Mail order and 90-day retail also available			
Per pay period employee contributions (.9 FTE to 1.0 FTE, .6 FTE weekend, 7/70)			
Employee only ^{3,4}	\$70	\$114	\$151
Employee + spouse ^{3,4}	\$151	\$241	\$310
Employee + child(ren) ^{3,4}	\$132	\$215	\$277
Full family ^{3,4}	\$174	\$312	\$401
Per pay period employee contributions (.5 FTE to .8 FTE)			
Employee only ⁴	\$92	\$167	\$206
Employee + spouse ⁴	\$209	\$344	\$418
Employee + child(ren) ⁴	\$185	\$302	\$377
Full family ⁴	\$269	\$446	\$541

¹HDHP requires that the family deductible is met if the employee has dependent coverage.

²Employer HSA contribution amounts are prorated for employees whose coverage is effective after Jan. 1, 2025.

³Employee Premium Discount Program available for those who qualify based on financial need.

⁴An additional tobacco surcharge of \$23.08 per pay period may apply (per employee and spouse) and an additional spousal surcharge of \$69.23 per pay period may apply.



Dental plans

Children's offers two CIGNA dental plan options for employees and their dependents:

- CIGNA Preferred Provider Organization (PPO) Plan
- CIGNA Exclusive Provider Organization (EPO) Plan

Summary of dental coverage and premium rates

CIGNA dental plans				
Plan	Checkups	Deductible	Coverage	Orthodontia
Standard PPO	100%	\$25 single \$50 family	75% basic 50% major	50% to \$1,500
EPO (must use CIGNA DPPO Advantage Provider)	100%	none	90% basic 75% major	60% to \$2,500
Per pay period employee contributions				
Plan	Single	Family		
Standard	\$9.25	\$23.50		
EPO	\$16.50	\$42.00		



Vision plan

Children's offers one vision plan through Vision Service Plan (VSP) for employees and their dependents.

Summary of vision coverage and premium rates

VSP vision plan			
	Frequency	In-network	Out-of-network
Eye exam	every calendar year	100% after \$10 co-pay	N/A
Standard lenses	every calendar year	100% after \$25 co-pay (combined with frames)	\$30-\$75 allowance
Frames	every other calendar year	\$25 co-pay (combined with lenses) + \$170 allowance on featured frames/\$150 allowance on standard frames	\$50 allowance
Contact lenses (covered in lieu of frames and lenses)	every calendar year	\$150 allowance + lens fitting co-pay of up to \$60	\$100-\$210 allowance
Per pay period employee contributions			
Single		Family	
\$2.57		\$6.78	



Dependent care

Finding trusted care for children or adult and elder loved ones can be a challenge, especially at the last minute. Children's partners with Bright Horizons to offer benefit-eligible employees up to 80 hours a year of subsidized dependent care backup services. **Children's also matches \$1 for \$1 on the first \$500** staff puts into their dependent care flexible spending account (FSA) to help pay for their family's eligible dependent daycare needs. Employees must elect this account each year to receive the match.



Shared retirement savings plan (403(b)/(401(k))

Children's offers a shared retirement savings plan – 403(b) or 401(k) – that can help employees protect the health of their financial future and retirement. The plan consists of two parts:

1. A discretionary matching contribution* from Children's of 50 cents on the dollar, on the first 8 percent of an employee's pay that's contributed.
2. A service-based contribution from Children's that begins after three years of benefit service and increases based on years of service.

Years of benefit service	Employer service-based contribution	+	Employer matching contribution	=	Maximum Children's contribution
0-2 yrs.	0%				4%
3-4 yrs.	2%				6%
5-9 yrs.	3%				7%
10-19 yrs.	4%				8%
20+ yrs.	5%				9%

*Matching contributions are vested after two calendar years with at least 1,000 hours of vesting service. A Roth option is also available.

Employees are automatically enrolled in the plan upon hire with a 3 percent deferral election. Fidelity administers the plan and can be contacted to change the election.

The following are not eligible for the service-based employer contributions: Primary Care Physicians (CMG); Children's Physician Group (CPG) employees in the Primary Care division.



Well-being program

Healthy Rewards is Children's coordinated approach to wellness activities and programs designed to improve your health and well-being*. The goal of Healthy Rewards is to help employees and their families live healthier, stay well and feel good – all while earning Healthy Rewards credits.



An employee could earn up to \$500 toward a Lifestyle Reimbursement Account. The Lifestyle Reimbursement Account will help support your physical, mental and financial wellness.

*In addition to program challenges and events, Healthy Rewards offers employees a Baby Steps program and, at some work locations, healthy dining discounts.



Paid personal leave

Children's provides paid personal leave (PPL) hours that employees can use when they are away from work due to sickness, vacation and holidays recognized by the organization.* Organization-recognized holidays will be automatically deducted from an employee's PPL bank unless the employee works on those holidays.

Employees begin to accrue PPL the date they're hired. PPL can be used immediately as it is accrued. Up to two years of carryover is allowed.

Full-time employees in non-management positions accrue PPL according to the following schedule.

Years of benefit service	Hours earned per pay period*	Days accrued per year*
0-2	7.69	25
2-5	8.61	28
5-10	9.23	30
10-15	10.15	33
15-20	10.76	35
20+	11.69	38

Full-time leaders accrue PPL according to the following schedule.

VP level employees and above do not accrue PPL.

Years of benefit service	Hours earned per pay period*	Days accrued per year*
0-10	10.15	33
10-20	11.07	36
20+	12.30	40

Benefit shown is prorated for regular part-time employees. Bereavement, jury duty and military leave also available.

*Children's Wisconsin recognizes these holidays: New Year's Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving and Christmas.

*CMG physicians should consult with their medical director regarding PPL benefits.



Paid parental leave

Children's offers paid parental leave to benefit-eligible employees. Paid parental leave provides four weeks of paid time off to be taken in a continuous block of leave following the birth of the employee's child. Benefit-eligible employees can use paid parental leave the first of the month following hire date. This benefit provides additional flexibility and time for the employee to bond with their baby following the birth, adjust to their new family situation and balance their professional responsibilities.



Other benefits

Other benefits for benefit-eligible employees

- Short-term disability insurance at 66 2/3 percent of weekly base wages, maximum of \$3,000 per week
- Long-term disability coverage at 60 percent of base salary for .9 FTE to 1.0 FTE; option for part time and CMG physicians to elect this coverage
- Life insurance at 1.5 times base wages; option to purchase additional life insurance for employees and their families at competitive group rates
- Business travel accident insurance
- Education assistance up to \$5,250 per year; employees are eligible after six months of benefit-eligible employment
- Adoption reimbursement up to \$5,000 per child plus four weeks of paid leave
- Fertility coverage for those enrolled in a Children's Health plan. Lifetime limit of \$20,000 for medical interventions and \$10,000 for fertility medications.
- Medical and dependent care flexible spending accounts

Benefits for all employees

- Shared retirement savings plan
- Edvest 529 College Savings Plan
- Employee referral bonuses
- Employee assistance program
- Children's pharmacy discounts
- Nursing scholarships
- Reimbursement for NCLEX nursing review course
- Free parking
- Employee events
- Smoke-free and tobacco-free work site

Join Children's in shaping pediatric care

Children's Wisconsin has been recognized for its excellence as a patient care provider, employer and community partner. For a full list of our most recent honors, visit childrenswi.org/about/awards-and-recognition.

