



## Full-time Benefits Package

WSECU provides a benefits package for regular full-time employees. The following is a brief overview:

### CORE PLANS

- **Medical/Dental/Vision** – WSECU pays 100% of the premium for full-time employees for the base plan. WSECU may contribute up to 100% for eligible dependents, depending on other insurance coverage and plan selection. Plans other than the base plan require the employee to pay a portion of the premium.
- **Pretax Health Care** – Employee paid premiums are deducted from gross salary to reduce tax liability.
- **Group Life Insurance and AD&D** – WSECU pays the premium for coverage equal to the employee's annual salary, rounded up to the nearest \$1,000.
- **Long Term Disability** –WSECU pays the premium. 90 day benefit waiting period. Benefit at 60% of current salary.
- **Long Term Care** – WSECU pays the premium. Two-year facility or professional care up to \$24,000. Additional coverage available at employee expense.
- **Employee Assistance Program** –WSECU pays the premium. Includes free initial assessment, counseling referral service, five face to face counseling visits, legal referrals and other benefits.
- **Flexible Spending Account** – Ability to save pre-tax funds to pay for health care or child care expenses.

### SUPPLEMENTAL INSURANCE

- **Voluntary Life and AD&D and Voluntary Short Term Disability** –Optional, employee-paid benefit. Two short-term plans are available: 50% or 60% of weekly earnings.

### 401K / RETIREMENT PLAN

- WSECU contributes 8.5% of an employee's monthly pay into a retirement plan beginning the 1<sup>st</sup> quarter after one year of employment. Vesting after 3 years of employment with minimum of 1000 hours worked per year. 3% automatic enrollment in pre-tax 401k plan upon hire. Administrative fees paid by WSECU. Self-directed investments for both retirement & 401K in professionally managed models as well as individual fund options.

### LEAVE AND HOLIDAYS\*

- **General Leave** – Full-time employees earn general leave at an initial rate of 12.5 hours per month, which can be used after 90 days of employment. Graduated accrual schedule. Five consecutive days off required annually. May accrue a maximum of 480 hours.
- **Sick Leave** – Full time employees credited with 10.5 hours upon completion of 90 days of employment. Earn sick leave at a rate of 3.5 hours per month. Balance may carry over from year to year.
- **Bereavement Leave** – Up to 24 hours paid time off in the case of the death of a qualifying family member.
- **Paid Holidays** – 11 paid holidays annually.
- **Personal Holiday** – One personal holiday for full-time employees who work 1000+ hours in the calendar year.

### VOLUNTEER PRIVILEGES

- Employees may take advantage of eight hours of paid volunteer time annually.

### MISC BENEFITS & OPPORTUNITIES

- **Direct Deposit** – Paycheck is direct deposited to WSECU account and/or other financial institutions.
- **Checking Account** – No monthly service fee, no minimum balance & free checks per each employee account.
- **Stipend for purchase of WSECU branded clothing** – Initial stipend received at time of hire with additional stipends issued each year.
- **Educational Opportunities** – WSECU provides reimbursement for up to 5 credit hours or equivalent per academic quarter or semester toward work pertaining to career path at WSECU. Educational opportunities must be budgeted for and approved in advance.

\*Leave amounts may differ in some locations



## Part-time Benefits Package

WSECU provides a number of benefits for regular part-time personnel. Included among them are the programs in the following brief overview:

### CORE PLANS

- **Medical/Dental/Vision** – WSECU pays 100% of the premium for part-time employees for the base plan. Plans other than the base plan require a portion of the premium to be paid by the employee. Dependent coverage may be added at full cost to the employee at the current group rates.
- **Pretax Health Care** – Employee paid premiums can be deducted from gross salary to reduce tax liability.
- **Group Life Insurance and AD&D** – Premium paid by WSECU. Policy value is \$10,000.
- **Long Term Care** – Premium paid by WSECU. Two-year facility or professional care up to \$24,000. Additional coverage available at employee expense.
- **Employee Assistance Program** – Premium paid by WSECU. Includes, but not limited to, free initial assessment, counseling referral service, five face to face counseling visits, and legal referrals.
- **Flexible Spending Account** – Ability to save pre-tax monies to pay for health care or child care expenses.

### SUPPLEMENTAL INSURANCE

- **Voluntary Life and AD&D and Voluntary Short Term Disability** – Premium paid by employee. Two short term plans are available: 50% or 60% of weekly earnings.

### 401K / RETIREMENT PLAN

- WSECU contributes 8.5% of an employee's monthly pay into a retirement plan beginning the 1<sup>st</sup> quarter after one year of employment. Vesting after 3 years of employment with minimum of 1000 hours worked per year. 3% automatic enrollment in pre-tax 401k plan upon hire. Administrative fees paid by WSECU. Self-directed investments for both retirement & 401K in professionally managed models as well as individual fund options.

### LEAVE AND HOLIDAYS\*

- **Paid Leave** – Part-time employees credited with 18 hours upon completion of 90 days of employment. Earn paid leave at an initial rate of 6 hours per month. Graduated accrual schedule. Five consecutive days off required annually. May be used as sick leave or general leave. May accrue a maximum of 480 hours.
- **Bereavement Leave** – Up to 12 hours paid time off in the case of the death of a qualifying family member.
- **Paid Holidays** – 11 paid holidays annually. Part-time employees are paid for four hours each holiday.

### VOLUNTEER PRIVILEGES

- Employees may take advantage of four hours of paid volunteer time annually.

### MISC BENEFITS & OPPORTUNITIES

- **Direct Deposit** – Paycheck is direct deposited to WSECU account and/or other financial institutions.
- **Checking Account** – No monthly service fee, no minimum balance & free checks per each employee acct.
- **Stipend for purchase of branded clothing** – Initial stipend received at time of hire with additional stipends issued each year.
- **Educational Opportunities** – WSECU provides reimbursement for up to 5 credit hours or equivalent per academic quarter or semester toward work pertaining to career path at WSECU. Educational opportunities must be budgeted for and approved in advance.

\*Leave amounts may differ in some locations