



# City of De Pere

## Employee Retirement Handbook

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### **City of De Pere**

335 S. Broadway Street  
De Pere, WI 54115

### **De Pere Human Resources**

[deperehr@deperewi.gov](mailto:deperehr@deperewi.gov)

External: (920) 339-4045

Internal: ext. 1243

### **De Pere Payroll Office**

[dppayroll@deperewi.gov](mailto:dppayroll@deperewi.gov)

External: (920) 339-4047

Internal: ext. 1247

### **Clerk's Office**

[dpclerk@deperewi.gov](mailto:dpclerk@deperewi.gov)

External: (920) 339-4050

Internal: 1358

Updated: December 1, 2023

# **Congratulations On Your Decision!**

Whether you have already made this life changing decision or are still contemplating the idea, we are here to help answer your questions and walk beside you through this transition. As you move on to the next amazing chapter of your life, the City, and all of your co-workers would like to extend to you a heartfelt thank you for all of your years of employment, innovative ideas, and service to the citizens of De Pere.

The process of retiring involves months of anticipation and preparation. To ensure your retirement plans progress without delay, this handbook was compiled to assist you in managing your retirement. This handbook outlines procedures, timelines, and resources to assist in making your retirement as efficient and enjoyable as possible.

This handbook is not intended to replace the information found in the collective bargaining agreements, the City's policies, employee benefit plan books, HRA Employee Information Packet/Frequently Asked Questions, or the Flex Spending Employee Information Packet. This document is only a summary of the key information needed to assist with your retirement planning.

It is important for you to understand that the City's policies, benefits, bargaining agreements, state/federal laws, etc., are all subject to change. The information in this handbook is current as of the date it was prepared and updated.

**Employee benefits, policies, contact information, and other information  
in this document are subject to change without notice.**

# Things to Consider Before You Retire

Deciding when and where to retire is one of the most important decisions of our lives, and everyone should do their homework before taking this big step. This check list isn't an all-inclusive list, but it is a good place to start!

## 1. Figure out what you want to do in retirement.

If you approach retirement like an extended vacation, you'll probably be disappointed. There's nothing wrong with wanting to do more gardening or play more golf. But most satisfied retirees also look beyond themselves to set real-life goals, whether it's starting their own business, writing a family history, traveling to all seven continents or taking care of their grandchildren. Keeping both your mind and body active can contribute to greater happiness and longevity.

**2. Are you going to work?** According to one survey, three quarters of today's workers expect to work part time after they retire. But only about one quarter of retirees actually do. Why the difference? Many people believe their old employer will hire them back as a consultant, or they think they can land an interesting new job. But expectations often don't match reality.

If you plan to work after retirement, scope out your opportunities ahead of time. Would you like to volunteer for your church? Start now. Interested in teaching for a university? See if you can teach a class now. By practicing your retirement, you can find out what you really want to do (it may not be what you think), and meet new people, too.

**3. Figure out your health insurance.** For most people this means signing up for [Medicare at age 65](#), along with a supplemental insurance plan. But if you retire before age 65, you need to obtain your own health insurance. Many people can keep coverage from an prior employer, or get insurance through a professional association. The Affordable Care Act also now brings new options to early retirees. Whatever your situation, make sure your health insurance doesn't lapse.

**4. Take inventory of your assets.** The main difference between working and retirement is that you no longer get a paycheck in retirement. Many experts insist you need \$1 million in assets to

[support a comfortable retirement](#). Some say less; others say more. You should take a realistic picture of your financial assets, including pensions, retirement accounts and all other resources (don't forget to factor in your debts) to see if you have the resources to support yourself for 20 or 30 years.

**5. Determine where your retirement income will come from.** You must turn your assets into the stream of income you'll need to pay your bills. Add up your monthly income from pensions, Social Security and any other sources. Then figure out how you're going to produce income from your retirement accounts and personal savings. It can be a complicated process, so consult a professional if you need help.

## 6. Decide when to sign up for Social Security.

Conventional wisdom says you receive full benefits once you hit full retirement age, which is 67 for most of us. The better way to look at it: you're eligible to begin benefits anytime between age 62 and 70, on a sliding scale. The longer you wait, [the bigger your check](#).

**7. Account for unexpected expenses.** Consider how you'll handle non-routine expenses in retirement such as a large medical expense or major home repair. Will you have to help support a grandchild? Do you want to leave an inheritance for children or a favorite charity? Also, consider the effects of inflation over time and the [risk of outliving your assets](#).

**8. Make a plan.** Now that you've collected your thoughts and analyzed your situation, don't just sit there. Make your retirement plan. Dream big. Think outside the box. Share your thoughts. Then get ready to enjoy the retirement of your dreams.

*Source: <https://money.usnews.com/money/blogs/on-retirement/2013/12/24/10-items-for-your-retirement-checklist>*

# Important Retirement Information

Contacts	Notes
<p><i>Department of Employee Trust Funds</i></p> <ul style="list-style-type: none"> <li>• <i>WRS Pension Plan</i></li> <li>• <i>Life Insurance</i></li> <li>• <i>Local Annuitant Health Plan (LAHP)</i></li> </ul>	<p>Please contact Employee Trust Funds (ETF) for information on how to apply for eligible benefits.</p> <p>Employee Trust Funds (ETF) - 1-877-533-5020 – <a href="http://www.etf.wi.gov">www.etf.wi.gov</a></p> <p>The City does not administer these benefits. See Page 8 for more information.</p>
<p><i>Notice of Retirement to the City</i></p>	<p>After contacting ETF, you should be able to establish your retirement date and provide the City with your retirement letter. Each employee of the City is a valuable member and contributes to the process and success of our daily operations. Your departure will be felt throughout your department and the entire organization, and filling your position will take time. Therefore, we ask for as much advance notice of your retirement as possible.</p> <p>You should submit a notice of retirement in writing as far in advance as possible. To leave in good standing, department heads and supervisors should submit a written resignation to the City Administrator at least 60 days before their anticipated retirement date. All other employees should provide a minimum of at least 30 days' notice of retirement to their immediate supervisor. The final two weeks of all notices shall be exclusive of any accrued paid time off taken unless for unavoidable circumstances, or if approval is obtained from the Department Head after the resignation or retirement notice is received. Employees resigning or retiring from their position may not extend their final date of employment using unused paid time off (ie: vacation, floating holiday, sick). The employee's last day of employment shall be defined as the last day the employee is physically at work unless there are extenuating circumstances as approved by the Human Resources Director.</p> <p>Represented Police and Fire employees should see their labor contract for information on the required notice to leave in good standing.</p> <p>Upon compliance with submitting a retirement notice that is at least 30 or 60 days in advance, where applicable, as well as actually working the last day, then an additional vacation day will be awarded at your current rate of pay and will be paid out. The additional vacation day payout is not applicable to represented Fire employees.</p>
<p><i>Payroll Department</i></p> <p><a href="mailto:dppayroll@deperewi.gov">dppayroll@deperewi.gov</a></p>	<p>After you have established a retirement date, please contact the Payroll Department to schedule a meeting to calculate your paid time off benefits and to decide if you will continue or cancel your medical, dental and/or life insurance, if applicable. If you are scheduling an appointment during your regularly scheduled working hours, you will need prior approval from your supervisor to leave your workplace. See Page 9 for more information.</p>

Contacts	Notes
<p><i>Dental Insurance</i> <i>Medical Insurance</i></p>	<p>See Pages 10 - 12 for more detailed information. Coverage continues at the employee rate through the end of the month in which you retire.</p> <p><b><i>Once a retiree cancels their coverage, they are no longer eligible to apply for coverage through the City in the future.</i></b></p>
<p><i>Vision Insurance</i></p>	<p>If you are enrolled in vision insurance, your insurance will remain in effect through the end of the month in which you retire. When coverage ceases, you will be sent COBRA continuation paperwork through our third-party administrator. Please read this information over carefully.</p>
<p><i>Sick Leave Conversion Account</i></p> <p><a href="mailto:dppayroll@deperewi.gov">dppayroll@deperewi.gov</a></p>	<p>Once your sick leave is converted into an amount to be accessible for insurance premium payment, you are responsible for tracking your Sick Leave Conversion Account balance. These funds cannot be paid out in a lump sum. Questions can be directed to the Payroll Department. See Page 9 for more information.</p>
<p><i>Health Reimbursement Account (HRA)</i></p>	<p>You may keep 100% of the balance in your Health Reimbursement Account. Your benefits card from EBC will be turn off as of last day; you will need to submit claims for reimbursement. This can be done via EBC's website at <a href="http://www.ebcflex.com">www.ebcflex.com</a>.</p> <p>The City currently pays the monthly administrative fee for actively working medical plan members. You are responsible for the administrative fee, effective the first of the month following the month in which you retire. At the end of each plan year, the City will submit the fees due to EBC to be deducted from your account. If you do not have enough funds in your HRA to pay for the administrative fees, your account balance will be zeroed out. Your account balance cannot be paid out in cash or rolled over into a different account.</p> <p>Employee Benefits Corporation (EBC) - <a href="http://www.ebcflex.com">www.ebcflex.com</a> PO Box 44347, Madison, WI 53744-4347 Office: (800) 346-2126 Fax: (608) 831-4790</p>
<p><i>Flexible Spending Dependent Care</i></p>	<p>Flex plan deductions will continue until your last paycheck. You will have 90 days from your retirement date (the official date that Payroll reports to ETF) to submit any expenses incurred up to your retirement date. For example, if that date is March 15, 2024, you will have 90 days from that date to submit expenses with service dates of January 1, 2024 through March 15, 2024.</p> <p>Employee Benefits Corporation (EBC) - <a href="http://www.ebcflex.com">www.ebcflex.com</a> PO Box 44347, Madison, WI 53744-4347 Office: (800) 346-2126 Fax: (608) 831-4790</p>

<b>Contacts</b>	<b>Notes</b>
<i>Deferred Compensation</i>	<p>Contact the applicable customer service representative and notify them of your retirement. Payroll deductions will continue until your last paycheck.</p> <p>The City does not administer this benefit.</p> <p><b>Wisconsin Deferred Compensation Program</b>  Alex Brost - Retirement Plan Advisor  Office (608) 241-6604; Mobile: (920) 636-5243  <a href="mailto:alex.brost@empower-retirement.com">alex.brost@empower-retirement.com</a>  <a href="http://www.wdc457.org">www.wdc457.org</a></p> <p><b>Nationwide Retirement Solutions</b>  Kerryl V. Johnson, Customer Service Representative  (608) 825-2516  <a href="mailto:Johnk46@nationwide.com">Johnk46@nationwide.com</a>  <a href="http://www.nrsforu.com">www.nrsforu.com</a></p>
<i>Identity Fraud Expense Reimbursement Coverage</i>	<p>Coverage for Identity Fraud Reimbursement Coverage through Travelers Insurance will remain in effect through the end of the month in which you retire.</p>
<i>Human Resources Department</i>	<p>Please contact Human Resources to schedule a voluntary 30-minute exit interview. The primary purpose of the Exit Interview is to solicit your ideas for ways to make the City of De Pere an employer of choice. We will discuss your HRA balance. You will also be awarded your retirement thank you gift.</p>
<i>Last Day Reminders</i>	<p>On your last day of employment, please work your entire shift and return any City property to your supervisor. These items may include, but are not limited to: your City cell phone, City credit card, City identification card, computer passwords, desk keys, keys to City vehicle(s), equipment/gear/uniforms, last timesheet, and office /other municipal buildings keys.</p> <p>If you have remote access to the City's computer system and City e-mail account, this access will be disabled on your last day. Your supervisor may follow up with you on pending work projects. You will not be eligible for call-in or overtime after your last day worked.</p>
<i>Social Security &amp; Medicare</i>  <a href="http://www.socialsecurity.gov">www.socialsecurity.gov</a> 1-800-772-1213  <a href="https://www.medicare.gov/index">https://www.medicare.gov/index</a> 1-800-MEDICARE	<p>You are responsible for contacting Social Security Administration and Medicare to determine your eligibility for these benefits.</p> <p>The City does not administer these benefits.</p> <p>Social Security Administration  1561 Dousman Street  Green Bay, WI 54311  (920) 433-3904</p>

# General Information/Disclaimers

- **Your retirement date is effective the last day you physically work. Retirement dates cannot be extended through time-off.**
- **Paid time-off benefits are prorated in the year in which you retire.**
- **Paid time-off used, but not yet earned, may need to be paid back to the City. Payroll will notify you if this situation applies to you.**
- **To be eligible for City benefits just offered to retired employees, employees must have worked 5 years in either a regular part or full-time capacity.**
- **Some of the information and benefits described in this handbook may not apply to you, your family members, or your position. Please disregard the information that may not apply to you.**
- **If you elect retiree insurance coverage, you are responsible for keeping your address updated with the Human Resources Department.**

## Eligibility For Termination Pay

All employees who leave the service of the City, for any reason, shall receive all pay to which they may be entitled with the following qualifications:

- **Employees voluntarily terminating employment with the City shall be paid for all earned, but unused accrued vacation.**
- **Employees must be actively employed at the time of performance award disbursement to be eligible to receive pay for performance pay.**
- **Medical, dental, and vision insurance coverage, if applicable, continues at the employee rate through the end of the month in which you retire.**
- **In determining time off benefits (ex. sick leave, vacation, floating holidays, and administrative time) earned during the year of termination, a full month benefit will be granted if the termination date was **on or after** the 15th day of the month. If the termination date was prior to the 15th day of the month, no benefits will be granted for the month in which the termination occurs. Represented Police and Fire employee should see their contract for information on how paid-time-off benefits are accrued.**
- **An employee who owes any money to the City at the time of retirement shall have their final pay applied against the account of whatever amount may be needed to satisfy it. Partial settlement of an account by application of final pay shall not release an employee from any remaining balance due.**

# Department of Employee Trust Funds (ETF)/Wisconsin Retirement System (WRS)

The Department of Employee Trust Funds (ETF) administers the State's Wisconsin Retirement System (WRS), Local Annuitant Health Plan (LAHP), the State's Life Insurance Program, and the Wisconsin Deferred Compensation (WDC) Program. Information regarding these benefits is available on their web site. The website is very comprehensive—it includes brochures, forms, employee bulletins, and helpful links to other government agencies, such as Social Security/Medicare, etc.

ETF and WRS are used interchangeably within this document.

Anyone planning to retire will need to contact ETF to request their WRS retirement benefit estimate. The City does not administer this benefit. If your benefit will begin before you reach age 62, ETF recommends you send them a copy of your age-62 Social Security benefit projection with your request for WRS retirement estimates. ETF will use these projected amounts to calculate your accelerated payment option estimates.

After employees receive their retirement annuity packet from ETF, they should review annuity options and the estimated amounts for each. ETF can answer questions regarding minimum retirement age, vesting requirements, creditable coverage, payment options, tax liability, etc.

Complete the ETF retirement packet, choosing the annuity option that best fits your needs, and mail back to them, up to 90 days in advance of your retirement date. Allow ample time when choosing your retirement date for ETF to meet your expectations to begin receiving your monthly pension payment.

Visit ETF's website at <https://etf.wi.gov/retirement> to answer many of the questions you may have regarding your upcoming retirement. **CONTACT:** 1-877-533-5020 or [www.etf.wi.gov/](http://www.etf.wi.gov/)



# Payroll Meeting

## Accrued Sick Leave

Earned, but unused sick leave will be calculated and you will be provided with your Sick Leave Conversion Account balance. This amount is determined by your current rate of pay times 100% of your remaining unused sick leave, up to the maximum balance, or per the language of the applicable collective bargaining agreement. To be eligible to continue with the City's medical and/or dental insurance and be eligible for Sick Leave Conversion, you must meet the minimum qualifications, and apply for a retirement annuity from the Wisconsin Retirement System or qualify to receive a disability pension as defined by Chapter 40 of the Wisconsin Statutes.

Your Sick Leave Conversion Account balance can be used towards the payment of post-retirement insurance\* premiums through the City of De Pere or insurance\* premiums through any insurance carrier of your choosing. Sick Leave cannot be paid out in a lump sum. If an outside insurance carrier is chosen, premiums for health insurance, dental insurance, vision insurance or long-term care insurance coverage can be reimbursed quarterly from your sick leave balance, provided proof of insurance coverage (your insurance card) and premiums paid (documentation of premium from insurance carrier) is presented to the Payroll/Accounting Specialist. In the case of an employee's death following retirement, the surviving spouse may have access to accrued but unused sick leave for medical insurance premiums.

*\*Represented employees will follow the provisions of their collective bargaining agreement (CBA) regarding the type(s) of insurance they can use sick leave conversion funds for. Non-represented employees can use sick leave conversion funds for medical insurance, dental insurance, vision insurance, and/or long-term care insurance.*

## Compensatory/Administrative Time

Exempt employees—no payment shall be made for accrued administrative time upon retirement.

Non-exempt (hourly) employees—the balance of your compensatory time will be paid out upon retirement.

## Dental/Medical

Options available upon retirement will be reviewed with you. See Pages 10 - 12 *Medical/Dental Insurance Options at Retirement*

## Floating Holidays

Any unused balance, pro-rated for the year in which you retire, must be used before you retire. Floating holiday pay is not paid out.

## Life Insurance

Options to maintain coverage after you retire will be discussed with you.

## National Holidays

To receive holiday pay, employees must be employed at the time of the holiday and must work or use paid time off for the work day before and the work day after the recognized holiday. Represented Police and Fire employee should see their labor contract.

## Vacation Payout

Earned, but unused vacation will be calculated for you. You will have the choice of:

- 1) having your unused vacation time paid out on your last paycheck or
- 2) placing these monies into your deferred compensation account

# Medical/Dental Insurance Options at Retirement

The City must receive confirmation that you have applied for a retirement annuity from WRS in order to be eligible to continue your medical and/or dental insurance coverage through the City, subject to the approval and requirements of the insurance carrier, or insurance policy carried by the City. You are responsible for the premiums. The Payroll Department will provide you with a form to complete regarding your insurance options. At this time, we do not have automatic withdrawals from bank accounts.

*Once a retiree cancels their coverage, they are no longer eligible to apply for coverage through the City in the future.*

## General Information

- The Department of Employee Trust Funds offers a Local Annuitant Health Plan (LAHP) for local retirees. You may want to discuss this option with the ETF representative when you meet to discuss your retirement options, as premiums, deductibles, and out-of-pocket maximums may be lower than the City of De Pere retiree plan.
- If you wish to terminate your coverage at a later date, or want to drop spouse/dependent coverage, you need to notify us in writing of your intentions by completing and submitting the Employee Medical, Dental, and Vision Enrollment, Cancellation and Waiver Form to Human Resources, **prior** to the effective date of the change.
- Premiums are due at the City Clerk's Office by the 25<sup>th</sup> of the month prior to the month of coverage. For example, the premium for May is due April 25; the premium for June is due May 25, etc.
- If your payment is not received timely, your coverage could be cancelled.
- Under the federal Consolidated Omnibus Budget Reconciliation Act (COBRA), employees and their families who lose group health coverage because of certain life events (including retirement), are able to continue their coverage under the employer's group plan, at their own expense, **for limited periods of time**. When coverage ceases, you will be sent COBRA continuation paperwork through our third-party administrator. Please read this information over carefully.
- Currently, dependents can remain under your medical/dental plan until the end of the month in which they turn age 26; they will then be automatically terminated and offered COBRA continuation coverage. Our third-party administrator will provide the necessary paperwork to elect COBRA continuation coverage.
- If you pass away and you and your spouse/dependent children were covered under the City's insurance plan at the time of your death, your widow/dependents will be eligible for COBRA continuation coverage pursuant to state, and federal regulations. Your spouse/dependent children will be responsible for the payment of COBRA premiums.
- COBRA rates are listed below:

2024 COBRA Rates			
	Medical	Delta Dental	Dental Associates
Single	\$676.57	\$44.47	\$37.07
Employee + 1	\$1,259.24	N/A	N/A
Family	\$2,065.36	\$135.18	\$105.77

## Medical Options

- If you wish to **continue your coverage** but have no Sick Leave Conversion Account balance or choose to defer your use of Sick Leave Conversion Account balance, you will need to pay your premiums by personal check to the City Clerk's Office.
- If you wish to **continue your coverage** and use your Sick Leave Conversion Account balance to pay for your premiums, you will need to notify payroll. No further payments will be issued once your account reaches a zero balance. You will then be responsible for paying the premiums by personal check, or terminating your coverage.
- If you wish to **terminate your coverage** and defer use of your Sick Leave Conversion Account balance, you will be responsible for notifying the City when you want to begin using your Sick Leave balance. To begin using your Sick Leave Conversion Account balance, your notice needs to be received by the Payroll Department no later than sixty (60) calendar months from the date of your retirement (the official date that is reported to ETF). The City does not send out reminder notices.
- As of the date this handbook was updated, retirees pay 132% of the total monthly premium rate. The premium rate for retirees is set by the City Council and is subject to change. The retiree medical rates are listed below.

2024 Retiree Medical Rates	
Single	\$875.56
Employee + 1	\$1,629.61
Family	\$2,672.82

- Retiree coverage is not supplemental coverage; coverage is identical to what you had as an active employee.
- When you turn 65, Medicare is your primary benefit payor; the City's insurance carrier is the secondary payor. If Medicare Eligible retirees do not sign up for Medicare Parts A and B in a timely manner, they will be inconvenienced by a lapse in coverage, and they may be liable for claims that Medicare would have paid.
  - **Please note:** employees who retire on or after October 1, 2014 (with the exception of represented public safety employees covered under a labor contract) shall not be allowed to remain on the City provided group hospitalization and medical insurance plan after becoming Medicare eligible. The spouse of a retiree shall not be allowed to remain on the City provided group hospitalization and medical insurance plan after becoming Medicare eligible. A non-Medicare eligible spouse of a Medicare eligible retiree may remain on the City-provided group hospitalization and medical insurance plan until becoming eligible for Medicare.
- Retirees covered under the City's insurance are responsible for notifying Human Resources when they become Medicare eligible.
- Please contact the Human Resources Department if you need a Certificate of Creditable Coverage.

To be reimbursed for your sick leave escrow, send proof of premium payment by e-mail to:

[dppayroll@deperewi.gov](mailto:dppayroll@deperewi.gov)

Or by regular mail to:

Payroll Department  
335 S. Broadway Street  
De Pere, WI 54115

### Dental Options

- If you wish to **continue your coverage** but have no Sick Leave Conversion Account balance or choose to defer your use of Sick Leave Conversion Account balance, you will need to pay your premiums by personal check to the City Clerk's Office.
- If you wish to **continue your coverage** and use your Sick Leave Conversion Account balance to pay for your premiums, you will need to notify payroll. No further payments will be issued once your account reaches a zero balance. You will then be responsible for paying the premiums by personal check or terminating your coverage. This option is only available to non-represented employees.
- If you wish to **terminate your coverage** and defer use of your Sick Leave Conversion Account balance, you will be responsible for notifying the City when you want to begin using your Sick Leave balance. To begin using your Sick Leave Conversion Account balance, your notice needs to be received by the Payroll Department no later than sixty (60) calendar months from the date of your retirement (the official date that is reported to ETF). The City does not send out reminder notices.

2024 Retiree Dental Rates		
	Delta Dental	Dental Associates
Single	\$44.47	\$37.07
Family	\$135.18	\$105.77

You have the ability to change your dental insurance carrier from Delta Dental to Dental Associates or from Dental Associates to Delta Dental annually. If you wish to change your dental carrier, you may do so when you are sent the end of year notices and health and dental insurance premiums for retirees. You will need to complete and return the Medical, Dental, and Vision Enrollment, Cancellation and Waiver Form; forms must be received by the deadline stated in the memo and will be effective January 1<sup>st</sup>.

Address to send your medical and/or dental payment for premiums by personal check:

Make your checks payable to the City of De Pere, and mail to:

City Clerk's Office  
335 S. Broadway Street  
De Pere, WI 54115