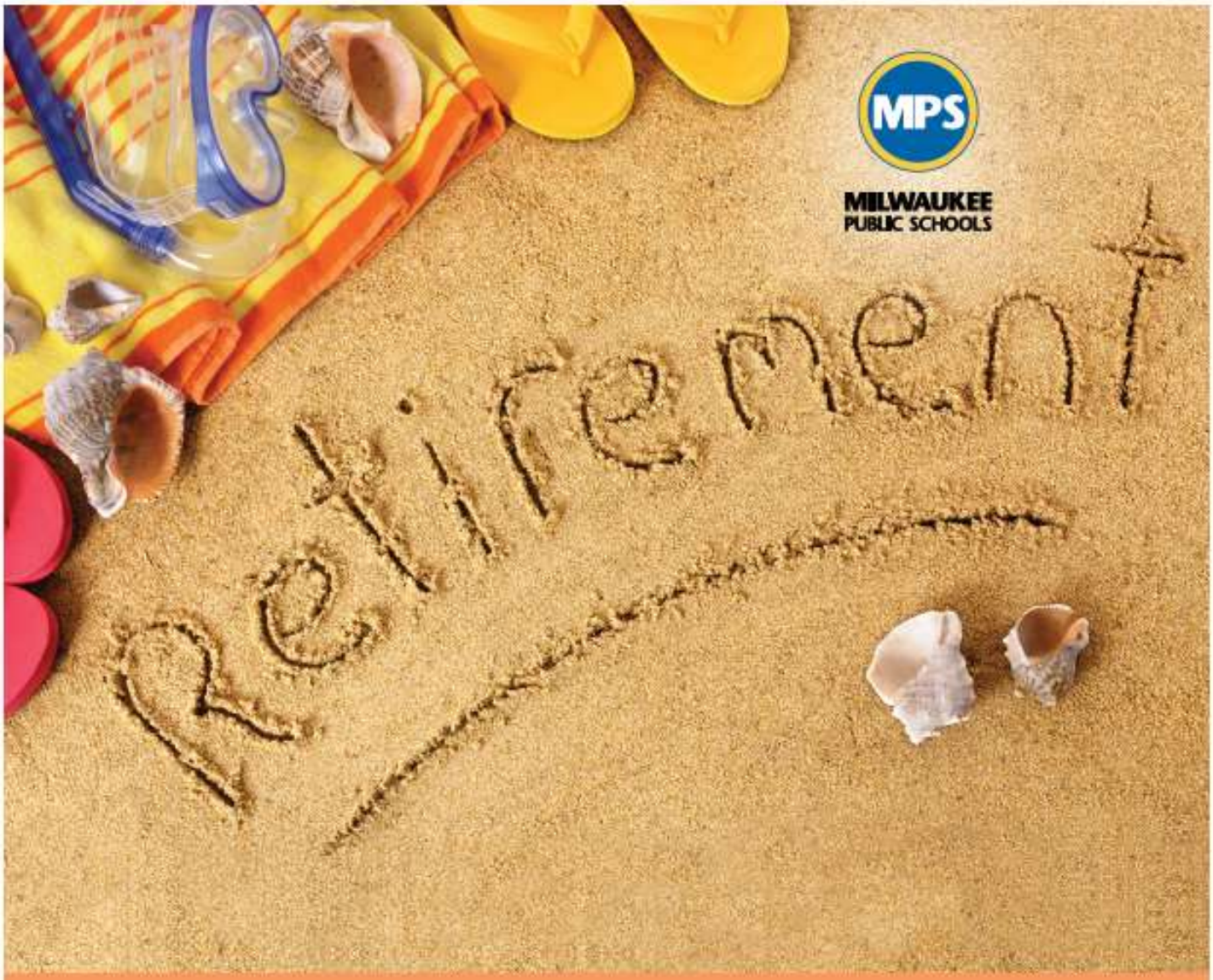


MPS Summary of Retiree Benefits

Information Regarding Retiree Benefits for Employees Hired Prior to July 1, 2013

Publication Date: July 1, 2013 • Updated January 1, 2026

This summary of benefits is periodically updated.
You will find the most recent version on the MPS website.

Office of Human Resources
Department of Benefits, Pension & Compensation

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INTRODUCTION

This information is intended to provide you with an overview of the benefits available to you as a retiree of Milwaukee Public Schools (MPS) and is a companion piece to the MPS Employee Handbook effective July 1, 2017. This information is periodically updated. You will find the most recent version on *mConnect* at https://mconnect.milwaukee.k12.wi.us, then select Departments> Benefits, Pension & Compensation> Resources. Other information sources, including the District's Open Enrollment Benefit Plans Booklet for Active Employees, can also be found on *mConnect* and provides the most up to date benefits information.

This summary applies to the following MPS retiree units:

(1) Administrators and Supervisors unit	(14) Office of Board Governance
(2) Exempt Administrators and Supervisors	(15) Part-time Recreation Employees unit
(3) Board Members	(16) Psychologists unit
(4) Bookkeepers/Accountants unit	(17) Substitute Teachers unit
(5) Building Engineers unit	(18) Superintendent
(6) Building Service Helpers unit	(19) Teachers unit
(7) Building Trades unit	(20) Temporary Employees, Limited Term Employees (LTE)
(8) Cabinet Level	(21) Warehouse and Distribution Services Buyers, F&M Services, Grounds Keeper, Seasonal Laborers, Parent Information Specialist, Social Work Aides, Radio and TV and Technology unit
(9) Clerical-Technical unit	(22) Management Interns
(10) Exempt from Clerical-Technical unit	(23) Supplemental Teachers
(11) Educational Assistants/Safety Assistants unit	(24) Part-time Teachers
(12) Food Service, CHA, SNA unit	(25) Substitute Teachers eligible for Benefits
(13) Office of Accountability and Efficiency	(26) Emerging Educator

Throughout this summary, eligibility or access restrictions applicable to the various benefit programs are listed by employee unit at the end of the section that describes the benefit.

***IMPORTANT NOTICE**: This summary provides highlights of the Milwaukee Public Schools (MPS) health, dental, life and disability insurance, pension and other fringe benefits offered to benefit-eligible employees and retirees of MPS. This publication describes these benefits in general terms only as of the publication date indicated and is not intended to be a complete description of coverage. All benefit and eligibility provisions described herein are subject to, and subordinate to, the terms and provisions of the master plan document or contract for each plan, Board policies and procedures, and state and federal law, and are not intended to, and shall not be construed to, create any rights that in any manner exceed or modify the terms and conditions of the benefit plans as set forth in or mandated by these other sources. MPS reserves the right to modify, amend, repeal or terminate any provision or plan summarized herein, and any Board policy or procedure, consistent with state or federal law, at any time with or without notice. This summary and any of the sources referenced herein are not intended and should not be construed to be a contract of employment, express or implied.*

RETIREE HEALTH – ELIGIBILITY REQUIREMENTS

Employees that were hired or rehired prior to July 1, 2013 and meet the eligibility requirements listed below may continue the group health insurance program. The employee must be enrolled in a health plan as the subscriber immediately prior to their date of retirement and meet the eligibility requirements in order to continue on a Board-paid or self-paid basis.

Retiree Health Eligibility Requirements:

- Must currently be in a benefit eligible position at the time of retirement
- Must be enrolled in an MPS health plan
- Must be Age 55 or older on the date of retirement
- Have 20 years or more of eligible service on the date of retirement
- Have 70% of the maximum sick leave full hours on the date of retirement (i.e., 812 hours for 10-month employees and 840 hours for 12-month employees) in order to receive Board paid subsidy. **Note**: Half-pay hours convert to full-pay sick leave hours for meeting retiree health eligibility requirement
- All employees are still required to give the Office of Human Resources a 30-day notice prior to their last day of employment

20 Years of Eligible Service can be met by:

- Full-time employment with MPS
- Part-time employment with MPS, except for clerical/technical unit or exempt from this unit (formerly 1053). Part-time recreation service is not counted for any employee unit
- A year of service is a school or calendar year provided you worked the full scheduled school year
- All time during a paid or unpaid approved leave of absence, layoff or suspension. For the clerical/technical unit, only paid approved leaves of absence are included
- Eligible periods of employment prior to July 1, 2013
- Creditable service in the City of Milwaukee Employees' Retirement System for the following classified personnel only:
  - Administrators and Supervisors – regular or exempt
  - Cabinet level
  - Clerical-Technical unit – regular or exempt
  - Building Engineers unit
  - Building Trades unit
  - Warehouse and Distribution Services, Buyers, F & M Services, Groundskeeper, Technology, etc.

If the employee described above has 70% or more of the maximum allowable full-day accumulation of sick leave, the employee will be allowed to continue in the PPO Health Plan, the EPO Health Plan, or the HDHP and the Board will pay its share of the average of the PPO Health Plan and EPO Health Plan active single plan or family plan premium rate in effect as of the employee's date of retirement in accordance with Board policy and Plan provisions. This applicable average active health plan premium rate is net (e.g. reduced by) the average employee required premium contribution from the salary band in effect as of the employee's retirement date. This is the "Board's share" and is also referred to as the *"Board subsidy*". Note: For Building Trades employees who retire on or after September 1, 2010, the Board will pay its share of the rate in existence for the EPO Health Plan at the time of retirement.

If the employee meets the age and service requirements but has less than the 70% of the maximum sick leave accumulation, the employee may remain in the health insurance program on a self-pay basis. In making the 70% determination, all half-day balances will be converted into full-day equivalents.

The maximum allowable sick leave accumulation may be either 1,160 hours (for 10-month employees) or 1,200 hours (for 12-month employees including 12-month Clerical-Technical employees), depending on their scheduled work year.

As described on the previous page, the Board's share of the average of the active PPO Health Plan and EPO Health Plan in effect at the date of retirement will be the Board subsidy. Upon the retiree reaching Medicare eligibility (currently age 65), the Board subsidy will be adjusted (reduced) to the Board's share of the average of the Medicare rates in effect as of the

date of retirement for the plan you are in at the time of Medicare eligibility, to reflect the retiree's coordination with Medicare. Health plan rates change effective January 1st every year. Rates are typically set for the entire calendar year and remain unchanged from January through December each year. Retirees are responsible for paying all future premium increases when the premium for the retiree plan you are enrolled in is greater than your Board subsidy.

Effective with dates of retirement on or after July 1, 2013, the methodology to determine retiree premium rates is changed to establish a pre-Medicare retiree premium rate for self-paid coverage and is applied to self-pay retirees who retire on or after July 1, 2013 (e.g. for those retirees who meet the age and service eligibility requirements but are not eligible for the Board subsidy).

If you have additional questions, please feel free to contact your Benefits Associate listed below:

Employee last name beginning A – F	414-475-8158
Employee last name beginning G – L	414-475-8233
Employee last name beginning M – R	414-475-8215
Employee last name beginning S – Z	414-475-8559

MPS pension related questions	414-475-8730
City Pension Office (ERS)	414-286-3557
State Pension Office (WRS)	1-877-533-5020

Open Enrollment for Retiree Health Coverage

The annual open enrollment period is during October/November each year with plan coverage effective January 1st. The open enrollment period also allows current enrolled retirees and surviving spouses to change health plans. Retirees with family health plan coverage can only add eligible dependent children. Please note: Currently, our Medicare eligible retirees/spouses and their dependents have one health care plan option, the MPS Group Medicare Advantage plan.

Both Spouses Retired From MPS

Depending on the employee's retirement date (see chart below), where both spouses retire from MPS and both meet eligibility requirements for Board-paid retiree health coverage as of his/her date of retirement, the Board subsidy as explained on the previous page is the Board's share of the average of the premium rates in effect as of his/her date of retirement for one (1) family plan or two (2) single plans.

Units	Retirement date
(1) Administrators and Supervisors	**1/01/07 and after**
(2) Exempt Administrators and Supervisors	**1/01/07 and after**
(4) Bookkeeper/Accountants	**7/01/12 and after**
(5) Building Engineers	**2/28/08 and after**
(6) Building Service Helpers	**4/24/08 and after**
(7) Building Trades	**2/28/08 and after**
(8) Cabinet Level	**1/01/07 and after**
(9) Clerical-Technical	**6/30/09 and after**
(10) Exempt from Clerical-Technical	**6/30/09 and after**
(11 & 26) Educational Assistants/Safety Assistants	**7/01/12 and after**
(12) Food Service, CHA, SNA	**2/28/08 and after**
(13) Office of Accountability and Efficiency	**1/01/07 and after**
(14) Office of Board Governance	**1/01/07 and after**
(16) Psychologists	**4/01/11 and after**
(17) Substitute Teachers	**7/01/12 and after**
(18) Superintendent	**1/01/07 and after**
(19) Teachers	**7/01/13 and after**
(21) Warehouse, Distribution, Buyers etc.	**3/30/08 and after**

Note: Eligibility Restrictions for Retiree Health Insurance Benefits

> (3) Board Members are not eligible for retiree health benefits.
> (15) Part-time Recreation Employees are not eligible for retiree health benefits.
> (17) Active Substitute Teachers are not eligible for retiree health benefits effective with dates of retirement after 7/1/12.
> (20) Temporary Employees, LTEs are not eligible for retiree health benefits.
> (22) Management Interns are not eligible for retiree health benefits.
> (23) Supplemental Teachers are not eligible for retiree health benefits.
> (24) Part-time Teachers are not eligible for retiree health benefits.
> (25) Substitute Teachers eligible for Benefits are not eligible for retiree health benefits.
> Seasonal Laborers are not eligible for retiree health benefits effective with dates of hire or recall from layoff on or after 7/1/12.
>Employees hired/rehired on or after 7/1/13 are not eligible for retiree health benefits after retirement.

Retiree Health - Disability Retirement

Employees hired or rehired prior to July 1, 2013 who have 20 or more years of eligible service and qualify for a disability pension, may continue in the health plan on a self-paid basis or on a Board-paid basis if they have the required 70% or more of the maximum allowable full-day accumulation of sick leave as noted above. The methodology to determine the premium rates for employees who retire under this disability retirement provision and the Board subsidy are as described in this Retiree Health – Eligibility Requirements section.

Note: Eligibility Restriction for Retiree Health - Disability Retirement

> (3) Board Members are not eligible for this disability retirement feature.
> (4) Bookkeepers/Accountants unit is not eligible for this disability retirement feature.
> (5) Building Engineers unit is not eligible for this disability retirement feature.
> (6) Building Service Helpers unit is not eligible for this disability retirement feature.
> (7) Building Trades unit is not eligible for this disability retirement feature.
> (9) Clerical Technical unit is not eligible for this disability retirement feature.
> (10) Exempt from Clerical Technical unit is not eligible for this disability retirement feature.
> (11 & 26) Educational Assistants/Safety Assistant unit is not eligible for this disability retirement feature.
> (12) Food Service, CHA, SNA unit is not eligible for this disability retirement feature.
> (15) Part-time Recreation Employees are not eligible for this disability retirement feature.
> (16) Psychologists unit is not eligible for this disability retirement feature.
> (17) Substitute Teachers unit is not eligible for this disability retirement feature.
> (20) Temporary Employees, LTEs are not eligible for this disability retirement feature.
> (21) Warehouse and Distribution Services, Buyers, F&M Services, Grounds Keepers, Seasonal Laborers, Parent Information Specialists, Social Work Aides, Radio and TV and Technology unit is not eligible for this disability retirement feature.
> (22) Management Interns are not eligible for this disability retirement feature.
> (23) Supplemental Teachers are not eligible for this disability retirement feature.
> (24) Part-time Teachers are not eligible for this disability retirement feature.
> (25) Substitute Teachers eligible for Benefits are not eligible for this disability retirement feature.
> Employees hired/rehired on or after 7/1/13 are not eligible for this disability retirement feature.

Medicare Part B Enrollment Upon Retirement (hired or rehired prior to July 1, 2013)

As a retiree, regardless of whether or not you are in Social Security, you and your covered dependents are required to subscribe to Medicare Part "B" at age 65 or if eligible due to Social Security disability. If you participated in Social Security during your working life, you are also required to take Medicare Part "A" which is currently free. **Enrollment in Medicare is required as the MPS retiree health plan is a group Medicare Advantage Plan and an individual cannot be enrolled in a Medicare Advantage Plan unless enrolled in both Medicare Part A and Part B.**

When you as a retiree and/or your dependent becomes Medicare eligible, you will receive the MPS Medicare Advantage Plan upon reaching Medicare eligibility (currently age 65), and the Board paid amount will be adjusted (reduced) to reflect coordination with Medicare.

The Medicare "B" premium can be reimbursed by MPS to the retiree who is the subscriber of the retiree health plan, to the extent that your MPS premium and Medicare "B" premium do not exceed your total Board paid amount as adjusted once you reach Medicare eligibility. This reimbursement, if applicable, for the Medicare Part "B" premium is paid to the retired employee (subscriber) only (not payable to a retiree's spouse), once you, the retiree, become Medicare eligible. If

you retire after attainment of age 65, you and your spouse if eligible for Medicare, must enroll in Medicare parts "A" and "B" immediately.

Death of Retired Employee Enrolled in an MPS Retiree Health Plan

In the event of the death of a retired employee enrolled as the subscriber in an MPS retiree health plan, the spouse (at the time of retirement) is allowed to continue in the retiree health insurance in a single plan with the Board paying its share of the applicable premium rate for the single plan in effect at the time of retirement. Further, the Board's share will be adjusted (reduced) once eligible for Medicare for those employees that retired 7/1/2013 or after. If the retired employee did not have the required accumulation of sick leave as of their date of retirement, the surviving spouse shall be allowed to continue in the single retiree health plan on a self-paid basis. Such surviving spouses shall not be eligible for Board-paid or self-paid health insurance coverage if otherwise covered because he/she remarries or is covered by another group health insurance plan.

Note: Eligibility Restrictions:
> (3) Board members are not eligible for this surviving spouse benefit.
> Retired Substitute Teachers are not eligible for this surviving spouse benefit.

Death of Employee in Active Service - Eligibility for Health Insurance

If an employee enrolled as the subscriber in an MPS health plan dies while in active service and as of the date of death has met the retiree health eligibility requirements of 20 or more years of eligible service, then:

A. The surviving spouse and eligible dependents can continue health coverage with the Board paying its share of the premium until the surviving spouse remarries or is covered by another group health insurance plan; and

B. When the surviving spouse turns age 60, he/she (but not any dependents) will be eligible to continue coverage in a single plan and will be covered as a surviving spouse of an employee who retired that month. The Board paid amount will be the Board's share of the single premium as described in the Retiree Health – Eligibility Requirements section, in effect as of the date of the surviving spouse turning age 60 if the employee had the required 70% of maximum sick leave balance as of the employee's date of death. The Board paid amount will be adjusted once the surviving spouse is eligible for Medicare.

If the employee did not have the required 70% of maximum sick leave as of the employee's date of death, continuation in health coverage will be self-paid as invoiced by the Board.

Note: Eligibility Restrictions for Surviving Spouse Benefit
> (3) Board Members are not eligible for this surviving spouse benefit.
> (12) Employees in the Food Service, Children's Health Assistants, and School Nurse Associates unit are not eligible for this surviving spouse benefit
> (15) Part-time Recreation Employees are not eligible for this surviving spouse benefit.
> (17) Substitute Teachers are not eligible for this surviving spouse benefit.
> (20) Temporary Employees, LTEs are not eligible for this surviving spouse benefit.
> (22) Management Interns are not eligible for this surviving spouse benefit.
> (23) Supplemental Teachers are not eligible for this surviving spouse benefit.
> (24) Part-time Teachers are not eligible for this surviving spouse benefit.
> (25) Substitute Teachers eligible for Benefits are not eligible for this surviving spouse benefit.
> Employees hired/rehired on or after 7/1/13 are not eligible for Retiree Health and this surviving spouse benefit.

30-day Notice Required for Retirement

All employees resigning for the purpose of Retirement must give written notice to the District (Office of Human Resources) at least 30 days prior to their last work day. Please see the Employee Handbook, Employee Resignations-Retirements section. Note: Failure to provide at least a 30-day notice may delay processing and mailing your retiree benefit packet.

No Retroactive Retirement Dates

All employees regardless of their work year are required to provide ***advance*** written notice of resignation for retirement to the MPS Office of Human Resources and their supervisor. The employee's retirement date that will be accepted by MPS will be the later of the retirement date indicated in the written notice or the date of receipt of the written notice by the MPS Office of Human Resources. Eligibility for retirement from the District will be verified by the MPS Office of Human Resources. (Refer to the Employee Resignations section in the Employee Handbook for additional information.)

Resignations are irrevocable. In the event of rare and extenuating circumstances, the employee may submit a request to rescind his/her resignation to the Chief Human Resources Officer within 30 days of the effective date of his/her resignation. All requests must be in ***advance*** of any official Board action.

Section from Employee Handbook (Updated July 1, 2017) – pgs. 25-26

I. EMPLOYEE RESIGNATIONS - RETIREMENTS

Applicable Group(s) A, B, C, D, E, F, G, H, I:

1. All employees must give written notice of their intent to resign from their position with the District, including those employees resigning for the purpose of retirement. Such written notice shall include the last day to be worked and the reason for the resignation. The employee must give notice of resignation (including resignation for purposes of retirement) at least 30 **calendar days** prior to their last workday. Retirement is a type of resignation defined as leaving employment with the district on or after 60 years of age. Written notice of all resignations must be submitted to the Office of Human Resources. Resignations will not be processed retroactively.

   Resignations are irrevocable. In the event of rare and extenuating circumstances, the employee may submit a request to rescind his/her resignation to the Chief Human Resources Officer within 30 days of the effective date of his/her resignation. All requests must be in ***advance*** of any official Board action.

   Eligibility for retirement from the District will be verified by the Office of Human Resources, Benefits and Retirement Services Department.

   Prior to the end of their last workday, employees must return all keys, uniforms, equipment, ID cards, and any other District property to their supervisor.

Dental Coverage after Retirement

If you were enrolled in an MPS dental plan at the time of retirement, you may continue this coverage under the COBRA law on a self-paid basis, for up to 18 months after your employee dental coverage ends. Under the COBRA law, you must complete an election form and pay for the first month's coverage at the time of retirement in order to continue this coverage. You will be billed monthly for the dental premium. Please note that if you retire and are immediately eligible for Medicare, you may be eligible to continue dental coverage under COBRA per the Wisconsin state statute. You may terminate this dental coverage at any time by not paying the premium; however, you may not continue this coverage past the time period allowed under the COBRA law.

COBRA Coverage Rates

(Consolidated Omnibus Budget Reconciliation Act of 1985 Continuation Coverage)

All monthly rates effective January 1, 2026-December 31, 2026

Dental Plan	Delta Dental PPO	Delta Dental EPO
	Total Monthly Premium	Total Monthly Premium
Single	$30.94	$35.21
Family	$107.70	$116.37

Vision Coverage after Retirement

Your vision coverage ends upon retirement. Please note that vision coverage cannot be unbundled from your health plan and purchased separately under COBRA continuation.

Healthcare Flexible Spending (FSA) Coverage after Retirement

Your Healthcare FSA enrollment terminates upon your retirement. This means you cannot submit claims for any services received with a date of service after your retirement date.

FSA Card Usage After Termination: Once the FSA vendor is notified of your retirement date, you will not be able to use the card as the card will be inactivated and cannot be reissued.

RETIREE HEALTH CONTRIBUTIONS

Health Insurance –Monthly Premium Contributions

All monthly rates effective January 1, 2026-December 31, 2026

Employee insurance premium will be billed monthly.
Retiree Health Plan rates do not include vision insurance.

HEALTH PLAN	PPO/Choice Plus	EPO Plan	HDHP
Single	$1,184.74	$1,226.20	$1,121.23
Family	$2,784.13	$2,881.58	$2,610.01
Couple, 1 w/ Medicare	$1,399.74	$1,441.20	$1,336.23
Family, 1 w/ Medicare	$1,814.39	$1,870.37	$1,703.78
Family, 2 w/ Medicare	$844.66	$859.17	$797.56
Self-Pay Rates			
Single	$1,746.81	$1,799.22	$1,675.34
Family	$3,493.63	$3,598.44	$3,350.68
Couple, 1 w/ Medicare	$1,961.81	$2,014.22	$1,890.34
Family, 1 w/Medicare	$2,465.23	$2,535.25	$2,343.41
Family, 2 w/ Medicare	$933.41	$951.03	$883.07

Medicare Only Rates:

The following rates apply for all retirees who have health insurance coverage and where all the individuals covered on the plan are Medicare eligible. Upon reaching Medicare eligibility, individuals will automatically be enrolled into the applicable Medicare Advantage program.

HEALTH PLAN	Medicare Advantage (including Self-Pay only)
Single w/ Medicare	$215.00
Couple, 2 w/ Medicare	$430.00
Family, 3 w/Medicare	$645.00
Family, 4 w/Medicare	$860.00

Note:

Retiree premium contributions vary by the amount of the Board's share of the premium in effect at the time of retirement. Retirees not entitled to a Board-paid subsidy pay the entire premium.

For self-pay retirees paying the full amount of the premium with retirements on or after July 1, 2013, please refer to the above rate table entitled, "Self-Pay Rates."

RETIREE LIFE INSURANCE

Eligibility Requirements

Employees hired or rehired prior to July 1, 2013, who are age 55 with at least 20 years of MPS service may continue their life insurance by paying the full premium until attainment of age 65.

Retiree Life Insurance Eligibility Requirements:

- Must currently be in a benefit eligible position at the time of retirement
- Must be Age 55 or older on the date of retirement
- Have 20 years or more of MPS service on the date of retirement

  - Note: Food Service, CHA, SNA and Building Service Helpers if hired on or after 7/1/86 are not eligible for retiree life insurance coverage

After attaining age 65, coverage is fully Board paid, following a reduction schedule, to a maximum benefit coverage amount of $25,000 at the final 25% reduction, subject to maximum limitations. Food Service, Children's Health Assistants, School Nurse Associate and Building Service Helpers if hired on or after July 1, 1986 are not eligible for retiree life insurance coverage.

Amounts of Life Insurance Coverage

If you retire prior to age 65, your life insurance coverage amount equals your active life insurance coverage amount at retirement. On the January 1st following your 65th birthday, your life insurance coverage is reduced to 75% of the original coverage amount; on the January 1st following your 66th birthday, it is reduced to 50% of coverage; and on January 1st following your 67th birthday, coverage is reduced to the lesser of 25% of the original amount or $25,000, and remains at that amount. $25,000 is the maximum benefit that shall be paid after your 67th birthday.

NOTE: Age 67 or over: Noncontributory for all employee units retiring effective July 1, 2016 or later.

Note: Eligibility Restrictions

> (3) Board Members are not eligible for retiree life insurance benefits.
> (15) Part-time Recreation Employees are not eligible for retiree life insurance benefits.
> (17) Active Substitute Teachers are not eligible for retiree life benefits effective with dates of retirement after July 1, 2012.
> (20) Temporary Employees, LTEs are not eligible for retiree life insurance benefits.
> (22) Management Interns are not eligible for retiree life insurance benefits.
> (23) Supplemental Teachers are not eligible for retiree life insurance benefits.
> (24) Part-time Teachers are not eligible for retiree life insurance benefits.
> (25) Substitute Teachers eligible for Benefits are not eligible for retiree life insurance benefits.
> Seasonal Laborers are not eligible for retiree life insurance benefits effective with dates of hire or recall on or after 7/1/12.
>Employees hired/rehired on and after 7/1/13 are not eligible for retiree life insurance benefits.

PENSION BENEFITS

City of Milwaukee Employes' Retirement System (ERS)

- Classified Employees hired prior to January 1, 2024, are enrolled with the City of Milwaukee Employees' Retirement System **(This Plan is closed to new hires as of December 31, 2023)**

Eligible employees are enrolled in the City of Milwaukee – Employees' Retirement System (ERS) in accordance with the charter ordinance and applicable ERS rules.

- Effective July 1, 2012, all employees enrolled in the City of Milwaukee Employees' Retirement System (ERS) and who were hired prior to January 1, 2014 will pay 5.5% employee contribution on a before-tax basis. As an ERS Member, you earn vesting rights after completing four credible years of service.
- **Effective with dates of hire on or after January 1, 2014 to December 31, 2023**, employees enrolled in the City of Milwaukee Employees' System will pay 4.0% employee contribution on a before-tax basis. As an ERS Member, you earn vesting rights after completing four credible years of service.
- MPS Classified employees hired on or after October 22, 2012 shall be enrolled as members in accordance with the charter ordinance and applicable ERS rules if one of the following events occur: if the person is employed in a position regularly scheduled for 30 hours or more per week on either a 10 or 12-month basis, you are employed as a 12-month employee on a yearly basis and work more than 1,040 hours in a calendar year, or you are employed as a 10-month employee on a yearly basis and work more than 800 hours in a calendar year.

Note: Eligibility Restrictions for City ERS Pension
> This benefit applies only to eligible Classified Employees who work 30 or more hours.
> (3) Board Members are not eligible for this pension benefit
> (15) Part-time Recreation Employees are not eligible for this pension benefit.
> (20) Temporary Employees, LTEs are not eligible for this pension benefit.
> (22) Management Interns are not eligible for pension benefits unless they had an active ERS pension before the start date of their Management Intern position.

Employee Trust Funds (ETF) (Wisconsin Retirement System (WRS))

- Eligible Certificated employees hired prior to January 1, 2024 are enrolled in the ETF
- All Eligible Employees (Certificated and Classified) hired after January 1, 2024 will be enrolled with ETF

All employees eligible for enrollment in the Employee Trust Funds (Wisconsin Retirement System) are required to pay 7.20% employee contribution on a before-tax basis for 2026. The required employee contribution is subject to change prospectively as determined by the Wisconsin Retirement System on a calendar year basis.

In accordance with the Employee Trust Funds Benefit Handbook, vesting rules are as follows:

- If WRS employment began after 1989 and employment terminated before April 24, 1998, then the employee must have some WRS-credible service in 5 calendar years.
- If WRS employment began on or after July 1, 2011, then the employee must have five years of WRS-credible service.
- If neither vesting requirement applies, the employee is considered vested when the employee first began WRS employment.

Note: Eligibility Restrictions for WRS Pension
> This benefit applies only to eligible Certificated Employees.
> (3) Board Members are not eligible for this pension benefit.
> (15) Part-time Recreation Employees are not eligible for this pension benefit unless enrolled in WRS in a primary job.
> (20) Temporary Employees, LTEs are not eligible for pension benefit.
> (22) Management Interns are not eligible for pension benefits unless they had an active WRS enrollment with MPS before the start date of their Management Intern position.

Please contact the appropriate pension department, as listed below, for more information regarding the pension benefits you are entitled to:

Classified Employees (hired prior to January 1, 2024)
City of Milwaukee Employees' Retirement System (ERS)
City Pension Office 414-286-3557

Certificated Employees
Wisconsin Retirement System (WRS)
Madison Office 1-877-533-5020

MBSD Supplemental Early Retirement Plan for Teachers

This Plan offers a supplemental pension benefit for teachers hired prior to July 1, 2013 that meet eligibility and vesting requirements as defined in the Plan Document. The Plan is closed to employees in the Teachers unit who are hired, rehired or transferred or demoted to the Teachers unit on or after July 1, 2013. The Plan is also frozen as of July 1, 2013.

This means that for purpose of calculating benefits, compensation and service credit, only information up to July 1, 2013 as a teacher will be used. This Plan is administered by the Pension area of the MPS Department of Benefits, Pension & Compensation in the Office of Human Resources. To inquire on your eligibility, please contact the MPS Pension Office at MPSPension@milwaukee.k12.wi.us

Note: Eligibility Restrictions for MBSD Supplemental Early Retirement Plan for Teachers
>This is a closed and frozen plan with eligibility restricted to the Teachers Unit as defined in the Plan Document.

MBSD Early Retirement Supplement and Benefit Improvement Plan

This Plan offers a supplemental pension benefit for certificated administrators and supervisors including exempts hired prior to July 1, 2003 that meet the eligibility and vesting requirements as defined in the Plan Document. A temporary benefit is provided to certain classified administrators and supervisors including exempts that meet the eligibility requirements as defined in the Plan Document. The Plan was closed on July 1, 2003 and only covers those individuals who were Covered Employees on or before June 30, 2003 in accordance with the Plan Document. This Plan is administered by the Pension area of the MPS Department of Benefits, Pension & Compensation in the Office of Human Resources. To inquire on your eligibility, please contact the MPS Pension Office at MPSPension@milwaukee.k12.wi.us

Note: Eligibility Restrictions for MBSD Early Retirement Supplement and Benefit Improvement Plan>This is a closed plan with eligibility restricted to certificated administrators and supervisors and certain classified employees as defined in the Plan Document.

MPS 403(B) ACCUMULATED LEAVE PROGRAM
(FORMERLY SEVERANCE PAY BENEFIT)

To be eligible for this benefit, employees hired or rehired prior to July 1, 2013 must be age 55 or older with 20 or more years of MPS service.

At the time of retirement, the employee must have a sick leave balance in excess of 70% of the maximum full-day accumulation. Half days are not convertible for this purpose. If you meet these eligibility requirements, you will be paid up to ten (10) accumulated full-days of sick leave in excess of the 70% of the maximum full-days accumulation.

MPS will pay this benefit upon your retirement as a mandatory (non-elective) employer contribution to your 403(b) Accumulated Leave Program account. Monies will be deposited in a fixed interest-bearing account.

Note: Eligibility Restrictions for Accumulated Leave Program
> (3) Board Members are not eligible for the Accumulated Leave Program.
> (15) Part-time Recreation Employees are not eligible for the Accumulated Leave Program.
> (17) Active Substitute Teachers are not eligible for the Accumulated Leave Program.
> (20) Temporary Employees, LTEs are not eligible for the Accumulated Leave Program.
> (22) Management Interns are not eligible for the Accumulated Leave Program.
> (23) Supplemental Teachers are not eligible for the Accumulated Leave Program.
> (24) Part-time Teachers are not eligible for the Accumulated Leave Program.
> (25) Substitute Teachers eligible for Benefits are not eligible for the Accumulated Leave Program.
> Employees hired/rehired on or after 7/1/13 are not eligible for the Accumulated Leave Program

MILWAUKEE PUBLIC SCHOOLS

LIST OF APPROVED VENDORS FOR THE MILWAUKEE PUBLIC SCHOOLS 403(b) PLAN

Voya Life Insurance and Annuity Company Local Representative: 414-256-2187 Customer Service: 800-584-6001 https://milwaukee.beready2retire.com/	**TIAA** Contact Center: 800-842-2552 https://www.tiaa.org/public/tcm/mps
WEA Member Benefits Hotline: 800-279-4030 or 414-259-1990 https://www.weabenefits.com/	**MetLife** Local Representative: 414-615-4926 www.metlife.com/mps

Participation in the MPS 403(b) Plan is voluntary. Employees are responsible for selecting an investment provider and fund(s) from the above list of approved vendors. Employees can call and/or meet with representatives from the approved vendors to discuss and review investment options. There is no charge for this service.

Employees can start or cancel payroll deductions to this Plan at any time. Employees must complete the required Salary Reduction Agreement with their applicable vendor to indicate start or cancellation of payroll deduction. Payroll deductions will be adjusted as soon as administratively possible. For further details, contact the various MPS approved vendors at the telephone numbers listed above.

457 Program

Under this Program you are eligible to make voluntary before-tax and Roth contributions. The IRS annual contribution limits for this program are in addition to (not offset by) the 403(b) IRS annual contribution limit. The Wisconsin Deferred Compensation 457 Program is administered by and funds are held in trust by the State of Wisconsin - Employee Trust Funds (ETF). Empower Retirement is the ETF appointed service provider for the WDC 457 Program. Contact WDC at 877-457-9327 or their website www.wdc457.org.

ELIGIBILITY FOR REHIRED RETIREE

Eligibility for Rehired Retiree Benefits

Under a district-wide provision effective July 1, 2013, all MPS retirees who are enrolled in MPS retiree medical and life insurance benefits will not lose eligibility for such retiree benefits by being rehired in MPS benefit-eligible positions. However, they will not be eligible to enroll in active medical and life insurance benefits unless they submit an irrevocable signed waiver of their MPS retiree medical and life insurance benefits. An MPS retiree who signs an irrevocable waiver of their previously earned MPS retiree medical and life insurance acknowledges that he/she (a) permanently and irrevocably forfeits their previously earned eligibility for themselves and their enrolled dependents for retiree medical and life insurance benefits and (b) is eligible to enroll in active MPS medical and life insurance benefits. A rehired retiree that keeps his/her retiree medical and life insurance is eligible to enroll in active dental coverage within 31 days of rehire in a benefit- eligible position.

Rehired Wisconsin Retirement System (WRS) Annuitants

For employees who terminate before July 1, 2013**:** A WRS participant who has applied to receive a retirement annuity ***must wait at least 30 days between terminating covered employment with a WRS employer and returning as a participating employee.*** If the employee does not wait the 30-day period, and is rehired before the expiration of the 30-day period, the employee is not eligible to receive a WRS retirement annuity. The rehired annuitant who has fulfilled the requirements and meets the eligibility criteria under the WRS may choose to either return to active participation in the WRS or continue their WRS annuity and must complete a WRS Rehired Annuitant Election Form.

For employees who terminate on or after July 1, 2013: A WRS annuitant ***must remain separated from employment with a WRS participating employer for at least 75 days*** in order to be an eligible rehired annuitant. If a WRS annuitant, or disability annuitant who has attained his or her normal retirement date, is appointed to a position with a WRS-participating employer, in which he or she is expected to work at least two-thirds of what is considered full-time employment by ETF, the annuity must be terminated and no annuity payment is payable until after the participant again terminates covered employment. These provisions first apply to a WRS participating employee who terminates on or after July 1, 2013.

BENEFIT PROVIDERS CONTACT INFORMATION			
HEALTH			
EPO UnitedHealthcare (Choice)	1-877-440-5982	Group No.: 703772	www.myuhc.com (select "Choice")
PPO UnitedHealthcare (Choice Plus)	1-877-440-5982	Group No.: 703772	www.myuhc.com (select "Choice Plus")
HDHP UnitedHealthcare (Choice Plus)	1-877-440-5982	Group No.: 703772	www.myuhc.com (select "Choice Plus")
MPS Group Medicare Advantage Plan	1-866-487-9303		www.UHCRetiree.com
PRESCRIPTION DRUG			
OptumRx	1-877-440-5982	Group: UHEALTH	www.optumrx.com
VISION			
National Vision Administrators (NVA)	1-800-672-7723	Group No. 00148	www.e-nva.com
DENTAL			
Delta Dental	1-800-236-3712	PPO Group No.: 90114 EPO Group No.: 00420	www.deltadentalwi.com
FLEXIBLE SPENDING ACCOUNTS			
P&A Group	1-800-688-2611		www.padmin.com
HEALTH SAVINGS ACCOUNT			
Optum Bank (HSA)	1-844-326-7967		https://www.optumbank.com
LIFE INSURANCE, SHORT TERM DISABILITY, & LONG TERM DISABILITY			
The Standard On-site Acct Specialist	414-475-8699	Group No.: 753788	mpsbenefits@standard.com
Standard Insurance Company	1-800-628-8600	Group No.: 753788	standard.benselect.com/mps
PENSION			
City Pension Office (ERS)	414-286-3557		www.cmers.com
State Pension Office (WRS)	1-877-533-5020		www.etf.wi.gov
TAX DEFERRED ANNUITIES – 403(b)			
Voya Financial Services	Local Representative Team: 414-256-2187 Customer Service: 800-584-6001		
MetLife	414-615-4926		
TIAA	1-800-842-2552		
WEA Member Benefits	1-800-279-4030; Local Contact: 414-259-1990		
Plan With Ease	1-855-464-6928		www.planwithease.com
DEFERRED COMPENSATION PROGRAM – 457			
Wisconsin Deferred Compensation	1-877-457-9327 - Option 2		www.wdc457.org
EMPLOYEE ASSISTANCE PROGRAM (EAP) – AllOneHealth			
Employee Assistance Program (EAP)	1-800-638-3327 Code: MPSEAP		fei.mylifeexpert.com Code: MPSEAP
FAMILY MEDICAL LEAVE			
Sedgwick	1-844-263-3120		timeoff.sedgwick.com
MPS CONTACTS			
Flexible Spending Accounts		414-475-8178	benefits@milwaukee.k12.wi.us
Health/Vision, Dental (last names A – F)		414-475-8158	benefits@milwaukee.k12.wi.us
Health/Vision, Dental (last names G – L)		414-475-8233	benefits@milwaukee.k12.wi.us
Health/Vision, Dental (last names M – R)		414-475-8215	benefits@milwaukee.k12.wi.us
Health/Vision, Dental (last names S – Z)		414-475-8559	benefits@milwaukee.k12.wi.us
Leave of Absence		414-475-9876	vatterh@milwaukee.k12.wi.us
Payroll		414-475-8300	payroll@milwaukee.k12.wi.us
Pension/Tax Deferred Annuities - Including: Deductions/Loans/Hardship Withdrawals		414-475-8730	MPSPension@milwaukee.k12.wi.us