



City of Berlin Benefits 2026

Insurance

- ✓ **Health Insurance premiums** is currently paid 92.5% by the City for employees. Coinsurance and deductibles applicable. In-network deductible is: \$3500 Single/\$7000 Family. Insurance rates are:

	Robin Broad	Robin Focused
Single:	\$52.29	\$48.10
Employee + Spouse	\$99.37	\$91.44
Employee + Child(ren)	\$99.37	\$91.44
Family	\$155.90	\$143.43

- ✓ **Health Savings Account Contributions** – City currently contributes \$750/single and \$1500/family towards the deductible in HSA annually.
- ✓ **Life Insurance** - \$10,000.00 policy provided by the City through Mutual of Omaha. Base salary coverage provided through the State with optional additional policies available for employee and dependents based on annual salary.
- ✓ **Income Continuation Insurance (Short Term Disability)** – Program is at no cost to employees at this time.
- ✓ **Dental Insurance** – offered through Health Partners. Premiums are paid by employees.
- ✓ **Vision Insurance** – offered through Delta Dental. Premiums are paid by employees.
- ✓ **Accident Insurance** – offered through Mutual of Omaha. Premiums paid by employee.

Retirement

- ✓ **WI Retirement System** – the total 2026 rate is 14.4% for non-protective. Employee/Employer contribution 7.2% each. Vest after 5 years.
- ✓ **Deferred Compensation Program** – Up to 15% of gross wages can be contributed annually (no City contribution).

Paid Time off

- ✓ **Accumulative sick leave** – earned at a rate of 8 hour/month or 12 days/year. Maximum accumulation is 130 days. Upon retirement, ½ of the accumulated sick leave up to 65 days will be placed into a sick leave escrow for the employee to be used towards retiree health insurance benefits.
- ✓ **Holidays** – 10 paid
- ✓ **Personal Days** – 2 paid
- ✓ **Vacation Schedule:** Accrued
 - 2 weeks at hire
 - 3 weeks after 5 years of service
 - 4 weeks after 12 years of service
 - 5 weeks after 20 years of service