provided are confidential and up to four visits are free of charge. The City is not notified that employees have used the service.

Section 5.18 DENTAL & VISION INSURANCE

Full time and regular part time employees shall be entitled to the benefits of group dental coverage which provides for full or partial payment of employee and family dental care. Full time and regular part time employees shall be entitled to the benefits of group dental coverage which provides for full or partial payment of employee and family dental care via a Basic Plan and an Advanced Plan. Those employees who are enrolled in the City's health insurance will automatically be enrolled in the City's Basic Plan, which provides coverage only for the employee. At the employee's option for an additional fee, coverage can be upgraded to include family members and/or being switched to the Advanced Plan. Dental coverage shall become effective on the first day of the calendar month following the successful completion of one full calendar month of employment. Employees may change their coverage selection or enroll in or cancel coverage during an annual open enrollment period. Applicable benefits are as set forth in the Summary Plan Description available from the Human Resources Department.

Full time and regular part time employees are also entitled to participate in a voluntary vision plan. Employees shall pay via payroll deduction the full amount for the premium. A plan description is available for review in the Human Resources Department.

Section 5.19 FLEXIBLE BENEFITS/SECTION 125 PLAN

Eligible employees can elect to participate in the Flexible Spending Account and Dependent Care Account. These plans allow employees to pay for health care and dependent care expenses with pre-tax dollars. There are rules governing maximum amounts of payroll deductions and reimbursement procedures. A form must be completed each year during the open enrollment period for enrollment in the plans.

Section 5.20 LIFE INSURANCE

Eligible full time and part time employees will be provided with Basic Life Insurance under the Wisconsin Public Employers Group Life Insurance Program administered by the Department of Employee Trust Funds. The City shall pay 100% of the premium for the basic coverage. The amount of insurance in force is equal to the amount of earnings reported to the Wisconsin Retirement System in the previous calendar year rounded up to the next higher thousand. Additional insurance is available and shall be paid for by the employee via payroll deduction.

Spouse and dependent coverage is available to employees covered by the Basic plan and provides term insurance for an employee's spouse, domestic partner, and/or dependent(s). Coverage is at the employee's option and shall be paid for by the employee via payroll deduction.