



SCHOOL DISTRICT OF

Reedsburg

Focus on Benefits



July 2016

INTRODUCTION

- In this brochure of information are the insurance benefits offered at School District of Reedsburg. We encourage you to take some time to read over this the information. This guide gives you a brief description of the benefits offered and is not intended to be a complete source of information on the plans. For more detailed information on each of the plans, please refer to your Certificate of Coverage for each plan.
- Section 125 of the Internal Revenue code allows employees to pay their premium contributions for employer sponsored group insurance plans with pre-tax money.
 - If you have any questions about the benefits programs at School District of Reedsburg, please contact: Mechelle Thompson at mthompson@rsd.k12.wi.us or 608-524-2016, ext. 2002.

HEALTH INSURANCE

The health insurance plan through School District of Reedsburg is a Preferred Provider Organization (PPO). A PPO is a type of managed care health insurance plan that provides maximum benefits if you visit an in-network physician or provider, but still provides some coverage for out-of-network providers. To see if your physician is in network, please go to the following website: www.weatrust.com to insure you receive the maximum benefit.

Employees must enroll in the health plan within 30 days of their eligibility or qualifying event.

Employees will receive ID cards and a complete certificate of coverage from WEA after their enrollment is complete. Please review your ID card for accuracy when you receive it.

School District of Reedsburg pays a significant portion of the cost of the plan. The employee portion of the monthly premiums can be taken as a pre-tax deduction.

Please review the brief summary of benefits describing the coverage offered through WEA Trust. The benefits described are calculated according to the plan year (July 1, 2016 – June 30, 2017).

2016-2017 HEALTH PLAN BENEFIT SUMMARY

School District of Reedsburg Employee healthcare plans

	In-Network	Out-of-Network
Service	WEA Essential PPO	WEA Essential PPO
Deductible limit		
Single	\$2,000	\$4,000
Family	\$4,000	\$8,000
Health Reimbursement Account (HRA)		
School District of Reedsburg annual contribution		
Single	\$1,900	
Family	\$3,800	
Coinsurance	100%	80%

Out-of-pocket maximum		
Single	\$3,000	\$6,000
Family	\$6,000	\$12,000
Preventive care	100%, no deductible	100%, no deductible
Office visit		
Office visit	\$25 copay then ded/coins	\$50 copay then ded/coins
Specialty visit	\$25 copay then ded/coins	\$50 copay then ded/coins
Urgent Care	\$75 copay then ded/coins	\$75 copay then ded/coins
Inpatient hospitalization	100% after deductible	80% after deductible
Emergency room	\$150 copay then ded/coins	
Prescription drugs		
Formulary generic		\$0
Formulary brand name		\$10
Non-formulary		\$25
Specialty medications		\$50
Out-of-Pocket Maximum Pharmacy	\$2,000	\$4,000
Vision Benefit	Enhanced vision no cost sharing	

This constitutes only a summary of the health plan involved. The actual contract or plan document must be consulted to determine the governing contractual provision, limitations, or exclusions. There is no guarantee, expressed or implied by Associated Financial Group of plan provisions or level of payments.

HEALTH PLAN RATES

Coverage level	
Single	\$702.14
Family	\$1,546.10

Your employee classification, number of payroll periods and percentage you work will determine your contribution rates.

BIOMETRIC SCREENING:

All employees covered by the District's health insurance plan will be offered a biometric screening provided by our health insurance carrier. Participation is voluntary; however, if an employee and spouse (if applicable) participate in the screening, there will be a three percent (3%) decrease in the employee's premium contribution. For more detailed rules regarding participation in the biometric screening process, the employee should contact the Director of Human Resources, Pat Ruddy 608-524-2016 ext. 2004

DENTAL INSURANCE

The School District of Reedsburg Dental benefit plan will provide to Administration, Teachers, Custodial & Maintenance, Bookkeepers, Bus Mechanics, Dispatchers and Secretaries who work 30 hours or more a week. This is a comprehensive program to ensure your dental health. Coverage is included for important preventive care and also for treatment needed as a result of dental disease or accidental injury. The following is a brief schedule of dental services listing the eligible dental expenses to the extent that charges for such services are reasonable and customary and necessary.

If an employee or dependent incurs eligible dental expenses as given in the plan, the plan will pay the expenses subject to the benefit percentages and maximum benefits shown in the schedule of benefits.

The benefit percentage represents that percentage of eligible dental expenses payable by the plan for the type of service performed.

Special Plan Provisions

Your group dental plan from Delta Dental of Wisconsin includes one or more special features designed to encourage good oral health and promote overall health. Details of these provision(s) are addressed in the policy amendments provided with your dental plan handbook. Below is a brief summary.

Evidence-Based Integrated Care Plan: Expanded benefits for persons with medical conditions that have oral health implications.

Delta Dental of Wisconsin's Evidence-Based Integrated Care Plan (EBICP) option is included in your plan. It provides additional benefits for persons with medical conditions that have oral-health implications. Conditions include:

- Diabetes
- Pregnancy
- Specific heart conditions that pose a risk of certain types of infection
- Kidney failure or dialysis
- Suppressed immune system
- Cancer therapy
- Periodontal disease

EBICP's unique enrollment mechanism requires no medical claims be filed.

EBICP requires self-enrollment by the patient or his/her dentist at www.deltadentalwi.com, or by calling 800-236-3712.

Learn more at www.deltadentalwi.com/your-health/medical-conditions

School District of Reedsburg pays a significant portion of the cost of the plan. The employee portion of the monthly premiums can be taken as a pre-tax deduction.

Please review the brief summary of benefits describing the coverage offered through Delta Dental. The benefits described are calculated according to the plan year (July 1, 2016 – June 30, 2017).

2016-2017 DENTAL PLAN BENEFIT SUMMARY

School District of Reedsburg Dental plan summary

Service	Delta Dental PPO when you see a Delta Dental PPO Dentist	Delta Dental Premier When you see a Delta Dental Premier or any other Dentist
Deductible limit		
Single	\$0	\$0
Family	\$0	\$0
Diagnostic and preventive		
Exams and cleanings (2 times per benefit accumulation period)	100%	100%
Fluoride treatments		
Basic services		
Fillings	80%	80%
Endodontics		
Periodontics		
Major services		
Major restorative	80%	80%
Crowns		
Inlays and onlays		
Dentures		
Bridges		
Annual benefit maximum	\$2,000 per person	\$2,000 per person
Orthodontics	50%	50%
Dependents to age 19	\$2,000 lifetime maximum	\$2,000 lifetime maximum

This constitutes only a summary of the dental plan involved. The actual contract or plan document must be consulted to determine the governing contractual provision, limitations, or exclusions. There is no guarantee, expressed or implied by Associated Financial Group of plan provisions or level of payments.

DENTAL PLAN RATES

Coverage level	
Single	\$49.89
Family	\$141.01

Your employee classification, number of payroll periods and percentage you work will determine your contribution rates.

FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts allow you to set aside money to pay for eligible expenses with tax-free dollars.

The spending accounts offer significant tax advantages because you don't pay Social Security, Federal or State taxes on the portion of your income that you contribute to your spending account. Because you don't pay taxes on the money you contribute to your account, you gain an easy way to save money while paying for expenses you expect to incur.

For added convenience, this year we are adding a "Benny" card – a debit type card you can use at time of service and avoid filing claims or submitting receipts in many cases.

Your choices

1. **Healthcare Flexible Spending Account:** Use this account to cover the cost of health, dental, vision and hearing expenses which are not covered under an insurance plan for you and your dependents. You may contribute up to \$2,500 per year. If you have the HRA account, you can only use this account for dental and vision expenses, which is formally called the Limited Purpose Healthcare FSA. You can now rollover unused amounts up to \$500.
2. **Dependent Care Spending Account:** Use this account to cover the cost of dependent care while you work. You may use this for expenses for the care of a child under age 13 or a disabled spouse, child or parent. If you are married, your spouse must be employed or attending classes full time for you to use the Dependent Care Spending Account. You may contribute up to \$5,000 per year per household to this account or \$2,500 per year if you are married and file your taxes separately.

The Flexible Spending Account is administered by Employee Benefits Corporation. For more information visit www.ebcflex.com.

Eligible healthcare FSA expenses include:

- Deductibles, coinsurance, and copays
- Prescription drug copays
- Over-the-counter medicines, if prescribed by a doctor
- Medical care items that are not prescription drugs, such as equipment (crutches), supplies (bandages and contact lens solution), and diagnostic devices (blood sugar testing kits)
- Dental expenses, including orthodontia
- Vision expenses, including eye exams, glasses, and contact lenses
- Hearing expenses, including hearing aids and exams
- Mental health expenses (does not include marriage counseling)
- Orthopedic expenses
- Weight loss programs (if medically necessary)
 - Medical expenses for certain procedures not covered by your plan, such as laser vision correction

IRS Publication 502, Medical and Dental Expenses, contains a list of Section 213(d) eligible healthcare FSA expenses. Go to www.irs.gov for a complete copy of the list.



Flex spending accounts could help you save

	FSA healthcare		FSA dependent care	
	With account	Without account	With account	Without account
Annual salary	\$50,000	\$50,000	\$50,000	\$50,000
Pre-tax FSA contribution	-\$2,000	\$0	-\$5,000	\$0
Taxable Income	\$48,000	\$50,000	\$45,000	\$50,000
Estimated taxes (20%)	\$9,600	\$10,000	\$9,000	\$10,000
After-tax expenses	\$0	-\$2,000	\$0	-\$5,000
Net Income	\$38,400	\$38,000	\$36,000	\$35,000
Annual tax savings	\$400	\$0	\$1,000	\$0

Eligible dependent care FSA expenses include:

- Child or adult care center that complies with State and Local regulations (not including nursing homes)
- Sitter inside or outside the home
- Day care during school vacation, provided it is not primarily for educational purposes
- Nursery school, even if the school provides educational services
 - Relative who cares for eligible dependents, as long as that relative is not your dependent and is age 19 or older

IRS Publication 503, Child and Dependent Care Expenses, contains a list of expenses eligible for reimbursement under the FSA — Dependent Care. Go to www.irs.gov for a complete copy of the list.

LIFE AND AD&D INSURANCE

School District of Reedsburg offers eligible employees term life insurance through WRS. <http://etf.wi.gov/>

LONG TERM DISABILITY COVERAGE

School District of Reedsburg provides employees long-term disability coverage paid at 100%. Beginning July, 2016 you will have a 60-day elimination period and 90% taxable benefit.

HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

School District of Reedsburg offers a Health Reimbursement Arrangement through EBC that reimburses \$1,900 of the single deductible and \$3,800 of the family deductible.

This Focus on Benefits provides a brief summary of your benefits. It does not contain all of the details described in the official plan documents and contracts. If there is any discrepancy between what is summarized here or any verbal descriptions of the plan and the official plan documents and contracts, the plan documents and contracts will govern.

School District of Reedsburg reserves the right to change, amend, suspend, or terminate any or all of the plans described in the guide at any time and for any reason. This Focus on Benefits is not a contract, and participation in any of the plans does not guarantee employment.