

2023

EMPLOYEE BENEFITS GUIDE

Effective July 1, 2023



School District of Spring Valley



Benefits Overview

District Paid Benefits

- Long-Term Disability - National Insurance Services
- Health Advocacy Service - Alithias
- Dental - Delta Dental of WI

Benefits Requiring Employee Contributions

- Medical- Prairie States NEW!
 - \$1,500/\$3,000-0% Qualified High-Deductible Health Plan with Health Savings Account
- Wisconsin Retirement System (WRS)
- 403(b) Retirement Savings Plan - WEA TSA Trust, Horace Mann, Riversource (Ameriprise), Thrivent Financial, and Edward Jones (Aspire)

Voluntary Benefits Paid by Employee

- Optional Protection Benefits: Accident, Hospital Indemnity, Cancer Care and Critical Illness Insurance - Aflac
- Short-Term Disability - National Insurance Services
- Vision- VSP



Eligibility and Enrollment

Who is Eligible?

To determine what benefit lines you are eligible for, please review the following:

Administration:

Medical, HSA, Dental, Vision, Short-Term Disability, Long-Term Disability, Group Term Life Insurance, Accident, Critical Illness, Hospital Indemnity, Cancer Care, Wisconsin Retirement System, 403(b) retirement Tax sheltered Annuity

Teachers & Calendar Year Full Time:

Medical, HSA, Dental, Vision, Short-Term Disability, Long-Term Disability, Accident, Critical Illness, Hospital Indemnity, Cancer Care, Wisconsin Retirement System, 403(b) retirement Tax sheltered Annuity

School Year Full Time:

Medical (Single Plan, can buy up for family plan), HSA, Vision, Short-Term Disability, Long-Term Disability, Accident, Critical Illness, Hospital Indemnity, Cancer Care, Wisconsin Retirement System, 403(b) retirement Tax sheltered Annuity

Calendar Year Part Time & School Year Part Time:

Not eligible for health benefits (But it depends on the individual's hours), Vision, Short-Term Disability, Long-Term Disability, Accident, Critical Illness, Hospital Indemnity, Cancer Care, 403(b) retirement Tax sheltered Annuity

Your dependents are eligible if they are:

- Your legal spouse
- Your child(ren)* up to age 26
- Your disabled child(ren) up to any age (if disabled prior to age 19)*

* Includes natural, step, legally adopted/or a child placed for adoption, or a child under your legal guardianship.

When Can You Enroll in Benefits?

You can enroll for benefits:

- Within **30** days of first becoming eligible for benefits
- During the annual Open Enrollment period
- During the plan year, if you experience a Qualifying Life Event

When Does Coverage Begin?

Benefits for new hires, unless explained otherwise, will become effective on the **first of the month following the start date.**

Open Enrollment

Open Enrollment is your once-a-year opportunity to review your benefit plan elections and make adjustments that meet the needs of you and your family.

Changes to medical, HSA, vision, and dental benefits made during Open Enrollment will go into effect July 1.

These Open Enrollment Materials serve as an overview of the benefits offered at the time of the Open Enrollment. School District of Spring Valley reserves the right to end, suspend, or amend the any of the benefits at any time, for any reason, in whole or in part. More information can be found in the plan documents. You should keep the plan documents and these Materials for future reference. Contact human resources with any questions.

Eligibility and Enrollment

Enrollment

You must actively enroll in the following coverages: Medical and Health Savings Account (HSA). All other coverages will roll over into **2023-2024** if you don't make any changes.

You must complete your enrollment by **May 26, 2023**.

Termination of Coverage

If you or a covered dependent no longer meet these eligibility requirements or if your employment ceases, you are responsible for informing Human Resources within 30 days if any of your dependents become ineligible for benefits.

Please Note:

Federal regulations require the School District of Spring Valley to obtain the following information during enrollment:

- Social Security numbers for your dependents covered by the medical plan
- Dates of birth and your relationship to your dependents



Making Benefit Changes During the Year

The benefit elections you make during your initial enrollment period will be in effect through June 30.

If you have a "qualifying life event," you may make changes to certain benefits if you apply for the change and provide supporting documentation to Human Resources within **31** days of the event. Proof of life events is subject to approval by School District of Spring Valley. Changes are effective prospectively to the first of the month following timely notification of the event.

Qualifying life events include:

- Your marriage
- Your divorce or legal separation
- Birth, adoption or placement for adoption of an eligible child
- Death of your spouse, domestic partner or covered child *retroactive enrollment to the date of the event will occur for this event*
- Change in work status that affects benefits eligibility (for example, starting a new job, leaving a job, changing from part-time to full-time, starting or returning from an unpaid leave of absence, etc.) you or your spouse.
- Your spouse's Open Enrollment
- A change in your child's eligibility for benefits
- Gain or loss of Medicare or Medicaid during the year
- Relocation

Other qualifying events may also apply. Please contact Human Resources.

Medical



The School District of Spring Valley offers a medical plan through Prairie States with the following features:

- Option to receive care from Preferred or Non-Preferred providers; higher benefits are paid when using Health EOS and America's PPO providers
- Preventive care is covered at 100%
- Includes prescription drug coverage
- Deductibles and out-of-pocket maximums accumulate on a plan year which runs July 1, 2023 - June 30, 2024
- If you enroll in the plan, you may be eligible to open and contribute to a Health Savings Account (HSA) to help cover some of your medical plan costs (refer to HSA for more information)
- Always refer to your plan booklet for specific benefit levels and limitations

Download the Prairie States app!

MOBILE APP

Streamlined Navigation with Secure Access 24/7

With the Prairie States Enterprises Mobile App, you have even more convenient access to secure, up-to-date health benefits information.

If you're already registered in the Prairie States Member Portal, simply download the app and log in!

Monthly Health Plan Premium

	Estimated Full Premium	Estimated District Contribution	Employee Contribution
Employee Only	\$907.26	\$801.61	\$105.65
Employee + Family	\$1,996.08	\$1,763.23	\$232.85

Finding In-Network Providers

For any question on your healthcare program, and for any information you can't find on the member portal, you can send them an email through their secure member portal or give them a call 800-615-7020. Prairie States will respond promptly and during regular business hours, a real person will answer the phone and answer your questions.

Access to Your Healthcare

After you are enrolled in School District of Spring Valley's medical plan, log on to <https://portal.prairieontheweb.com/> and register to access self-service tools and resources to help manage your medical benefits.

Medical/Prescription



Prairie States	\$1,500/\$3,000-0% Qualified High-Deductible Health Plan with Health Savings Account
District HSA Contribution	\$900 Individual \$1,800 Family
Preferred Providers Only	You Pay
Plan Year Deductible	\$1,500 Single \$3,000 Family
Coinsurance	\$0
Plan Year Out-of-Pocket Max ¹	\$1,500 Single \$3,000 Family
Preventive Care	0%
Non-Preventive Care	Deductible, then \$0
Teladoc	\$55
Prescription Drugs Formulary Generic, Formulary Brand Name, Non- Formulary (up to 31-day supply) Home Delivery (up to 93-day supply)	Deductible, then \$0*

* Please note, any retail or mail order copays listed for the HSA-qualified [plan(s)] apply only after the medical plan deductible is met. The deductible will not apply to certain medications classified as preventive in accordance with the approved prescription drug list.

Three Ways to Obtain Prescription Drugs

www.southernscripts.net

800-710-9341

**① Retail Pharmacy
(up to 31-day supply)**

- ✓ Locate a participating retail pharmacy
- ✓ View a list of approved drugs

**② Home Delivery
(up to 93-day supply)**

800-552-6694

www.ppsrx.com

- ✓ Use for maintenance drugs such as medication for high blood pressure, arthritis or diabetes
- ✓ Pay less than retail pharmacy for a 93-day supply
- ✓ No additional cost for delivery

**③ Specialty Pharmacy
(31-day supply)**

800-710-9341

- ✓ Medications used to treat complex conditions like multiple sclerosis, hepatitis C and rheumatoid arthritis
- ✓ Prescription can only be filled once every 31 days

Where to Seek Care



Teladoc

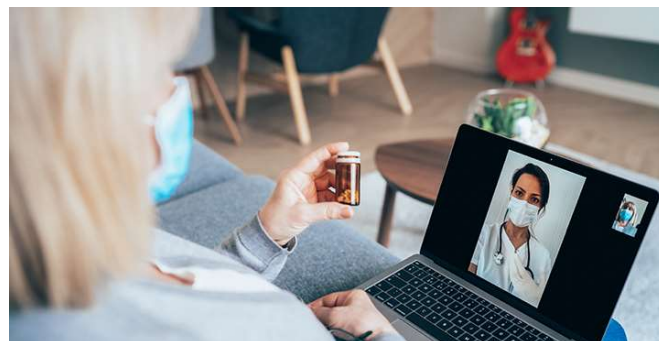
Teladoc is available through the School District of Spring Valley's medical plan. Teladoc provides 24-7-365 access to board-certified providers by secure video chat or phone. For an illness or injury that is not an emergency, Teladoc's virtual medicine program offers a convenient, cost-effective alternative to hospital emergency rooms and urgent care clinics.

Teladoc is not intended to replace your relationship with your doctor, rather provides access to healthcare when reaching the doctor is difficult or inconvenient.

Providers in the telemedicine network diagnose, recommend treatment and write short-term prescriptions for minor, non-life-threatening conditions including, but not limited to:

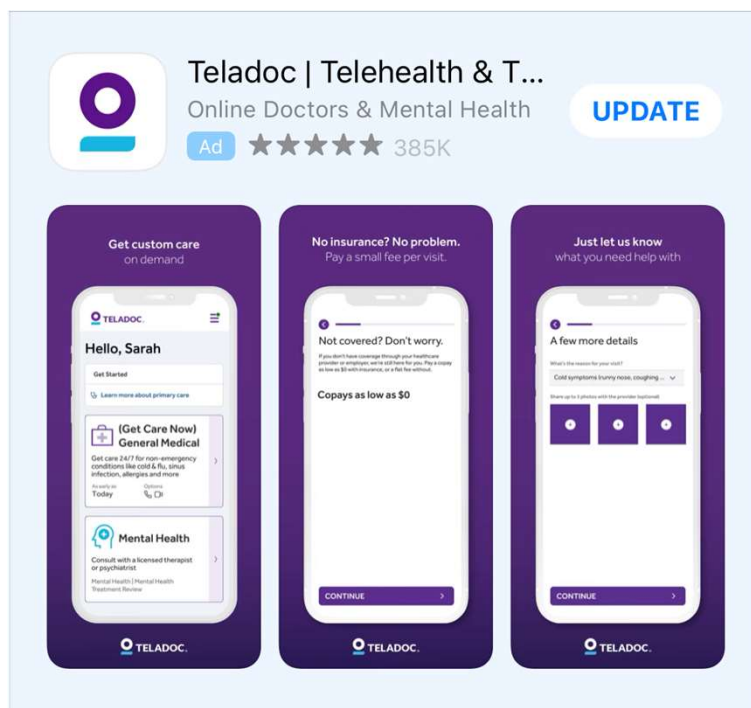
- Acne
- Allergies
- Arthritic Pain
- Bronchitis
- Cold/Flu Symptoms
- Ear Infections
- Headaches/Migraines
- Insect Bites
- Sinus Infections
- Nausea/Stomach Aches
- Pink Eye
- Skin Infections
- Sore Throat
- Upper Respiratory Infections

**Talk to a doctor
anytime for \$55**



How to Use Teladoc

1. Download the Teladoc app or go online www.teladoc.com or call 800-TELADOC.



2. Register and complete your account profile, including a brief medical history,
3. Video chat or talk with a doctor from home, work or when traveling.

The cost for a telehealth visit can be found on the Medical Plans Comparison Chart or in your Summary of Benefits & Coverage (SBC).

Where to Seek Care

Welcoming New Patients

ReforMedicine^{sc}

Direct Pay Family Practice &
Medical Weight Loss Specialists

Schedule an Appointment with ReforMedicine for:

Wellness Care	Lab Tests
Acute Care	Medical Weight Loss
Chronic Condition Care	Other Services

Not sure? Give us a call.

ReforMedicine Eau Claire

715-514-2827

3004 Golf Road Suite 100 | Eau Claire, WI 54701

Mon.-Fri. 7:00AM-5:00PM | Wed. 7:00AM-7:30PM | Sat. 8:00AM-noon

ReforMedicine Menomonie

715-895-6234

800 Wilson Avenue, Suite 28 | Menomonie, WI 54751

Mon. & Fri. 8:00AM-5:00PM | Wed. 8:00AM-7:30PM

*The office closes each day from noon to 1:00PM

ReforMedicine Hudson

715-895-6226

596 Outpost Circle, Suite G | Hudson, WI 54016

Tue. & Fri. 9:00AM-4:00PM

*The office closes each day from noon to 1:00PM

* Visit our website for the latest hours and pricing.

Published 4/2020

www.ReforMedicine.com

If you go to ReforMedicine, claims will have to be manually submitted to Prairie States. Please contact Prairie States for process 800-615-7020.

Where to Seek Care- Mental Health



Speak to a licensed therapist from anywhere

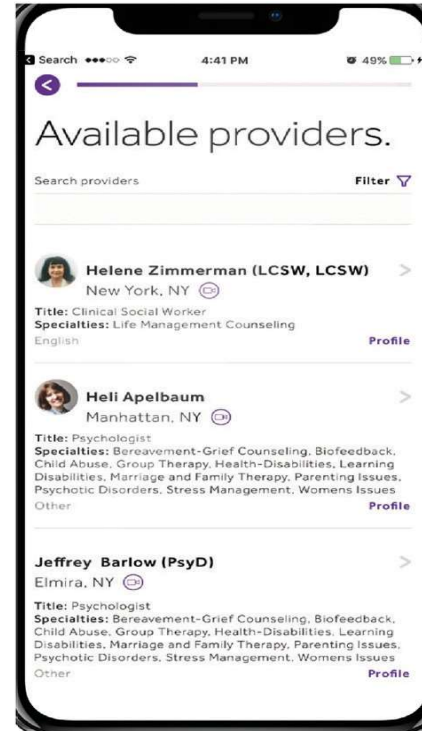
Taking care of your mental health is an important part of your overall well-being. With Teladoc's Mental Health, adults 18 and older can get care for anxiety, depression, grief, family issues, and more. Choose to see a psychiatrist, psychologist, social worker, or therapist and establish an ongoing relationship.

How to request a visit

Scheduling a phone or video visit with a therapist is easy and convenient. You can make an appointment seven days a week, from 7 a.m. to 9p.m. local time. Appointments are confirmed within 72 hours.

Please schedule your appointment online or via the Teladoc app. Although call center reps cannot schedule appointments for you, they can answer your questions.

Download the app



Psychiatrist (initial visit) **\$220**

Psychiatrist (ongoing visit) **\$100**

**Psychologist,
Licensed clinical social worker,
counselor, or therapist** **\$90**

**Confidential therapy
on your terms**

How to Schedule a visit

1. Register your Teladoc account via web or app or log in to your account if you're already registered
2. Request a visit
3. Answer a few questions
4. Select your therapist
5. Request a time for your appointment

Health Savings Account (HSA)

Only available for those enrolled in the Spring Valley School District medical plan.

A Health Savings Account (HSA) is a tax-advantaged savings vehicle available to individuals covered by a Qualified High-Deductible Health Plan (QHDHP). Funds in the account are used to pay for qualified medical, dental and vision expenses.

An HSA is a great way to save for the future. You can set aside money from each paycheck now and save funds to cover healthcare expenses that come up later. Plus, your contributions are free from federal income tax, so you're stretching your healthcare dollars while lowering your taxable take-home pay amount.

The School District of Spring Valley will also make contributions to your HSA if you enroll in a qualified plan. This is "free money" for you to use to pay for eligible healthcare expenses.

HSA funds can only be used for yourself, your spouse and your taxable dependents. Expenses for dependents who do not qualify as tax dependents are not reimbursable under the HSA.

Advantages of an HSA

- Balance rolls over each year and accrues interest, so you won't lose your contributions
- Triple tax savings – you do not pay federal tax* on:
 - Contributions to the account
 - Spending on qualified expenses
 - Interest that accrues
- Account is portable, so the funds are yours even if you change medical plans next year or leave the School District of Spring Valley in the future
- Use the funds for eligible medical, dental or vision expenses, including coinsurance costs, prescriptions, glasses, orthodontia and more—now or in the future
- Money left in the savings account earns tax-free interest*

**Tax treatment of HSAs for state tax purposes may vary by state.*



Health Savings Account (HSA)

Use it or save it!

Funding and Enrolling in an HSA

You have the option to contribute to your HSA through pre-tax payroll contributions by enrolling in an HSA with a bank of your choice. You can change the amount you contribute to your HSA at any time during the plan year.

To make or receive contributions to an HSA, you must be enrolled in the QHDHP and open an HSA within 30 days at a bank of your choosing. Bank routing information must be provided to the School District of Spring Valley to route your contributions appropriately. It is important to note that expenses are not eligible for reimbursement until your HSA has been established.

Once your HSA is opened, remember to designate a beneficiary for this account.

Who Can Open an HSA?

You can contribute to an HSA if you:

- Are covered under an HSA-qualified high-deductible health plan (QHDHP).
- Are not enrolled in any other health insurance plan (such as your spouse's plan) that is not an HSA qualified plan.
- Are not enrolled in Medicare*, TRICARE or TRICARE for Life.
- Cannot be claimed as a dependent on someone else's tax return.
- Have not received Veterans Affairs (VA) benefits within the past 3 months
- You (or your spouse) do not contribute to a Healthcare FSA.

* Enrollment in Medicare Part A may be retroactive by up to 6 months when you begin taking social security retirement after your Social Security Normal Retirement Age (SSNRA). This may affect your HSA eligibility.

Other restrictions and exceptions may also apply. For more information, visit www.irs.gov/forms-pubs/about-publication-969

2023/2024 HSA Contributions and Limits

Each year, you can contribute up to the IRS annual limit for HSAs (which includes contributions from the District.

2023 IRS Annual Contribution Limits**	Single \$3,850	Family \$7,750	Age 55+ Additional \$1,000
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2024 IRS Annual Contribution Limits**	Single \$4,150	Family \$8,300	Age 55+ Additional \$1,000
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School District of Spring Valley HSA Annual Contributions*

Single \$900

Family \$1,800

* The District contribution counts toward the HSA calendar year IRS contribution limits. Money used for non-qualified healthcare expenses is subject to income tax, as well as an additional 20% penalty tax if you are younger than 65. Contributions are only distributed to active employees. The District's contributions are only distributed to active employees.

Care Advocacy Service



Care Navigators - Your personal healthcare shopper

Taking steps to get away from the spiraling health insurance market and rising costs involves each of us stepping in and taking control of the process. The first step was choosing partners that would support our plan and you in the process, the second is for everyone to learn a new approach to seeking and receiving health care - focusing on high quality providers who offer best in class pricing.

Did you know?

01

The price of the same procedure can vary by >400%

- MRI: \$600 or \$2600? Knee ACL Repair: \$9,500 or \$29,500?
- ALL LOCATIONS AT THE SAME QUALITY!

02

35% of healthcare procedures are “shoppable”

- MRIs, CT scans, Orthopedic, Gastrointestinal, and ENT are the most commonly shopped procedures

03

Save \$\$\$ by using high value providers!

- Save thousands in out-of-pocket costs by choosing high value providers!
- Just call a Care Navigator whenever you are told you need a procedure; they will offer low cost, high quality provider options in your area
- Confused? Questions? Call Us at (855)-577-2755

When do I use this great service?

Anytime you need any kind of care, call a Care Navigator.

Anytime your doctor says that you need a screening (i.e. MRI or X-Ray), call a Care Navigator.

Anytime you need to find a doctor who is in your network, call a Care Navigator.

Anytime you have questions about your medical bills, call a Care Navigator.

Anytime you need help resolving medical billing issues, call a Care Navigator.

Call (855) 577-2755 or

Email: AskMe@CareAdvocacyCenter.com

Monday-Friday 8:00-5:00 Central

Alithias Care Advocacy

Incentive Program

As your Care Advocate, let us help you find the high value provider. By choosing to seek care with our recommendation you will be eligible for incentives offered by the District. Incentives are available post-procedure to individuals who choose the high-value, cost sensible solution. These incentives will be provided to you from the district once your procedure or service **and Alithias survey** are complete.

Procedures		Incentive Amount
Women's Health		
	Breast Biopsy	\$250
	Hysterectomy	\$1,000
Gastro-Intestinal		
	Colonoscopy	\$250
	Upper GI (endoscopy with or without biopsy)	\$250
Diagnostic Imaging/Radiology		
	All CT Scans	\$250
	All MRIs	\$250
Ear, Nose and Throat		
	Ear Insertion of Ventilating Tubes	\$250
	Nasal/Sinus Septoplasty	\$1,000
	Sleep Study (At Home)	\$250
General Surgery		
	Gallbladder Removal	\$1,000
	Groin-Hernia Repair > 5 years and older	\$500
Orthopedics		
	Hand Surgery (Carpal Tunnel)	\$250
	Knee Shaving and Debridement (Arthroscopy)	\$500
	Knee Meniscus / Cartilage Repair	\$500
	Knee Ligament Repair (ACL Repair)	\$1,000
	Shoulder Rotator Cuff	\$1,000
	Total Hip Replacement	\$2,000
	Total Knee Replacement	\$2,000
	Spine/ Level 1 Cervical Fusion OR Disc Arthroplasty	\$2,000
	Spine/ Level 2 Cervical Fusion OR Disc Arthroplasty	\$2,000
	Spine/Lumbar Fusion	\$2,000
	Spine/Lumbar (22630/22633)	\$2,000
Cardiology		
	Heart Echocardiogram	\$250
Urology		
	Kidney Stone Removal	\$1,000
	Vasectomy	\$250

How To Save \$\$\$!

When Using Your Medical and Prescription Plans:

Use Preferred Doctors

By using Preferred providers, doctors, clinics, hospitals and pharmacies, you pay the lowest cost for care. When you visit non-preferred doctors, our health plan covers less of the cost.

Choose the Right Type of Care

When you need care, know your options. Urgent care centers, online doctor visits or a call to the medical plan nurse line can help save time and money.

Use freestanding imaging centers for MRIs, CT Scans and other imaging.

Use Your Preventive Care Benefits

Most preventive care services are covered at 100% when you use preferred providers. Getting regular exams, screenings and immunizations can save you a lot of money in the long run by catching problems early or preventing them altogether.

Use SouthernScripts

Rather than visiting a pharmacy month after month, save time by having the medication delivered to your home.

Through SouthernScripts, you can also save money by getting up to a 90-day supply for less than what you would pay through a retail pharmacy. And because shipping is free, you'll also save on gas money!



Ask Your Doctor for Generic Drugs

The next time you need a prescription, ask your doctor if it is appropriate to use a generic drug rather than a brand name drug. Generic drugs contain the same active ingredients, are identical in dose, form and administrative method AND are less expensive than their brand name counterparts.

If you must take a brand name drug, ask your doctor for samples or coupons. Also check the drug manufacturer's website for available rebates and discounts.

Use Alithias

If you need a medical procedure, an Alithias Care Advocate can help you find the **best provider** at the **best price**. Alithias will also help you review Explanation of Benefits to make sure you are being billed accurately after a service or procedure.

Dental



The School District of Spring Valley offers a plan through Delta Dental of WI. Your choice of dentists can determine the cost savings you receive. PPO/In-network providers are paid directly by Delta Dental and agree to accept negotiated fees as "payment in full" for services rendered.

When you use Premier or out-of-network providers, Delta Dental will apply the applicable percentage of the allowed amount and you are responsible for paying the balance of the bill.

Best Value: In-Network coverage is provided when you use PPO providers. To search for providers, go to deltadentalwi.com and click on "Members" and click on "Find a Dental Provider".

Delta Dental	Delta Dental of WI
	PPO or Premier Network
2023 Year Deductible * (applies to Basic and Major Services)	\$0 Individual / \$0 Family
Benefit	Plan Pays
2023 Year Maximum *	\$1,000 per person
Preventive Services (no deductible)	100%
Basic Services	100%
Major Services (after deductible)	50%
Orthodontia (All ages)	50%
Orthodontia Lifetime Maximum (per person)	\$1,500

* Plan deductibles and maximums accumulate on a plan year (**July 1 - June 30**). These amounts reset on July 1 of each year.

Amplifon Hearing Healthcare

As a Delta Dental member, you receive discounts and savings on hearing diagnostic testing, along with the guaranteed lowest pricing on hearing aids. Call 1-888-901-0312 or visit www.amplifonusa.com/deltadentalwi for information.

Monthly Rates	District Contribution	Employee Contribution
Employee	\$53.75	\$0
Employee + Family	\$116.00	\$0

Vision



Routine eye exams are important for maintaining good vision and can also provide early warning of other health conditions. The VSP vision plan provides coverage for exams, glasses and contact lenses, as shown below.

In-network coverage is provided when you use VSP providers. To search for providers, log on to www.vspdirect.com.

If purchasing Vision coverage is something you're considering, please know that it's critically important that you use a network provider. Going out-of-network with Vision is essentially equivalent to having no coverage.



If you are only looking for coverage for an annual, vision exam, please evaluate your medical plan for this inclusion, you may not need vision coverage.

Your medical plan through PrairieStates does offer a vision screening.

Monthly Premium	Vision Plan
Employee Only	\$8.89
Employee + Family	\$19.12

VSP	Frequency	In-Network
Eye Exam	Once every 12 months	\$10 copay
Prescription Glasses		
Frame	Once every 24 months	\$130 frame allowance; 20% off any amount above the allowance
Lenses (Single vision, lined bifocal, lined trifocal)	Once every 12 months	\$10 Lens copay
Progressive Lenses		*Enhanced coverage may apply
Contacts—instead of glasses	Once every 12 months	\$130 Contact Lens allowance

Laser Vision Correction: Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities

Glasses and Sunglasses: EXTRA SAVINGS Extra \$20 to spend on featured frame brands. Go to vsp.com/offers for details. 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.



Disability Insurance

National Insurance Services administers our Disability insurance benefit plans. The School District of Spring Valley pays the cost of Long-Term Disability insurance. You are automatically enrolled in this benefit. Short-Term Disability is a voluntary benefit, of which you are responsible for paying for premiums.

Short-Term Disability

This is an optional benefit payable by the employee. Short-Term Disability (STD) benefits become payable when you are unable to work due to an injury or illness unrelated to work. If you remain disabled and meet the plan's disability requirements, you will continue to receive a percentage of your earnings until the benefit duration has ended.

Benefit Begins: 1st day of accident or 3rd day for illness

Benefit Amounts:

Flat amount options are: \$147, \$175, \$224, \$273, \$301, \$357, \$420, \$462, or \$504.
(No benefit will exceed 66 2/3% of weekly earnings. Guaranteed Issue up to \$301/week.)

Benefit Duration: Up to **90 days**

Long-Term Disability

Long-Term Disability (LTD) benefits are provided to all employees working 15 hours or more and paid for by the district. LTD is a benefit offered to protect your income in the event you become disabled for an extended period. Proof of disability is required.

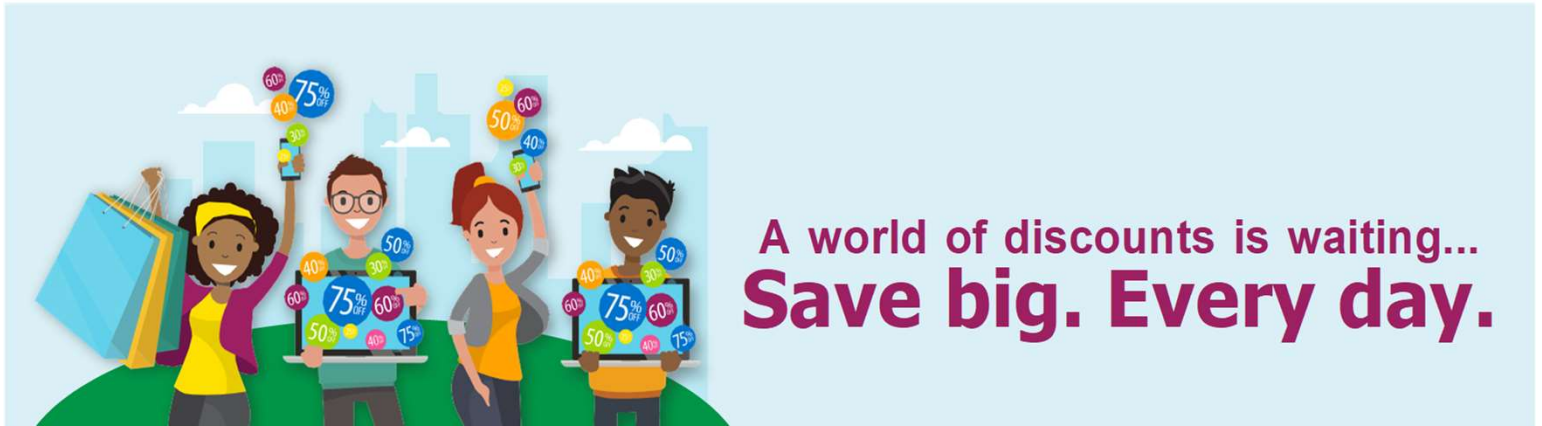
Benefit Begins: After **90 days** of qualified disability

Benefit Amount: **90%** of basic monthly earnings to **\$11,250** per month

Benefit Duration: Social Security Normal Retirement Age (SSNRA)



Additional Benefits



A world of discounts is waiting...
Save big. Every day.

Welcome to the School District of Spring Valley Resource Center!

Enjoy discounts, rewards and perks on thousands of the brands you love in a variety of categories:

- Travel
- Auto
- Electronics
- Apparel
- Local Deals
- Education
- Entertainment
- Restaurants
- Health and Wellness
- Beauty and Spa
- Tickets
- Sports & Outdoors



It's easy to access and start saving!



Website – SDSV.benefithub.com

- 1) Enter your email address to create your account.
- 2) Access your benefit resources, deals and discounts!

Questions? Call 1-866-664-4621 or email customer care@benefithub.com

Employee Assistance Program (EAP)



Employee Assistance Program (EAP)

We understand how challenging it can be to balance your work and personal life, and we are committed to helping you do just that.

Offered through National Insurance Service, Morneau Shepell can provide you and your family and household members with information and assistance on a wide range of topics and issues including work stress, debt problems, family issues, relationship worries, parenting challenges, anxiety, grief and much more.

Provided at **no cost to you**, counselors are available for support by phone 24 hours a day, seven days a week at **866-451-5465**.

To help get you started, the program includes up to three free in-person counseling sessions for you and your household members. Behavioral counselors can help navigate any additional long-term counseling needs.

Online resources are also available by logging onto www.niseap.com

Optional Protection Benefits



The School District of Spring Valley offers additional voluntary benefit plans through Aflac. These plans are not medical insurance and do not replace your medical coverage, but rather pay cash directly to you in addition to any benefits you receive from your health plan.

Insurance policies available for purchase (through pre-tax payroll deductions) include Cancer Protection, Critical Care Protection, Accident Advantage and Hospital Choice.

All Aflac benefit plans are portable, which means you can take these benefits with you if you leave the company.

Accident Advantage

Accident insurance pays a cash benefit when you or your covered family members suffer injuries sustained in an accident. Covered injuries include fractures, burns, concussions, tears, lacerations, broken teeth and eye injuries. Additional benefits may be paid, including ambulance, emergency care, testing and therapy.

Wellness Benefit: \$60 Per policy per calendar year

Plan	Tier	Semi-Monthly Premium
Accident	Employee	\$9.88
	Employee + Spouse	\$14.04
	One-Parent Family	\$16.64
	Two-Parent Family	\$21.52

Cancer Care Protection

This plan will help with cancer-associated costs to support you through the physical, emotional and financial journey that comes when navigating a cancer diagnoses. This plan will pay for early detection, preventive care, and lump sums for treatments, surgeries, and therapies associated with covered cancer diagnoses.

Preventive Screening Benefit:

Plan 1: \$25 Per person per calendar year

Plan 2: \$75 Per person per calendar year

Cancer	Tier	Semi-Monthly Premium
Plan 1	Employee	\$8.30
	Employee + Spouse	\$13.18
	One-Parent Family	\$8.30
	Two-Parent Family	\$13.18
Plan 2	Employee	\$16.75
	Employee + Spouse	\$28.82
	One-Parent Family	\$16.75
	Two-Parent Family	\$28.82

To enroll in Aflac benefits:

Call your Aflac Representative: Patty Obermueller at (715) 231-2352 (ext. 2)

Optional Protection Benefits



Critical Care Protection

This insurance pays a lump-sum cash benefit directly to the insured following the diagnosis of a covered critical illness or event, including (but not limited to) Heart Attack, Coma, Stroke, Major Organ Transplant, End-Stage Renal Failure and Paralysis

To enroll in Aflac benefits:

Call your Aflac Representative: Patty Obermueller at
(715) 231-2352 (ext. 2)

Critical Illness- Age Banded Semi-Monthly Premium (more options available) \$10,000 Benefit Amount

Age	Employee*	Employee + Spouse*	One-Parent Family*	Two-Parent Family*
18-24	\$2.21	\$3.58	\$2.21	\$3.58
25-29	\$2.47	\$4.03	\$2.47	\$4.03
30-34	\$3.25	\$5.27	\$3.25	\$5.27
35-39	\$4.42	\$6.96	\$4.42	\$6.96
40-44	\$5.72	\$8.71	\$5.72	\$8.71
45-49	\$6.96	\$10.60	\$6.96	\$10.60
50-54	\$8.13	\$12.74	\$8.13	\$12.74
55-59	\$9.23	\$14.95	\$9.23	\$14.95
60-70	\$10.86	\$18.40	\$10.86	\$18.40

*Rates are based off non-tobacco use. Tobacco rates available upon request.

Optional Protection Benefits



Hospital Choice

Hospital Indemnity insurance policy can help by paying lump-sum benefits to help you manage expenses that arise if you or an eligible family member ends up in the hospital. You can use the money however you'd like – from paying for medical copays and deductibles to everyday expenses such as the mortgage, transportation, groceries and utilities. There are no copays, deductibles, coinsurance or network requirements. These benefits aren't reduced because you receive a payment from any other coverage you have, such as Medical, Accident or Critical Illness Insurance.

To enroll in Aflac benefits:

Call your Aflac Representative: Patty Obermueller at
(715) 231-2352 (ext. 2)

Hospital Confinement Indemnity Insurance- Aflac Choice **Age Banded Semi-Monthly Premium (more options and Benefit amounts available)**

Age	Benefit Amount	Employee*	Employee + Spouse*	One-Parent Family*	Two-Parent Family*
18-49	\$500	\$8.71	\$11.44	\$11.44	\$13.07
50-59	\$500	\$8.97	\$12.09	\$11.70	\$13.33
60-75	\$500	\$9.30	\$12.42	\$11.96	\$13.59
18-49	\$1,000	\$13.78	\$19.57	\$17.49	\$20.74
50-59	\$1,000	\$14.04	\$20.67	\$17.81	\$21.00
60-75	\$1,000	\$14.50	\$22.10	\$18.07	\$22.36
18-49	\$2,000	\$26.07	\$38.81	\$32.05	\$39.00
50-59	\$2,000	\$26.33	\$40.95	\$32.24	\$41.28
60-75	\$2,000	\$27.89	\$44.95	\$32.50	\$45.24

Cost of Coverage *Effective July 1, 2023*

Contributions made from each paycheck toward your medical, dental and Aflac benefit elections, as well as contributions to HSA, will automatically be **deducted from your gross pay before Federal Income taxes and Social Security taxes** are calculated. Since these contributions are deducted before your pay is taxed, your taxes will be based on a lower gross pay, and you will end up paying lower taxes on the same salary.

Short-Term Disability costs are taken from your paycheck **after** taxes, and the **benefits paid are not taxable**. The tax-free exemption is not available for partners unless they are an eligible tax dependent as defined in IRS code §152 and that premiums for those dependents must be paid with post tax dollars.

Medical

Tier	Monthly Premium
Employee Only	\$105.65
Employee + Family	\$232.85

Accident & Critical Illness

Plan	Tier	Monthly Premium
Accident	Employee	\$9.88
	Employee + Spouse	\$14.04
	One-Parent Family	\$16.64
	Two-Parent Family	\$21.52
Cancer	Employee	\$8.30
	Employee + Spouse	\$13.18
	One-Parent Family	\$8.30
	Two-Parent Family	\$13.18

Short-Term Disability

Weekly Benefit Amount	Monthly Premium
\$147	\$11.46
\$175	\$13.36
\$224	\$17.18
\$273	\$21.02
\$301	\$22.92
\$357	\$27.38
\$420	\$31.86
\$462	\$35.04
\$504	\$38.22





Retirement Savings Plans



403(b) Retirement Savings Plan

Invest in your future by taking advantage of retirement plan options. Employees have access to the School District of Spring Valley's 403(b) Retirement Savings Plan.

- 2023 IRS annual maximum **\$22,500** for regular contributions and **\$7,500** for catch up contributions (for those age 50 and over), on a post, or after-tax (Roth) contributions.
- You can defer up to an annual maximum of the lesser of 100% of your eligible compensation or the annual IRS deferral limit of **\$22,500** for regular contributions and **\$7,500** for catch up contributions (for those age 50 and over), on a pre-tax basis through payroll deduction. Or, you may choose to make a post, or after-tax (Roth) contributions.

The vendors are: WEA Trust, Horace Mann, Riversource (Ameriprise), Thrivent Financial, Edward Jones (Aspire)

- A copy of the Salary Reduction Agreement is available from in the District Office. This form must be used to begin participation in the plan or change your current salary reductions.
- All eligible employees who wish to begin making contributions to the Districts 403(b) Plan or make changes to the Salary Reduction Agreement you currently have on file must complete a new Salary Reduction Agreement. The forms are located on the district website under Staff-Employee Information-Tax Sheltered Annuity(TSA)-form.
- If you would like to contribute to your 403(b) during the 2023-2024 School year, submit a Salary Reduction Agreement for to the District office.

Wisconsin State Retirement (WRS)

For an eligible employee, the School District of Spring Valley will pay the required employer's share of 6.5%. The employee will pay the 6.5% as required by law.

All active WRS employees are eligible to make voluntary after-tax contributions to the WRS.

If you are within 5 years of retirement, you should consider requesting a benefit estimate from WRS. More information is available by contacting the Wisconsin Department of Employee Trust Fund (ETF) at www.etf.wi.gov.

Benefit Counselors

JA Counter, Alera Group is pleased to offer an extra level of care and customer service as part of your benefits package! The Benefit Counselor team is your resource for assistance with benefit questions and more!

When do I call a Benefit Counselor?

- Support making benefit choices
- Understanding how your benefits work
- Locating in-network medical providers
- Understanding carrier Explanation of Benefit (EOB) statements
- Resolving insurance claims
- Assistance with connecting with your insurance carrier
- Assistance with qualifying life events



Benefit Counselors are here to support you.

Call or email today!



833-488-1245

Contact the Benefit Counselor team:
Monday - Friday, 7:00 AM – 5:00 PM CST
Email: benefitcounselors@jacounter.com

Resources/Contact Information

Benefit	Provider	Phone	Website / Email
Medical	Prairie States Networks: Health EOS or America's PPO	800-615-7020	www.prairieontheweb.com
Prescription	Southern Scripts	800-710-9341	www.southernscripts.net Email: support@southernscripts.net
Care Navigator	Alithias	855-843-8783	AskMe@CareAdvocateCenter.com
Dental	Delta Dental of WI Network: PPO/Premier	800-236-3712	www.deltadentalwi.com
Vision	VSP	800-785-0699	www.vspdirect.com
Disability	National Insurance Services	800-627-3660 x1224	www.nisbenefits.com
403(b) Retirement Savings	WEA TSA Trust Horace Mann Riversource (Ameriprise) Thrivent Financial Edward Jones (Aspire)	800-279-4030 800-999-1030 800-862-7919 800-847-4836 800-441-2357	www.weabenefits.com www.horacemann.com www.riversource.com www.thrivent.com www.eduardjones.com
Wisconsin Retirement System	WRS	877-533-5020	https://etf.wi.gov/retirement/wrs-retirement-benefit
Cancer Care Protection, Critical Care, Accident Advantage, Hospital Choice	Aflac Representative: Patty Obermueller	800-992-3522 715-231-2352	www.aflac.com/mypolicy Patricia.Obermueller@us.Aflac.com
Employee Assistance Program	Morneau Sheppel (through NIS)	866-451-5465	www.niseap.com
Human Resources	Cristy Peavey	715-778-5551	peaveyc@springvalley.k12.wi.us
Benefits Counselor Team	JA Counter, Alera Group	833-488-1245	benefitcounselors@jacounter.com
Retirement, Medicare & Individual Insurance	Deanna Homme JA Counter, Alera Group	715-246-3811	insurance@jacounter.com

Benefit Definitions

What is a premium?

A premium (sometimes called a contribution) is the monthly/bi-weekly/weekly cost you pay for health insurance, whether you use medical services or not. Premiums are deducted directly from your paycheck.

What is a deductible?

A deductible is the amount you pay out of your pocket before your insurance pays.

The deductible runs from July - June each year. Once you have met that dollar amount, you have met the requirements for the plan year.

What does a copay pay for?

Copayments or copays, are pre-set dollar amount you are expected to pay for office visits, procedures or prescription drugs under your insurance plan.

Once the copay has been met, the insurance company pays all remaining costs.

What does coinsurance mean?

Coinsurance is a set percentage of service costs that you will be expected to pay once you have met your annual deductible.

When your annual deductible is met, your insurance provider pays for their portion of the full cost of the service and you pay the coinsurance, or remaining percentage.

What does non-embedded deductible mean?

Non-embedded or **aggregate** deductible means there is not an individual limit inside of the family limit. The family limit must be met before insurance will contribute to your cost.

What counts towards my out-of-pocket maximum?

An out-of-pocket maximum is an annual cap on the dollar amount you are expected to pay out of your own pocket for services (including deductibles, copays, and coinsurance) throughout the plan year.

Once you meet the out-of-pocket amount, your insurance provider will cover 100% of remaining medical expenses for the year. There are different in and out-of-network maximums.



Required Notices

The U.S. government requires companies offering certain employee benefit plans to inform covered employees and their dependents about laws/provisions that affect the governance and/or coverage within those plans.

The District has full details available for you concerning the following laws/provisions:

- Notice of HIPAA Special Enrollment Rights
- Wellness Program Disclosure Notice of Alternative Standard
- Medicare Part D Notice
- Children's Health Insurance Program (CHIP) Notice
- Notice of Patient Protection Provisions
- COBRA Notice
- Medical Child Support Order Notice
- Women's Health and Cancer Rights Act
- Summary of Benefits and Coverage
- Mental Health Parity and Addiction Equity Act (MHPAEA) Notice

