



D.C. Everest Area School District 2023 Benefits Summary

D.C. Everest Area School District strives to provide a comprehensive benefit package that meets the needs of you and your family at an affordable cost.

Medical Plan

Security Health Plan

D.C. Everest offers two health plan options. Both options are high deductible health plans qualified for a Health Savings Account:

- Plan A: Premier HMO
- Plan B: SimplyOne HMO

Both health plans have a calendar year deductible – January 1st - December 31st. If you join a health plan mid-year, the deductible will accumulate from your effective date to December 31st and then the deductible will start over on January 1st of the following year.

Both health plans are embedded deductible plans – an embedded deductible means that a single member of a family does not have to meet the full family deductible in order for after-deductible benefits to pay. Each member under the plan will have benefits pay once they meet the individual deductible – a single member will not have to meet more than \$3,000 in network per calendar year for covered benefits.

Please refer to the plan descriptions for details which can be found on the D.C. Everest Staff Intranet.

Benefit/Service	Plan A: Premier HMO	Plan B: SimplyOne HMO
Deductible Single/Family	\$3,000 / \$6,000	\$3,000 / \$6,000
Network*	Broad	Marshfield Clinic Only
Out-of-Network	No coverage	No coverage
Preventative Services (Adults/Children)	100% covered, deductible waived	100% covered, deductible waived
Office Visit (PCP/Spec)	Deductible, then 100%	Deductible, then 100%
Out-of-Pocket Max	\$3,000 / \$6,000	\$3,000 / \$6,000
OOP Max Includes	Deductible & Coinsurance	Deductible & Coinsurance
Coinsurance	0%	0%
In/Outpatient Hospital	Deductible, then 100%	Deductible, then 100%
Emergency Care	In Network Deductible, then 100%	In Network Deductible, then 100%
Pharmacy	Deductible, then 100%	Deductible, then 100%

To obtain the highest level of benefits, and help control costs for both you and D.C. Everest, it is important to seek treatment from in-network providers. If you choose not to utilize an in-network provider, you will pay all costs out-of-pocket with no payments towards your deductible.

Medical Plan (continued)

Cash in Lieu

If a health insurance eligible employee waives D.C. Everest's health plans and is enrolled in health coverage elsewhere, the employee can be eligible for a cash in lieu benefit of \$400 per month (prorated based on FTE). Cash in Lieu payments are made biweekly, calculated per month as health plan statuses may change. Mid-year benefit changes that allow for cash-in-lieu will be determined on a monthly basis. Changes effective on or after the 1st of the month will allow for cash-in-lieu the following month.

*To obtain a listing of providers in each network, go to <https://securityhealth.org/#provider>

Dental Plan

Delta Dental of Wisconsin

You may see either Delta Dental PPO dentists or Delta Dental Premier dentists. Your lowest out-of-pocket costs come from seeing a Delta Dental PPO dentist, but you'll also enjoy cost advantages if you see a Delta Dental Premier dentist. That means savings on out-of-pocket costs.

Monthly Premium: \$5.48 Single/\$16.36 Family.

Benefit/Service	PPO/Premier
Annual Maximum	\$2,000
Deductible	\$0
Diagnostic / Preventive	100%
Basic Services	100%
Major Services (crown, inlays, onlays)	100%
Major Services (bridges, dentures, implants, repairs)	50%
Orthodontia	100% up to \$1,750

To obtain a listing of dental providers in your area go to <https://www.deltadentalwi.com/s/find-a-provider>.

Dependent Coverage

Dependent children are covered under all plans (where family coverage is applicable) from birth through the end of the month they attain the age of 26. For the medical plan, dependents living outside of the service area are provided benefits for covered services from non-affiliated providers. Dependent wrap forms can be found on the D.C. Everest Staff Intranet.

Short Term Disability (STD)

Madison National Life Insurance Company

This plan provides income protection in the event that you are ill or injured and unable to work for a short-term period of time. Any employee scheduled to work 600 hours or more per year is eligible.

If claims are approved, benefits under the Short-Term Disability Plan will begin immediately following an accident/injury or after 3 days of illness. If approved, an employee will receive up to 66.66% of their weekly pre-disability earnings, up to a maximum of \$504 per week. Benefits under this plan will continue until the lesser of 90 days (when Long-Term Disability is applicable) or until the employee becomes eligible for benefits under the Long-Term Disability plan.

Short-Term Disability is 100% funded by the employee through payroll deductions. Costs for the voluntary Short-Term Disability Plan are included in the table below:

Weekly Benefit Amount	Monthly Rate
\$147.00	\$11.46
\$175.00	\$13.36
\$224.00	\$17.18
\$273.00	\$21.02
\$301.00	\$22.92

Amounts below require completion and approval of Evidence of Insurability for coverage.

Weekly Benefit Amount	Monthly Rate
\$357.00	\$27.38
\$420.00	\$31.86
\$462.00	\$35.04
\$504.00	\$38.22

If you are applying for coverage 31 days past your hire date for any amount, you are required to complete and submit an Evidence of Insurability Application. Applications requiring an Evidence of Insurability will be approved or denied by National Insurance Services.

Long Term Disability (LTD)

Madison National Life Insurance Company

This plan provides coverage if you are sick or totally disabled and unable to work for more than 90 consecutive calendar days. At that time, if approved, the employee would receive 90% of their monthly earnings – until they are able to return to work or they reach the maximum benefit age. The employee pays 10% of the premium for this insurance. Any employee scheduled to work 600 hours or more per year is eligible.

<https://www.madisonlife.com/disability>

Vision Insurance

Delta Dental of Wisconsin

D.C. Everest School District offers you an opportunity to purchase DeltaVision insurance through Delta Dental of Wisconsin. Any employee scheduled to work 600 hours or more per year is eligible. This plan is available through the Access network, and provides benefits for exams, glasses, and contacts (preventive vision exams are available at no cost for individuals enrolled in the Security Health medical plan).

Monthly Premium: \$4.94 Single/\$12.30 Family

Services	Access Network	Non- Network Reimbursement
Frequency (exams/lenses/frames)	12 months / 12 months / 24 months	
Comprehensive Vision Exam	\$20 copay	\$35 reimbursement
Standard Contact Lens Fitting	Member pays up to \$55	No Reimbursement Available
Frames (any available frame at provider location)	\$130 allowance, then 20% off balance	\$65 reimbursement
Standard Plastic Lenses		
Single Vision	\$20 member copay	\$25 reimbursement
Bifocal	\$20 member copay	\$40 reimbursement
Trifocal	\$20 member copay	\$55 reimbursement
Standard Progressive	\$85 member copay	No reimbursement available
Lens Options		
UV Coating, Tint, Standard Scratch Resistance	Member pays \$15	No reimbursement available
Standard Polycarbonate	Member pays \$40	
Standard Anti-Reflective	Member pays \$45	
Other Add-ons & Services	20% off retail price	
Contact Lenses (in lieu of glasses)		
Conventional	\$120 allowance and then 15% off balance	\$96 reimbursement
Disposable	\$120 allowance	\$96 reimbursement
Medically Necessary*	Paid in full	\$200 reimbursement

*Medically necessary contacts require authorization from a vision doctor when some conditions are present. Please contact the plan for more information

Health Savings Account (HSA)

A Health Savings Account is set up at the financial institution of your choice. D.C. Everest will deduct the elected contributions from your paycheck on a pre-tax basis.

You can make contributions to your HSA each year that you are eligible. For 2023, you can contribute no more than (including any employer contributions):

- Single coverage: \$3,850
- Family coverage: \$7,700
- Individuals ages 55 and older can also make additional “catch-up” contributions of up to \$1,000 annually.

You can have a HSA if:

- You have coverage under a HSA that is qualified with a high deductible health plan;
- Have no other health coverage (certain types of insurance, such as specific injury or accident, disability, dental care, vision care or long-term care, are permitted);
- Are not enrolled in Medicare;
- Cannot be claimed as a dependent on someone else’s tax return.

Flexible Spending Account (FSA)

Employee Benefits Corporation

D.C. Everest School District provides you the opportunity to pay for dependent care expenses with pre-tax dollars through a Flexible Spending Account.

<http://www.ebcflex.com>

The **Dependent Care Flexible Spending Account** enables you to set aside money from your paycheck on a pre-tax basis.

For 2023 you may elect to contribute up to **\$5,000** per year towards your Dependent Care Account (**\$2,500** if married, filing separately). The dependent care account is available if you have children under age 13 or a dependent/spouse that is physically or mentally not able to care for himself /herself.

Life Insurance

Wisconsin Department of Employee Trust Fund

Life insurance is available in the form of Basic, Additional, Supplemental, and Spouse & Dependent coverage.

The Basic Plan – coverage equal to your annual salary – is provided at **no cost** to the employee.

Additional and Supplemental Plan coverage may be selected for up to four times the Basic amount. The cost for the additional coverage – which is paid for by the employee – is based on the employee’s current age and annual income. Spouse & Dependent Plan coverage is also available: 1 Unit (Spouse=\$10,000; Dependent=\$5,000) costs \$1.75 per month; 2 Units (\$20,000/\$10,000) costs \$3.50 per month. Life insurance coverage becomes effective on the first of the month following 30 days from hire. <http://etf.wi.gov/members.htm>

Wisconsin Retirement System (WRS)

Wisconsin Department of Employee Trust Fund (ETF)

You may be eligible to participate in the Wisconsin Retirement System (WRS); eligibility is based on WRS guidelines. If you are determined eligible to participate, the District will contribute 6.8% and you will contribute 6.8%. This rate is for 2023; contribution rates are set annually by ETF. All contributions are automatically placed in the Core Fund, unless you elect to participate in the Variable Trust Fund.

The Beneficiary Designation Form is used to designate beneficiaries for both your retirement and life insurance funds. File a new beneficiary form as your life changes – marriage, divorce, birth of child, etc. <http://etf.wi.gov/members.htm>

403(b) Tax Sheltered Annuities

You have the option of opening a Tax-Sheltered Annuity (TSA) account with an approved vendor to save and invest before-tax and after-tax (Roth) dollars for retirement. Participation is completely voluntary and funded entirely by the employee through payroll deductions. Contact any of the approved vendors to open, close, or make changes to your account. The approved vendor list can be found on the DC Everest Staff Intranet.

457 Deferred Compensation Plan

Wisconsin Deferred Compensation (WDC) gives you the option to save and invest before-tax and after-tax (Roth) dollars for retirement. Participation is completely voluntary and funded entirely by the employee through payroll deductions. You can choose from an array of investment options. <https://wisconsin.gwrs.com>.