



# Benefits Open Enrollment Guide

2023 – 2024

Madison Metropolitan District

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## Contact Information

**HR Department**  
(608) 663-1693

<https://hr.madison.k12.wi.us>

**Benefits Division**  
(608) 663-1692

[benefits@madison.k12.wi.us](mailto:benefits@madison.k12.wi.us)





## Introduction

Open Enrollment is a time where you can make changes as well as enroll in your benefits. Open Enrollment is October 15 through November 15 every year. Any changes made during that timeframe are effective as of the beginning of the following calendar year.

The purpose of this guide is to provide you with an overview of your benefits through the Madison Metropolitan School District as well as your options for your election changes during Open Enrollment. In this guide, you will find a general overview of plan designs, premiums, and directions on how to make changes during Open Enrollment, as well as required legal notices.

**Please note:** The information in this guide is not intended to advise you on which particular benefit is appropriate for you and your family. Additionally, all plan documents, laws, and regulations supersede information shared in this guide.

# Open Enrollment

Open Enrollment for the 2023-2024 school year is October 15, 2023 – November 15, 2023. Any changes and elections made during open enrollment will be effective January 1, 2024.

The Open Enrollment period is considered a passive enrollment for all benefits. This means if you are not making any changes to your benefits (i.e. Health, Dental, etc.), you do not need to do anything. If you do wish to make changes to your benefits, you do need to submit your enrollment/change forms to the Benefits Division.

## What do I need to do?

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- If you are not making any changes to your current benefits, you do not need to do anything. Your current elections will roll into 2024.
- If you wish to make changes to your benefits, please complete the following steps:
  - Step 1: Gather you and your dependents information. This will include:
    - Complete names
    - Dates of birth
    - Social Security Numbers
  - Step 2: Complete the applicable enrollment change forms at the end of this guide.
  - Step 3: Review your elections/forms, complete and return no later than November 15, 2023. Return your completed forms to:

Attention: Benefits Division  
545 W. Dayton St.  
Madison, WI 53703

- Step 4: Elections will be processed and sent to the insurance carriers in early December for a January 1, 2024 effective date. Insurance cards will be mailed to your home prior to that date.

# General Plan Information

## Plan Year

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The Madison Metropolitan School District benefits plan year is January 1 through December 31. This guide outlines the benefits available during this identified plan year.

## Annual Deductible year

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The annual deductible for all Madison Metropolitan School District benefit plans is January 1 through December 31. **The annual deductible resets each year on January 1.**

## Dependent Coverage

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In addition to covering yourself, you can elect to cover your eligible dependents. Your eligible dependents include:

- Your Spouse
- Your child(ren) through the end of the year in which they turn 26
- Your child of any age who is not self-supporting due to a mental and/or physical disability

## Waive Option

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You have the option of not participating in the insurance plans available to you. If you do not enroll in the health insurance plan offered, please indicate you are waiving coverage and your reason. If you waive the health insurance, you are still eligible to enroll in the other benefit options.

## Making Changes To Your Benefits

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The internal Revenue Service (IRS) states that eligible employees may only make elections to plan once a year; annual open enrollment benefit choices are binding through December 31, 2024.

Qualifying life events allow you to make plans changes at any time during the year in which they occur. For any allowable changes, you must enroll online within 30 calendar days of the event (60 days for the birth of a child, CHIP/Medicaid eligibility or loss of eligibility) to avoid lapse in coverage. The Following include reasons you may change your benefits outside of open enrollment.

- Marriage
- Birth, adoption, or placement of a child for adoption
- Divorce or legal Separation
- Termination or commencement of your spouse's coverage
- Eligibility (or loss of eligibility) for Children's Health Insurance Plan (CHIP), or Medicaid
- When a dependent satisfies or ceases to satisfy eligibility requirements
- Death of spouse or dependent
- Eligibility for a special enrollment or annual enrollment in Health insurance marketplace coverage

# Health Insurance

## Carriers

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You have the opportunity to enroll in health insurance through Dean Health Plan or Quartz. These carriers provide you with a diverse range of in network providers.

## Plan Options

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Each carrier provides a Health Maintenance Plan (HMO), Point-of-Service (POS), as well as a Preferred Provider Organization plan (PPO). The PPO plan is only available to employees who do not live in South central Wisconsin.

The HMO plan allows you to use **in-network providers only**. Under the Quartz Plan it includes the following clinics: GHC clinics (**excluding GHC Urgent Care Clinics**), UW Health Clinics, Unity Point Health Meriter Clinics, UW Hospital and Unity Point Health Meriter Hospital. For the Dean Plan it would be SSM/Dean Clinics and SSM hospital. If you see an in-network provider, the plan covers all expenses (excluding copays). With Dean If you need to see an out-of-network provider, such as at a Mayo Clinic or specialty care at another hospital, your primary doctor will request a referral to these providers. Normally, the referral is approved if there are no in-network providers that can treat the condition. If you need to see a specialist with Quartz, and it is an in-network provider no referral is necessary.

Under the POS plan, you have the option to use in-network providers, but you are also able to use out-of-network providers without pre-approval. With out-of-network providers, you have an additional \$250 individual annual deductible (\$500/Family) and an 80/20 co-insurance cost. You pay the first \$250/\$500 of services and then 20% of the costs once the annual deductible has been met.

## Plan Overview and Premiums

### Dean Health Plan

### Quartz

	Dean Health Plan			Quartz		
	HMO	POS & PPO	Out-of-Network	HMO	POS & PPO	Out-of-Network
	In-Network	In-Network	Out-of-Network	In-Network	In-Network	Out-of-Network
<b>Deductible*</b>	\$100 / \$200	\$100 / \$200	\$250 / 500	\$100 / \$200	\$100 / \$200	\$250 / \$500
<b>Maximum out-of-Network Out-of-pocket</b>	\$7,150 / \$14,300	\$7,150 / \$14,300	\$14,300 / \$28,600	\$4,600 / \$9,200	\$4,600 / \$9,200	\$4,600 / \$9,200
<b>Office Visit**</b>	\$20 copay	\$20 copay	20% coinsurance after deductible	\$20 copay	\$20 copay	20% coinsurance
<b>Preventive Care***</b>	\$0	\$0	20% Coinsurance after deductible	\$0	\$0	\$150 copay/visit
<b>Specialty</b>	\$20 copay	\$20 copay	20% Coinsurance after deductible	\$20 copay	\$20 copay	20% coinsurance
<b>Emergency Room</b>	\$150 copay	\$150 copay	\$150 copay	\$150 copay	\$150 copay	\$150 copay
<b>Urgent Care</b>	\$20 copay	\$20 Copay	\$20 copay	\$20 copay	\$20 copay	20% coinsurance
<b>Prescriptions</b>	\$6 / \$15 / \$30	\$6 / \$15 / \$30	50% Coinsurance / Prescription refill	\$6 / 15 / \$30	\$6 / \$15 / \$30	Not covered

\*Annual deductibles reset each January 1<sup>st</sup>

\*\*Labs are subject to deductible and Coinsurance

\*\*\*Preventive care is defined by the federal guidelines

Premiums	Dean		Quartz	
	HMO	POS	HMO	POS
Single	\$738.52	\$828.02	\$689.55	\$999.61
Family	\$1,942.31	\$2,177.69	\$1,841.09	\$2,668.95

# Dental Insurance

## Dental Coverage

Dental insurance is through Delta dental of Wisconsin. Delta Dental has a nation-wide network and covers more than 75% of the area and nation's dentists.

## Plan Overview and Premiums

### Basic Plan

Annual Maximum	\$1,200 / person
Deductible	\$25 / per person
Preventive Services	100%
Cleanings	100%
Examinations	100%
Bitewings	100%
Basic Restorative	80%
Periodontics	80%
Endodontics	80%
Simple Extractions	80%
Oral Surgery	No Coverage
Major Restorative	50%
Orthodontics	100%
Occl Guard	80%

<b>Premiums</b>	
Retiree: Escrow/HRA Paid	
Single	\$43.75
Family	\$111.68



# Additional Information

## **Madison Metropolitan School District**

Address: 545 West Dayton Street, Madison, WI 53704  
Telephone: 608-663-1692 (Benefits Helpdesk)  
Website: [hr.madison.k12.wi.us](http://hr.madison.k12.wi.us)  
Benefits Helpdesk: [benefits@madison.k12.wi.us](mailto:benefits@madison.k12.wi.us)

## **Compliance Guide:**

[Compliance Addendum](#)

## **Dean Health Plan (Health Insurance)**

Telephone: 800-279-1301      Website: <https://www.deancare.com/>

## **Quartz**

Telephone: 608 644-3430      Website: <https://quartzbenefits.com/>

## **Delta Dental of Wisconsin (Dental Insurance)**

Telephone: 800-236-3712      Website: <https://www.deltadentalwi.com/s/>

## **UNUM (Long Term Care Insurance)**

Telephone: 866-679-3054      Website: <https://www.unum.com/>

## **Wisconsin Retirement System (Pension)**

Telephone: 877-533-5020      Website: <https://etf.wi.gov/retirement>