



Welcome

The insurance plans run from January through December of each calendar year. If you do not make an active election during the Open Enrollment period, you will default to the coverage you are currently enrolled in, except for Flexible Spending. You need to actively enroll in that each year or your elections default to \$0.

Open enrollment for January 1, 2026- December 31, 2026 will be October 27 – November 7, 2025.

A Message From your Benefits Team at the Monona Grove School District

Monona Grove School District recognizes the importance of providing our employees the opportunity to participate in a comprehensive and competitive benefits program. A competitive benefits program is key to our continued growth as an organization and offers our employees benefits in support of overall health and financial security.

Helping you understand the benefits we offer is important to us. This interactive postcard provides general information for our benefit-eligible employees with additional detailed information available within the plan documents and legal contracts between our district and the insurance providers.



What's New in 2026

Effective 1/1/26, the health insurance deductibles for both the Dean and GHC plans will go from \$200 Single / \$400 Family to \$500 Single / \$1,000 Family. There will also be a \$20 Office Visit Copay. The district will be offering one dental plan – the PPO/Premier Plan. The EPO/Preferred Plan will no longer be offered.



2026 BENEFITS GUIDE

Click the link to download the complete guide: [2026 Benefits Guide](#)





Benefits

- [Medical](#)
- [Dental](#)
- [Vision](#)
- [Additional Benefits](#)

Click on the tiles below or use the links on the left to learn more about your benefits.





Benefits

- MEDICAL
- [Dental](#)
- [Vision](#)
- [Additional Benefits](#)

MEDICAL

Monona Grove School District will continue to offer a competitive medical plan this year.

The chart to the right contains a brief outline of what is offered.

Please refer to the [2026 Benefits Guide](#) for complete plan details and exclusions.

	GHC HMO	Dean HMO
Annual Deductible	\$500 Single / \$1,000 Family	\$500 Single / \$1,000 Family
Coinsurance	0%	0%
Out-of-Pocket Max	\$6,600 Single / \$13,200 Family	\$6,600 Single / \$13,200 Family
Preventive Care		
Adult and Well Child Visits	100% Covered by the Plan	100% Covered by the Plan
Diagnostic Services		
Primary/Specialty Office Visits	\$20 Copay	\$20 Copay
X-ray & Lab Tests	0% after deductible	0% after deductible
Complex Radiology	\$150 Copay	\$150 Copay
Urgent Care	\$20 Copay	\$20 Copay
Emergency Room	\$150 copay	\$150 Copay
Inpatient/Outpatient Facility	0% after deductible	0% after deductible
Prescription Drugs		
Tier 1 / Tier 2 / Tier 3 / Tier 4	\$5/\$15/\$35	\$5/\$15/\$35



Instructional Video
Primary Care, Urgent Care, or ER?





Benefits

- [Medical](#)
- **DENTAL**
- [Vision](#)
- [Additional Benefits](#)

DENTAL

Monona Grove School District provides dental insurance to eligible employees and dependents. Please refer to the [2026 Benefits Guide](#) for plan details, limitations & exclusions.

	Dental Plan
Annual Deductible	\$0
Annual Maximum	\$2,000 Per Covered Individual
Diagnostic & Preventive Services (Exams, Cleanings, X-Rays, Sealants, Space Maintainers)	100%
Basic Services (Extractions, fillings, sealants, endodontics)	100%
Other Basic Services (Periodontics)	80%
Major Services (Crowns, Inlays / Onlays)	100%
Other Major Services (Bridgework, dentures, implants)	50%
Orthodontia	50% to a Lifetime Maximum of \$2,000

Benefits are the same whether you see a Delta network dentist or not. However, your Annual Maximum and Ortho Lifetime Maximum will go further and last longer if you see a Delta network dentist. Dentists in the Delta network agree to provider discounts, which mean they charge less for services. In addition, for dentists that aren't in the network, if they charge more than what Delta has determined to be a reasonable price, they can bill you for the difference, which is known as balance billing. Network dentist are not allowed to do that.



Dental Insurance Video





Benefits

- [Medical](#)
- [Dental](#)
- **VISION**
- [Additional Benefits](#)

VOLUNTARY MATERIALS ONLY VISION

Sun Prairie Area School District provides vision insurance to eligible employees and dependents. Please refer to the [2026 Benefits Guide](#) for plan details, limitations & exclusions.

To access a list of in-network providers please visit www.deltadentalwi.com



Vision Insurance Video

	Network Benefits	Non-Network Reimbursement
Annual Exam	Not Included in this plan. District’s health plans include coverage for a Routine Vision Exam.	
Lenses / Frames	Up to \$200 allowance, then 20% off balance	Up to \$100
Contact Lenses (covered in lieu of frames)		
Conventional	Up to \$200 allowance, then 15% off balance	Up to \$160
Disposable	\$200 Allowance	Up to \$160
Medically Necessary	Covered in Full	Up to \$200
Additional Discounts	<ul style="list-style-type: none"> • 20% off non-covered items • 40% off eyeglass purchases after your plan benefits have been fully used • 15% off conventional contact lenses after your plan benefits have been fully used • 15% off retail price of LASIK or PRK 	
Important Notes	Allowances are based on Date of Service Allowances are Single-Use Allowance	





Benefits

- [Medical](#)
- [Dental](#)
- [Vision](#)
- **ADDITIONAL BENEFITS**

ADDITIONAL BENEFITS

Life and AD&D

Monona Grove School District provides all eligible employees the opportunity to elect Basic and Additional Life and Accidental Death and Dismemberment benefit through the Wisconsin Public Employer Group Life Insurance Program, sponsored by Employee Trust Funds.

Flexible Spending Accounts (FSA)

Healthcare and Dependent Care FSA's allow you to set aside pre-tax dollars to cover qualified expenses you would normally pay out of pocket with post-tax dollars.

2025 Maximum Annual Elections:

- Healthcare FSA: \$3,400
- Dependent Care FSA: \$7,500

NOTE: You MUST re-elect Flexible Spending every year. If you do not elect this benefit during Open Enrollment, your election will default to \$0.

Short-Term and Long-Term Disability

Should you become disabled with a non-work-related illness or injury, we provide [disability coverage](#) through National Insurance Services of Wisconsin, Inc.

- **Employee Paid Short-Term Disability:** Purchase a weekly benefit amount, not to exceed 66 2/3% of your annual salary divided by 52. Benefits begin the 1st day after an accident or 4th day after an illness and last for a maximum of 90 consecutive calendar days or until eligible to receive Long-Term Disability benefits, whichever comes first.
- **Long-Term Disability:** Benefits begin after 90 consecutive calendar days or after the conclusion of the Short-Term Disability Benefit. You will receive a percentage of your pre-disability income and the benefit you receive will be taxed. The district pays 80% of the premium for teachers and 100% for all others.

Making Changes During the Year

In most cases, your benefit elections remain in effect until Dec 31, 2026. You are not able to make any plan changes unless you experience a qualifying event such as marriage, divorce, death, etc. All changes must be made **within 30 days** of the event. You will be required to provide written documentation of the event.

Reach out to the Benefits Department for more info.



Still Have Questions?

Check out the [Important Contacts](#) page to see who to ask.

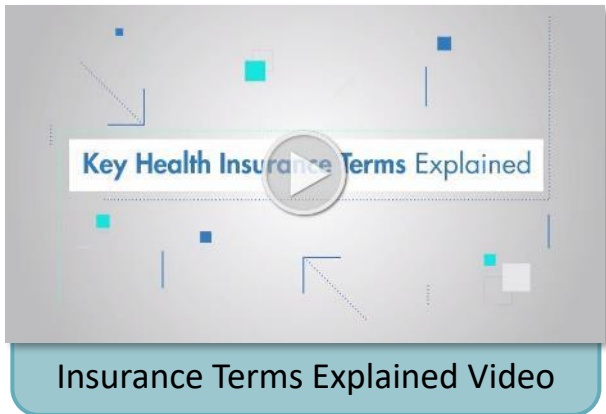


Resources

- IMPORTANT CONTACTS
- [Benefits Resource Center \(BRC\)](#)

IMPORTANT CONTACTS

Benefit	Carrier	Website	Phone
Medical	Dean Health Plan, Inc	www.deancare.com	(800) 279-1301
Medical	Group Health Cooperative	www.ghcsw.com	(800) 605-4327
Dental	Delta Dental of Wisconsin	www.deltadentalwi.com	(800)236-3712
Vision	Delta Dental of Wisconsin	www.deltadentalwi.com	(844) 848-7090
Life and AD&D	Securian, through ETF	www.etf.wi.gov	(877) 533-5020
Short/Long Term Disability	National Insurance Services of Wisconsin, Inc	www.madisonlife.com	(800) 326-9601
Flexible Spending	Employee Benefits Corporation	www.ebcflex.com	(800) 346-2126



*If you still have questions or are unsure, reach out to the Benefits Department for more info:
benefits@mgschools.net*



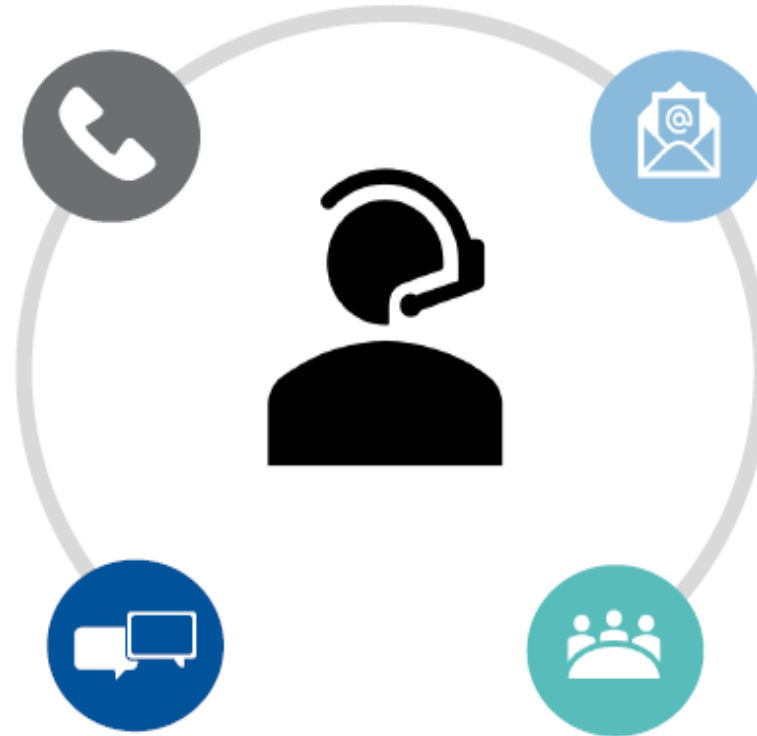
Resources

- [Important Contacts](#)
- **BENEFITS RESOURCE CENTER (BRC)**

BENEFITS RESOURCE CENTER (BRC)

PHONE
Call Toll Free
855-874-0829

TEXT MESSAGE
Send a text to
855-874-0829



EMAIL
Reach out to
BRCMidwest@usi.com

DISTRICT BENEFITS TEAM
The Monona Grove Benefits Department can forward calls and emails to the BRC.

NOTE: The BRC is not able to respond via text, as it is not HIPAA compliant. They will call or email you back to continue the conversation.

