

## Welcome

**ALL benefits-eligible employees MUST complete open enrollment EVERY YEAR,** including to drop, add, keep, or waive health insurance coverage. Health insurance plans run from January through December of each calendar year.

**Open enrollment for January 1, 2026-December 31, 2026 will be October 20 - 31, 2025.**

Open enrollment is completed through [Frontline HRMS](#)(found in [MySP](#)).

## A Message From your Benefits Team at the Sun Prairie Area School District

Sun Prairie Area 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 orthodontia Lifetime Max is increasing from \$2,000/person to \$3,000/person and Check Up Plus has been added to the dental plan. With Check Up Plus, certain Preventive and Diagnostic services (like exams, cleanings, x-rays and sealants) don't count toward your Annual Max. This allows you to keep your Annual Max for other services that may come up.



## 2026 BENEFITS GUIDE

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



## Benefits

- [Medical](#)
- [Health Savings Account](#)
- [Dental](#)
- [Vision](#)
- [Additional Benefits](#)

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



**Medical**



**Health  
Savings  
Account**



**Dental**



**Vision**



**Additional  
Benefits**



# Benefits

- MEDICAL
- [Health Savings Account](#)
- [Dental](#)
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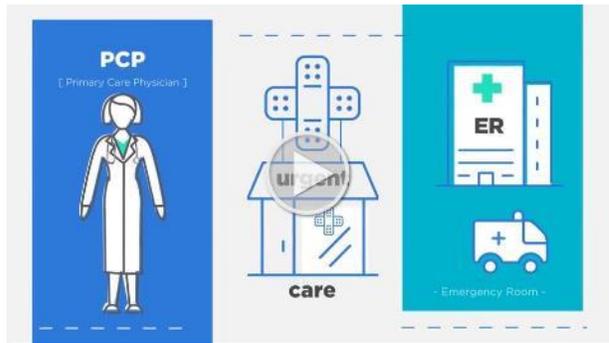
## MEDICAL

Sun Prairie Area 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.

For more information on insurance terms like Deductible and Out of Pocket Maximum, click [here](#)



**Instructional Video**  
*Primary Care, Urgent Care, or ER?*

	Traditional HMO	High Deductible HMO
<b>Annual Deductible</b>	\$1,500 Single / \$3,000 Family	\$3,500 Single / \$7,000 Family
<b>Coinsurance</b>	20%	0%
<b>Out-of-Pocket Max</b>	\$2,250 Single / \$4,500 Family	\$3,500 Single / \$7,000 Family
<b>Preventive Care</b>		
<b>Adult and Well Child Visits</b>	100% Covered by the Plan	100% Covered by the Plan
<b>Diagnostic Services</b>		
<b>Primary/Specialty Office Visits</b>	\$30 Copay	0% after Deductible
<b>X-ray &amp; Lab Tests</b>	20% after deductible	0% after deductible
<b>Complex Radiology</b>	20% after deductible	0% after deductible
<b>Urgent Care</b>	\$30 copay	0% after deductible
<b>Emergency Room</b>	\$250 copay	0% after deductible
<b>Inpatient/Outpatient Facility</b>	20% after deductible	0% after deductible
<b>Prescription Drugs</b>		
<b>Tier 1 / Tier 2 / Tier 3 / Tier 4</b>	\$10/\$25/\$50/30%	0% after deductible



## Benefits

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## Health Savings Accounts



Sun Prairie Area School District will continue to contribute to Health Savings Accounts (HSAs) for employees who enroll in the High Deductible HMO

The points below contain a brief explanation of HSA's as well as HSA eligibility. Please refer to the [2026 Benefits Guide](#) for complete details.

An HSA is a tax-sheltered bank account, that you own, to pay for current or future eligible health care expenses for you and/or your eligible dependents. The funds in the HSA are yours to keep, even if you change jobs or medical plans.

Although every benefit eligible SPASD employee can enroll in the High Deductible HMO, not every benefit eligible SPASD employee is eligible to open and HSA and/or make or receive HSA contributions. If you do not meet these requirements, you cannot open an HSA.

- You must be enrolled in a Qualified High Deductible Health Plan (QHDHP)
- You must not be covered by another non-HDHP health plan, such as a spouse's plan.
- You are not enrolled in Medicare.
- You are not in the TRICARE or TRICARE for Life military benefits program.
- You have not received Veterans Administration (VA) benefits within the past three months.
- You are not claimed as a dependent on another person's tax return.
- You are not covered by a traditional health care flexible spending account (FSA) – either through SPASD or your spouse.

Sun Prairie Area School District will contribute, annually:

- \$2,500 for anyone enrolled in the Single High Deductible HMO
- \$5,000 for anyone enrolled in the Family High Deductible HMO
- 1/21 of the total annual deposit will be made, per payroll, into your HSA. No contributions will be made in July or August.





## Benefits

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## DENTAL

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

	Dental Plan
<b>Annual Deductible</b>	\$0
<b>Annual Maximum</b>	\$2,000 Per Covered Individual
<b>Diagnostic &amp; Preventive Services (Exams, Cleanings, X-Rays, Sealants)</b>	100%
<b>Other Preventive Services (Space Maintainers, Sealants)</b>	80%
<b>Basic and Major Services (Fillings, Extractions, Root Canals, Periodontal Treatment, Crowns, Inlays/Onlays, Implants)</b>	80%
<b>Orthodontia</b>	50% to a Lifetime Maximum of \$3,000 Adult Ortho Included
<b>Benefit Enhancement</b>	Check Up Plus (certain services do not count toward the \$2,000 Annual Maximum)



Dental Insurance Video

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.





## Benefits

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## 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](http://www.deltadentalwi.com)

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



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- **ADDITIONAL BENEFITS**

## ADDITIONAL BENEFITS

### ***Basic Life and AD&D***

Sun Prairie Area School District provides all eligible employees with Basic Life and Accidental Death and Dismemberment benefit through National Insurance Services of Wisconsin, Inc, at no cost to the employee.

### ***Voluntary Life and AD&D***

Since everyone has different needs when it comes to life insurance, Sun Prairie Area School District provides you with the opportunity to apply for and purchase Voluntary Life Insurance for yourself, your spouse and/or your dependent children.

This plan is 100% employee paid and is intended to supplement the district provided Basic Life and AD&D. Evidence of Insurability may be required for applications for coverage over the guaranteed issue amounts.

### ***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.

#### **2026 Maximum Annual Elections:**

- Healthcare FSA: \$3,300
- Dependent Care FSA: \$7,500

**NOTE: Do NOT enroll in Healthcare FSA if you are currently enrolled in or plan to enroll in the High Deductible HMO.**

### ***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 8<sup>th</sup> day after an accident or illness and last for a maximum of 60 consecutive calendar days or until eligible to receive Long-Term Disability benefits, whichever comes first.
- **District Paid Long-Term Disability:** Benefits begin after 60 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.

### ***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 your Benefits Team 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
<b>Medical</b>	Dean Health Plan, Inc	<a href="http://www.deancare.com">www.deancare.com</a>	(800) 279-1301
<b>Health Savings Account</b>	Employee Benefits Corporation	<a href="http://www.ebcflex.com">www.ebcflex.com</a>	(800) 346-2126
<b>Dental</b>	Delta Dental of Wisconsin	<a href="http://www.deltadentalwi.com">www.deltadentalwi.com</a>	(800)236-3712
<b>Vision</b>	Delta Dental of Wisconsin	<a href="http://www.deltadentalwi.com">www.deltadentalwi.com</a>	(844) 848-7090
<b>Life and AD&amp;D</b>	National Insurance Services of Wisconsin, Inc	<a href="http://www.madisonlife.com">www.madisonlife.com</a>	(800) 326-9601
<b>Voluntary Life</b>	National Insurance Services of Wisconsin, Inc	<a href="http://www.madisonlife.com">www.madisonlife.com</a>	(800) 326-9601
<b>Short/Long Term Disability</b>	National Insurance Services of Wisconsin, Inc	<a href="http://www.madisonlife.com">www.madisonlife.com</a>	(800) 326-9601
<b>Flexible Spending</b>	Employee Benefits Corporation	<a href="http://www.ebcflex.com">www.ebcflex.com</a>	(800) 346-2126



Key Health Insurance Terms Explained

Insurance Terms Explained Video

*If you still have questions or are unsure, reach out to your Benefits Team for more info:*  
[benefits@sunprairieschools.org](mailto:benefits@sunprairieschools.org)

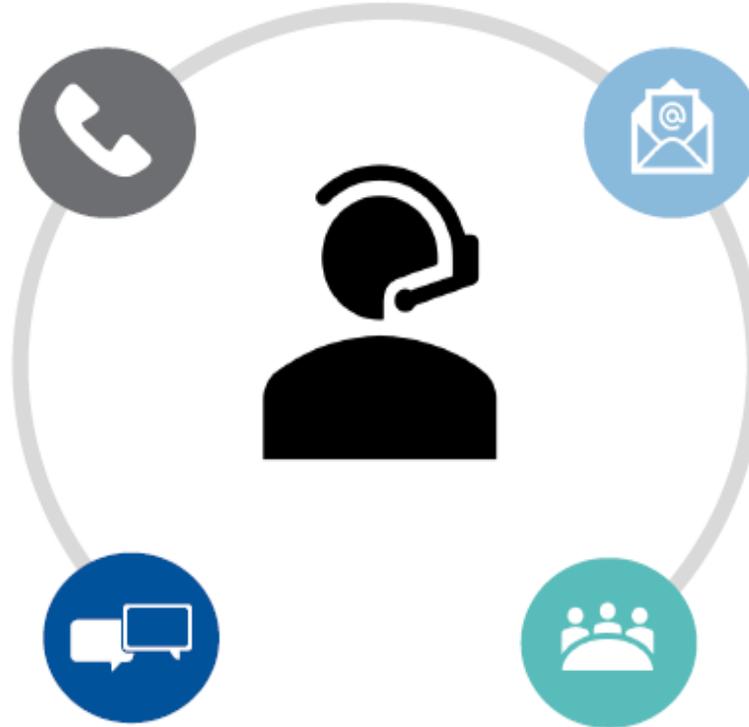
This document summarizes the benefit plans available to Sun Prairie Area School District eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee of benefits.

## Resources

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

## BENEFITS RESOURCE CENTER (BRC)

**PHONE**  
Call Toll Free  
855-874-0829



**EMAIL**  
Reach out to  
[BRCMidwest@usi.com](mailto:BRCMidwest@usi.com)

**TEXT MESSAGE**  
Send a text to  
855-874-0829

**DISTRICT BENEFITS TEAM**  
The SPASD Benefits Team 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.*