

Willmar Public Schools

Employee Benefits 2026



Gallagher

Insurance | Risk Management | Consulting

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1/1/2026 Medical Insurance

- Medical benefits will be administered by United Healthcare

Medical: UHC 2026			
	\$2600-80 VEBA	\$3500-100% HSA/VEBA	\$6350-100 HSA/VEBA
Single	\$1,006.13	\$1,021.04	\$791.58
Employee + Spouse	\$2,128.78	\$2,160.33	\$1,674.83
Employee + Child(ren)	\$1,636.63	\$1,660.88	\$1,287.63
Family	\$3,191.10	\$3,238.39	\$2,510.62

For district contributions and employee cost information, please refer
to your master agreement/contract.

Medical Plans – In Network Benefits



PLAN DESIGN			
In-Network Benefits	\$2600-80 VEBA	\$3500-100% HSA/VEBA	\$6350-100 HSA/VEBA
Deductible Type	Embedded	Embedded	Embedded
Calendar Year Deductible (Individual / Family)	\$2,600 / \$5,200	\$3,500 / \$7,000	\$6,350 / \$12,700
Deductible 4th Quarter Carry Over	Included	Not Included	Not Included
Out-of-Pocket Max Type	Embedded	Embedded	Embedded
CY Out-of-Pocket Max (Individual / Family)	\$3,500 / \$7,000	\$3,500 / \$7,000	\$6,350 / \$12,700
Coinsurance (member pays after deductible)	20%	0%	0%
Preventive Care	Covered 100%	Covered 100%	Covered 100%
Primary Care Visit	20% after deductible	0% after deductible	0% after deductible
Specialist Visit	20% after deductible	0% after deductible	0% after deductible
Urgent Care	20% after deductible	0% after deductible	0% after deductible
Emergency Room	20% after deductible	0% after deductible	0% after deductible
Inpatient Hospital	20% after deductible	0% after deductible	0% after deductible
Outpatient Surgery	20% after deductible	0% after deductible	0% after deductible
Chiropractic (visit limits may apply)	20% after deductible	0% after deductible	0% after deductible
Phys/Occ/Speech Therapy (visit limits may apply)	20% after deductible	0% after deductible	0% after deductible
Diagnostic Test (X-ray, blood work)	20% after deductible	0% after deductible	0% after deductible
Imaging (CT/PET scan, MRI)	20% after deductible	0% after deductible	0% after deductible
Prescription Drug Benefit			
Retail	30 Days	30 Days	30 Days
Tier I / Tier II / Tier III / Tier IV	25%	0% after deductible	0% after deductible
Specialty	25%	0% after deductible	0% after deductible
Mail Order	90 Days	90 Days	90 Days
Tier I / Tier II / Tier III / Tier IV	20%	0% after deductible	0% after deductible

To find or search for providers please visit: uhc.com/providersearch

All three plans are on the Choice Plus Network, UHC's LARGEST network

A quick refresher on common health terms

Copay: A fixed amount of money you pay a provider for a covered visit or prescription

Deductible: The amount you'll need to pay before your plan starts to pay for covered services

Coinsurance: The percentage you pay as your share of a covered health care service

Out-of-pocket limit: The most you'll pay during your plan year for covered services — after which the plan usually pays 100%

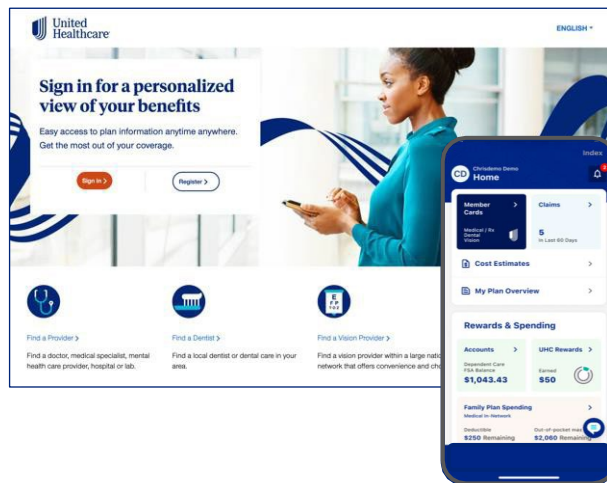
For more health care definitions, visit:
justplainclear.com



Digital tools to keep you connected

Your personalized digital tools — the **UnitedHealthcare® app** and **myuhc.com®** — give you quick access to resources designed to help you:

- View benefit info, claim details and account balances
- Search network providers and facilities for the type of care you may need
- Access your health plan ID card and add your plan details to your smartphone's digital wallet
- Learn about covered preventive care
- Quickly compare cost estimates before you get care, which may help you save money



**Download
the app**

Members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the website or mobile application terms of use under Find Care & Costs section.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.



Three ways to find a network provider

Once you're a member, you have 3 ways to search:



Select the **Find Care** icon on the **UnitedHealthcare® app**



Look for the **Find a Provider** button on [myuhc.com®](https://myuhc.com)



Call the number on your health plan ID card

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.





Pharmacy and Prescription Benefits



How prescription costs are determined

The **Prescription Drug List (PDL)** is a list of commonly prescribed medications covered by the plan. Medications are placed into tiers that represent the cost you pay out of pocket. Choosing medications in the lower tiers may save you money.



Optum Rx is a pharmacy benefit manager and affiliate of UnitedHealthcare Insurance Company.



How prescription costs are determined

The **Prescription Drug List (PDL)** is a list of commonly prescribed medications covered by the plan. Medications are placed into tiers that represent the cost you pay out of pocket. Choosing medications in the lower tiers may save you money.

	Plan 1: \$2,600 Deductible	Plan 2: \$3,500 Deductible	Plan 3: \$6,350 Deductible
Tier 1	You pay 25% (deductible does not apply)	You pay 0% after deductible	You pay 0% after deductible
Tier 2	You pay 25% (deductible does not apply)	You pay 0% after deductible	You pay 0% after deductible
Tier 3	You pay 25% (deductible does not apply)	You pay 0% after deductible	You pay 0% after deductible
Tier 4	You pay 25% (deductible does not apply)	You pay 0% after deductible	You pay 0% after deductible



\$0 costs on insulin and other vital prescription drugs

The UnitedHealthcare Vital Medication Program offers these select prescription drugs at no out-of-pocket cost to you:

- Insulin – Rapid, short and long-acting
- Epinephrine – Allergic reactions
- Glucagon – Hypoglycemia (low blood sugar)
- Naloxone – Opioid overuse
- Albuterol inhaler – Asthma

If you are not currently enrolled with UnitedHealthcare pharmacy benefit coverage, you may access your health plan's member website for additional information during your open enrollment period or you may contact your employer or health plan for additional information. Medications are categorized by common therapeutic conditions in this reference guide for ease of reference only. These categories do not determine coverage for the medication for your condition. Your benefit plan determines how these medications may be covered for you. Where differences are noted between this reference guide and your benefit plan documents, the benefit plan documents will govern. This document applies to commercial group members of UnitedHealthcare plans.

Optum Rx is a pharmacy benefit manager and affiliate of UnitedHealthcare Insurance Company.

\$0

**out-of-pocket
cost**



Discover the advantages of home delivery



Get no-cost
standard
shipping



Receive a 3-month
supply of a maintenance
medication



Save on
medication costs



Set up refill
reminders



Access a pharmacist
24/7 for questions
about medications

Optum Rx is a pharmacy benefit manager and affiliate of UnitedHealthcare Insurance Company.



Manage your pharmacy benefits on the go

Through the **UnitedHealthcare® app** and **myuhc.com®**, you can:

- Enroll in home delivery
- Find network pharmacies
- Refill prescriptions and set up reminders
- Estimate and compare medication costs
- Confirm medication coverage and find cost-saving options

Optum Rx is a pharmacy benefit manager and affiliate of UnitedHealthcare Insurance Company. The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.



Health Savings Account - HSA

HSA administered by Wex

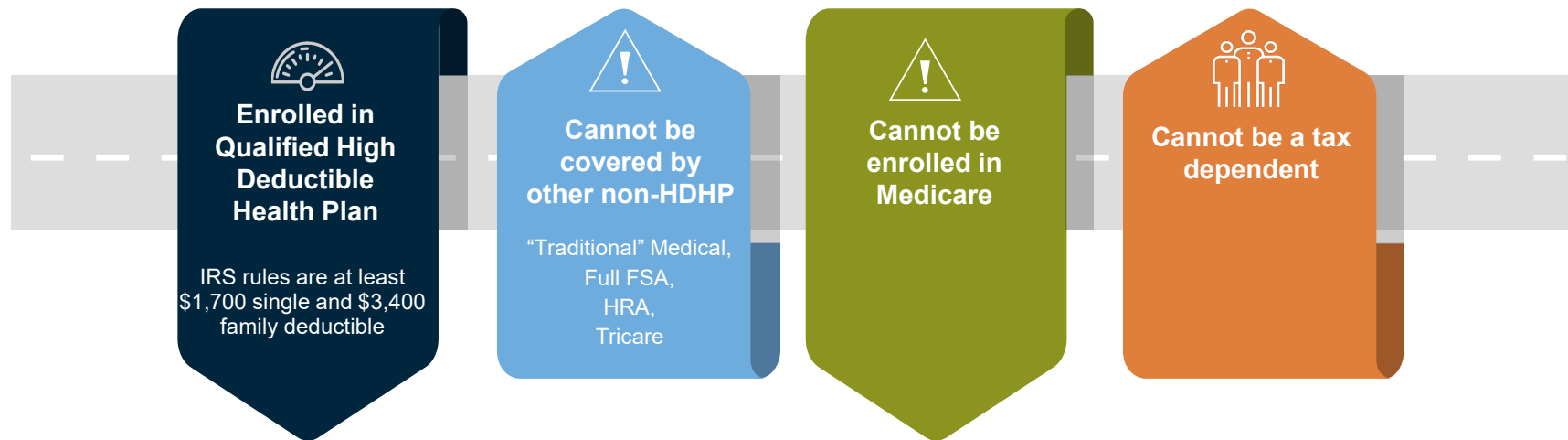


This material is meant to provide an overview of the most commonly asked questions on HSAs and FSAs. It does not represent all rules and regulations. For more information, please refer to IRS Publications [#502](#), [#503](#), [#969](#) and the [US Treasury Website](#). And always consult your tax advisor.



Health Savings Account - HSA

Road to Eligibility to Contribute to an HSA



MUST be enrolled on medical plan 2 or 3

Health Savings Account - HSA

Contributions

- 2026 Annual limit is increasing
- Change your contributions at anytime throughout the year
- Unused balances rollover
- Portable – you own the account
- TIP! Consider investing funds to grow account

Enrolled Coverage	2025	2026
Individual	\$4,300	\$4,400
Family	\$8,550	\$8,750
Age 55+	Add \$1,000	

Contribution	Individual Coverage	Family Coverage
Employer	<u>\$1,680</u>	<u>\$3,360</u>
Employee	+ _____	+ _____
Maximum	\$4,400	\$8,750
Age 55+	+\$1,000	+\$1,000

Health Savings Account - HSA

Expenses

- Accountholder, Spouse, Tax Dependents expenses



TAX FREE

Qualified Expenses

- Medical, Dental, Vision
- Over-the-counter meds, menstrual products
- Some Insurance Premiums:
 - COBRA
 - If 65+ Medicare B, D, and Advantage

Non-Qualified Expenses

- Taxable
- +20% Penalty
- No penalty, taxable only:
 - Medicare eligible based on age
 - Disabled (IRC 72)
 - Death

Notes: you must have funds in the account to reimbursement expenses. And you must establish the account before you can reimburse for incurred expenses.

This is a summary only. Learn more: [IRS Publication 969](#) & [IRS Publication 502](#)

VEBA/HRA

VEBA/HRA Administered by WEX





VEBA/HRA

VEBA/HRA

Eligibility – who gets it?

- Employees enrolled in employer's qualified medical plan(s)



Contribution

- Only the employer can contribute
- Employees cannot make additional contributions
- Unused balances rollover

Expenses

Who's Expenses?

- Can be used for qualified expenses of the employee, spouse, and *dependents up to age 26*

What Expenses?

- Medical, Dental, and Vision Expenses
 - Including over-the-counter medications and menstrual products
 - Rx, chiropractor, glasses, medical copays and expenses
- Insurance premiums
 - Any post-employment

This is a summary only. Learn more: [IRS Publication 969](#) & [IRS Publication 502](#)

Account Comparison

Category	HSA	HRA/VEBA
Who's Eligible?	Must be enrolled in Qualified High Deductible Health Plan • Cannot have other conflicting coverage	Enrolled in health plan(s) as defined by the employer
How much can I contribute?	Up to annual IRS limits \$4,400 – Single Coverage \$8,750 – Family Coverage +\$1,000 if age 55+	Employee cannot contribute. Employer contribution only, as determined by employer
Can I invest my money to earn even more?	YES!	YES!
Whose Expenses?	Accountholder Spouse Tax Dependents	Accountholder Spouse Dependents to age 26

Account Comparison

Category	HSA	HRA/VEBA
What Expenses?	Medical, Dental, Vision - Over-the-counter medication and menstrual products Insurance Premiums: - COBRA - Medicare B, D, Advantage (age 65+) - Premiums while on unemployment benefits	Medical, Dental, Vision - Over-the-counter medication and menstrual products Insurance Premiums: - Any post-employment insurance premiums
What happens if I don't spend my annual election?	Unused funds rollover	Unused funds rollover

Flexible Spending Account (FSA)

Administered by Wex





Flexible Spending Accounts

Health FSA

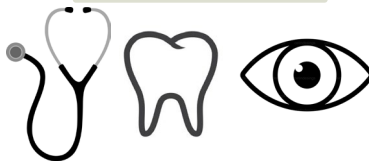
Elections

- Employees elect up to the limit annually to set aside pre-tax money to pay for eligible expenses
- Can only make mid-year changes to the election if there is a qualifying event
- IRS maximum amount is \$3,400 (2026)
- Elect carefully - these funds do not carry over, use it or lose it

*This is a summary only.
Learn more: [IRS Publication 969](#) & [IRS Publication 502](#)*

Health FSA – Full Scope

- ***Full-scope is used when employee and spouse are not contributing to an HSA***
- FSA funds used to reimburse eligible medical, vision and dental expenses



Health FSA- Limited Scope

- ***Limited-scope is used when employee or spouse are contributing to an HSA***
- FSA funds **limited** to eligible vision and dental expenses only





Flexible Spending Accounts

Dependent Care FSA

Contributions
• Elect up to <u>\$7,500 per family</u> annually to pay for child care while working • Cannot change election mid-year without a qualifying event • Use it or Lose It • Pre-tax account: save money!



This is a summary only. Learn more: [IRS Publication 503](#)

Expenses	Qualifying Person
<u>Eligible Expenses:</u> • Licensed day care facilities • Preschool programs • After-school programs • In-home child and dependent care services • Elder care: <i>dependent care expenses for tax dependents over the age of 13 require proof of medical necessity</i> • Day camp expenses	• Your child who is your dependent and who was under age 13 when the care was provided; • Your spouse who wasn't physically or mentally able to care for himself or herself and lived with you for more than half the year; or • A person who wasn't physically or mentally able to care for himself or herself, lived with you for more than half the year – see <i>IRS publication 503</i> for more details to determine if they are a qualified person



kavira.

Care, like it should be.

What's Included in the Membership

What's Included

- Chat, video, and home visits
- Annual physicals & blood testing
- Labs:
 - 30 free labs; 2,500+ discounted labs
- Prescriptions:
 - Refills through the app
 - All Rx's can be delivered
- Chronic condition management

What's Not

- Care that can't wait 1-2 hours
- Emergency services
- Specialty care
- Vaccines
- Controlled substance prescriptions
- Pelvic physicals
- Full Pediatrician Replacement

Clinic Hours:

Chat & Video: Weekdays 8am-7pm & Weekends 10am-2pm

House Visits: Weekdays 8am-7pm

Full Everyday Coverage For Employees



Digital Care First

Messaging
Videochats
Diagnosing
Treating
Prescribing



House Visits

Treating
Blood Draws
Physicals
Full Family Care
In-Home Tests



Rxs & Labs

Free Labs
Discounted Labs
Free Rxs
Rx Price Shopping
Rx Delivery

Cost Savings & Convenience For Employees

	kavira.	Retail Clinic	Urgent Care	Emergency Room
Full Family Care	✓			
Telehealth Option	✓			
In-Person Care	✓	✓	✓	✓
Rx Delivery	✓			
Travel & Wait Time	0 Min	60 Min	90 Min	120 Min
Cost to Employee	\$0-\$5*	\$250	\$500	\$1,500

** Note: First dollar coverage regulations apply for HSA-eligible individuals*

Services List

Acute Conditions We Treat:

- 1st degree burns
- Asthma
- Athlete's foot
- Bronchitis
- Bug bites
- Cold sores
- Cough, cold & flu
- Diarrhea
- Ear concerns (pain, drainage, wax)
- Hand, foot, mouth
- Insomnia
- Muscle or joint pain
- Pink eye
- Rashes
- Sprains and strains
- Sinus infection
- Sore throat
- Stitch removal
- Suture removal
- UTI
- Vaginitis (yeast or BV infection)
- Various viral illnesses
- Wart evaluation
- Many More

Chronic Conditions We Treat:

- Acne
- Anemia
- Anxiety / Mild-moderate depression
- Asthma
- Constipation
- COPD
- Diabetes type 2
- Eczema
- Epi-Pen refills
- GERD / Reflux
- Gout
- High Cholesterol
- Hypothyroidism
- Obesity
- Osteoarthritis
- Seasonal Allergies

Wellness / Preventive:

- Wellness exams
- Sports physicals
- Contraception
- Tobacco / nicotine cessation
- Wellness goals

In-Home Imaging (non-emergency):

- X-Rays
- EKGs

Labs Available to You at No Extra Cost

Lab Test	Reason	Lab Test	Reason
Fasting Lipid Panel	Annual Physical	FSH & Luteinizing Hormone (LH)	Women's Health
CBC w/ Differential / Platelet	Annual Physical	Wet Prep	Women's Health
Complete Metabolic Panel	Annual Physical, Diabetes	Prostate Level	Men's Health
Basic Metabolic Panel	Annual Physical, Diabetes	Uric Acid Level	Gout
Hemoglobin A1c	Diabetes	CBC, No Differential / Platelet	Anemia
Fasting Glucose	Diabetes	Folate Level	Anemia
Triiodothyronine (T3)	Thyroid	Ferritin Level	Anemia
Thyroxine + T4	Thyroid	Amylase	Pancreas
Thyroid Stimulating Hormone (TSH)	Thyroid	Lipase	Pancreas
Thyroid Panel	Thyroid	ANA	Autoimmune
Urinalysis	Genitourinary	Mononucleosis Test	Other
Urine Culture	Genitourinary	Magnesium	Other
Prolactin Level	Women's Health	Vitamin B12	Other
Follicle-Stimulating Hormone (FSH)	Women's Health	Fe+Total Iron-Binding Capacity (TIBC)	Other
Pregnancy Test (hCG)	Women's Health	Vitamin D, 25-hydroxy	Other

FAQ

Who are my providers?

We have a team of Board-Certified Nurses and Nurse Practitioners. Our providers have specialties in family medicine, urgent care, pediatrics and behavioral health.

Who in my family can use this?

Your spouse and children (under the age of 26). If they are under the age of 18, we ask that you use the app and handle communication with providers. If they are between the ages of 18-26, we ask that you provide us with their information so that we can get them into our system.

I don't have a smartphone

No problem! Give us a call or send us a text at (763) 373-3856. Or access our clinic through your browser.

How do I access Kavira?

Prior to your start date, we'll be sending brochures in the mail, emails, and text messages to setup welcome calls with our providers. This outreach is not spam! We look forward to connecting with you.

Dental

Dental: Delta Dental of MN 2026

	Total Monthly Premium	District Contribution	Employee Monthly Cost
Single	\$37.00	Varies by bargaining unit	Varies by bargaining unit
EE + Spouse	\$74.00	Varies by bargaining unit	Varies by bargaining unit
EE + Children	\$110.00	Varies by bargaining unit	Varies by bargaining unit
Family	\$142.00	Varies by bargaining unit	Varies by bargaining unit



Delta Dental of Minnesota

Dental Plan Design

No Changes!

	In-Network (Premier or PPO)	Out-of-Network
Calendar Year Deductible Individual/Family	\$25 / \$75 (Waived for diagnostic & preventive services)	\$25 / \$75 (Waived for diagnostic & preventive services)
Annual Plan Maximum	\$1,200 In and Out of Network Combined	\$1,200 In and Out of Network Combined
Preventive and Diagnostic Care	100%	100%
Oral Exam	100%	100%
Dental or Periodontal Cleaning	100%	100%
X-Rays	100%	100%
Fluoride Treatment (Age 18 Max.)	100%	100%
Space Maintainers	100%	100%
Basic Care	70%	70%
Emergency treatment for pain relief	70%	70%
Amalgam (silver) Filings (back teeth)	70%	70%
Prefabricated or stainless steel crown	70%	70%
Composite (white) Filings (front teeth)	70%	70%
Non-surgical periodontics	70%	70%
Endodontics (root canal therapy)	70%	70%
Surgical periodontics	70%	70%
Complex oral surgery	70%	70%
Major Services	50%	50%
Composite (white) Filings (back teeth)	50%	50%
Restorative crowns & onlays	50%	50%
Bridges, dentures & partial dentures	50%	50%
Repair/Re-cementing of crowns & onlays	50%	50%
Orthodontic Services	Not Covered	

Vision

Administered by VSP

vsp VISION™

Vision Plan



No Rate Changes!

BENEFIT	DESCRIPTION	COPAY	FREQUENCY
YOUR COVERAGE WITH A VSP DOCTOR			
WELLVISION EXAM	Routine retinal screening	Up to \$39	
ESSENTIAL MEDICAL EYE CARE	- Retinal imaging for members with diabetes covered-in-full - Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. - Coordination with your medical coverage may apply. Ask your VSP network doctor for details.	\$20 per exam	Available as needed
PRESCRIPTION GLASSES			
		\$10	See frame and lenses
FRAME¹	\$270 Featured Frame Brands allowance \$250 frame allowance 20% savings on the amount over your allowance \$250 Walmart/Sam's Club frame allowance \$135 Costco frame allowance	Included in Prescription Glasses	Every calendar year
LENSES	- Single vision, lined bifocal, and lined trifocal lenses - Impact-resistant lenses for dependent children	Included in Prescription Glasses	Every calendar year
LENS ENHANCEMENTS	- Standard progressive lenses - Premium progressive lenses - Custom progressive lenses - Average savings of 30% on other lens enhancements	\$0 \$95 - \$105 \$150 - \$175	Every calendar year
CONTACTS (INSTEAD OF GLASSES)	\$200 allowance for contacts; copay does not apply - Contact lens exam (fitting and evaluation)	Up to \$60	Every calendar year
ADDITIONAL SAVINGS	Glasses and Sunglasses - Discover all current eyewear offers and savings at vsp.com/offers. 20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam.		
	Laser Vision Correction Average of 15% off the regular price; discounts available at contracted facilities.		
	Exclusive Member Extras for VSP Members - Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers. - Save up to 60% on digital hearing aids with TruHearing[®]. Visit vsp.com/offers/special-offers/hearing-aids for details. - Enjoy everyday savings on health, wellness, and more with VSP Simple Values.		

Your Coverage Goes Further In-Network:

Log in to vsp.com to find an in-network provider!

Frame allowance increasing to from \$200 to \$250

Contact allowance increasing from \$150 to \$200

Life Insurance

Basic Life and AD&D and Voluntary Life and AD&D



Basic Life Insurance & AD&D

Employer Paid

	How it Works	Basic Life and AD&D (Company-paid benefit)
Life	Your beneficiaries receive this benefit if you pass away	Amount of Coverage Varies by Unit/Contract. Please see your employment contract determine your basic employer paid life amount.
AD&D	You (or your beneficiaries) receive this benefit if you pass away as the result of an accident or if you are seriously injured in an accident	The AD&D benefit will match the amount of basic life insurance outlined in your contract.



Voluntary Life Insurance & AD&D

Employee Paid

	How it Works	Voluntary Life and AD&D (Employee-paid benefit)	Guaranteed Issue Amount
Life	Your beneficiaries receive this benefit if you pass away	Employee: Increments of \$5,000 up to \$750,000 Spouse: Increments of \$5,000 up to \$250,000, not to exceed 100% of the employee elected amount Child(ren) (Live Birth to 26 years old): \$10,000 or \$15,000	Employee: \$250,000 Spouse: \$50,000 Child(ren): \$15,000
AD&D	You (or your beneficiaries) receive this benefit if you pass away as the result of an accident or if you are seriously injured in an accident You will automatically be enrolled in AD&D in the same amount as your voluntary life election.		

You can increase Employee and Spouse elections by 2 increments up to Guaranteed Issue Amounts if existing coverage has been elected

Disability Insurance

Short Term Disability & Long Term Disability



Voluntary Short-Term Disability

Employee Paid

- Short-Term Disability
 - 60% of max weekly benefit up to **\$1,500**
 - Benefits are paid after 7 days for illness, 7 days for injury
 - Benefit period: 12 weeks
 - Pre-Existing Conditions Limitation: 3 / 12
 - Evidence of Insurability needed if newly enrolling!

Long-Term Disability

Employee Paid

- Long Term Disability
 - 66.67% of max monthly benefit up to **\$8,334*** **benefit maximums depend upon class*
 - Benefits are paid after 90 days of disability
 - Benefit period: To Age 65, Reduced Benefit Schedule
 - Pre-Existing Conditions Limitation: 3 / 12
 - Evidence of Insurability needed if newly enrolling!

Accident

Administered by Symetra



Accident Employee Paid

- Provides cash payments directly to you
- Helps cover out-of-pocket costs

See Brite link for more information:
<https://britehr.app/willmarindependentschool/1>

	Benefit Amount (per person, per accident unless otherwise noted)
Emergency Care & Diagnostics	
Ambulance: Ground / Air	\$400 Ground; \$1,500 Air
Emergency Room	\$400
Major Diagnostic Testing	\$300
X-Ray	\$200
Pain Management/Epidural	\$250
Accident Hospitalization & Surgical Benefits	
Hospital Admission / ICU Admission	\$2,000 Hospital; \$4,000 ICU
Hospital Confinement / ICU Confinement	\$400 per day Hospital; \$1,200 per day ICU
Rehabilitation/Skilled Nursing Facility	\$350 per day
Surgery	Varies from \$300—\$3,000 See full plan summary
Follow Up Care	
Follow Up Doctor's Visit (6 visits per covered accident)	\$200
Physical Therapy / Chiropractic Visit (Up to 10 visits per accident)	\$100 per visit
Common Injuries & Other Benefits	
Burns	Varies from \$125—\$20,000 see full plan summary
Lacerations	Varies from \$100—\$800 See full plan summary
Specific Injuries (Ruptured Disc, Tendons/ Ligaments, Torn Knee Cartilage, Concussion)	Varies from \$200—\$900 See full plan summary
Dislocations	Varies from \$150—\$5,000 See full plan summary
Fractures	Varies from \$400—\$5,000 See full plan summary
Accidental Death & Dismemberment	Varies from \$2,500—\$50,000 See full plan summary
Child Organized Sports Benefit	Included: Additional 25% of accident benefits (\$5,000 per person/per accident maximum)



Example 1: Broken Arm

- ER \$400
- X-Ray \$200
- Fracture Forearm \$2,000
- Follow-up (x2) \$400
- **Total Paid to EE: \$3,000**

Example 2: Ladder Fall – Broken Back

- Ambulance \$400
- Hos. Admit \$2,000
- 2 day stay \$800
- Follow-up (x5) \$1,000
- Phys. Therapy (x8) \$800
- **Total Paid to EE: \$5,000**



	Monthly Employee Cost
Employee	\$8.34
Employee + Spouse	\$14.04
Employee + Child(ren)	\$16.69
Family	\$22.44

Hospital Indemnity

Administered by Symetra



Hospital Indemnity

Employee Paid

- Coverage to ease financial impact of an employee's hospitalization
- Provides a lump sum payment to help cover the costs associated with a hospital stay.

Inpatient Hospital Benefits	
500 days lifetime maximum unless otherwise noted	
Hospital Confinement	\$1,000 first day, \$100 day 2+, 365 incident(s) per person, per calendar year
Intensive Care Unit	\$1,000 first day, \$400 day 2+, 30 incident(s) per person, per calendar year
Substance Abuse Facility	\$100 per day, 30 day(s) per person, per calendar year
Mental Health Facility	\$100 per day, 30 day(s) per person, per calendar year
Nursing Facility This benefit is paid only if following a covered hospital stay of at least three consecutive days	\$100 per day, 30 day(s) per person, per calendar year
Pregnancy Limitation Period	None
Plan is HSA compatible	Yes

Monthly Employee Cost	
Employee	\$10.45
Employee + Spouse	\$22.28
Employee + Child(ren)	\$17.13
Family	\$31.01

See Brite link for more information:
<https://britehr.app/willmarindependentschool/1>



Example 1: Pregnancy

- Hos. Admit (1st day) \$1,000
- 2 additional days stay \$200
- **Total Paid to EE: \$1,200**

Example 2: Heart Attack

- Hos. Admit (1st day) \$1000
- 1 additional day stay \$100
- 1 additional ICU day stay \$400
- **Total Paid to EE: \$1,500**



Critical Illness

Administered by Symetra



Critical Illness

Employee Paid

- Provides a lump-sum payment for an insured person diagnosed with covered critical illnesses
- Choose amount of benefit

Coverage Details	
Benefit Amounts	
Employee Benefit	Choose amount: \$10,000, \$20,000, \$30,000 or \$40,000
Spouse Benefit	Choose amount: \$5,000, \$10,000, \$15,000 or \$20,000
Child Benefit	Choose amount: \$2,500, \$5,000, \$7,500 and \$10,000
Coverage Details	
Core Benefits	Invasive Cancer: 100%, Minor Cancer: 50%, Skin Cancer: \$500, Heart Attack: 100%, Stroke: 100%, Coronary Artery Disease Needing Surgery or Angioplasty: 25%, Sudden Cardiac Arrest: 100%, Major Organ Failure: 100%, Occupational HIV: 100%, End-Stage Renal Failure: 100%, Loss of Sight: 100%, Loss of Speech: 100%, Loss of Hearing: 100%, Paralysis: 100% (Covers Sickness and Accident), Severe Burns: 100%
Neurological Conditions	ALS/Other Motor Neuron Disease: 100%, Advanced Alzheimer's: 100%, Parkinson's Disease: 100%, Advanced Multiple Sclerosis: 100%, Coma: 100% (Covers Accident and Sickness), Dementia: 100%, Benign Brain Tumor: 100%
Childhood Conditions	Major Congenital Structural Anomaly: 100%, Congenital Metabolic Disorder: 100%, Congenital Chromosomal Abnormality: 100%, Chronic Medical Condition Commonly Diagnosed in Childhood: 100%
Additional Benefits	
Health Screening Benefit	Pays an annual benefit amount of \$100

See Brite link for more information:

<https://britehr.app/willmarindependentschool/1>

Example 1: Healthy, no Illness

- Annual Physical = Wellness \$100
- Total paid to EE \$100

Example 2: Heart Attack



- \$20,000 Lump Sum Benefit
- Annual Physical = Wellness \$100
- Total paid to EE \$20,100

Employee Attained Age		Per \$1,000
Employee Only	29 and Under	\$0.32
	30-39	\$0.48
	40-49	\$0.86
	50-59	\$1.67
	60-69	\$2.73
	70 and Over	\$5.34
Employee Attained Age		Per \$1,000
Spouse Only	29 and Under	\$0.32
	30-39	\$0.44
	40-49	\$0.83
	50-59	\$1.87
	60-69	\$3.60
	70 and Over	\$6.40
Employee Attained Age		Per \$1,000
Child Only	Child --per \$1,000 Benefit	\$0.65

Employee Assistance Program (EAP)

Administered by Symetra



Employee Assistance Program (EAP)

No Cost!

Enrolled employees (STD and/or LTD) and their household family members are eligible for up to **five confidential sessions** with a counselor, financial planner or lawyer each calendar year.

- Consultations may be face-to-face or by phone.
- Sessions are per household and may be divided between the three types of professionals.
- Counselors provide an assessment of concerns and refer participants to appropriate resources and providers.
- Financial and legal professionals assist with matters such as tax- filing questions, debt issues, guardianship and power of attorney.

Employees can call toll-free

1-888-327-9573.

The website, www.guidanceresources.com, provides access to self-assessment tools; tailored searches for child and elder care, attorneys and CPAs; and other helpful services.

Use SYMETRA in the Organization Web ID field to log in.

ID Theft Protection

Administered by ID Shield



ID Theft Protection



FULL-SERVICE IDENTITY RESTORATION

- Adult Dependent Parent Restoration (Family Plan Only)
- \$1 Million Identity Fraud Protection Plan
- 3B Credit Report Pre-and-Post Restoration
- Pre-Existing Identity Theft Restoration
- Full-Service Restoration by Licensed Private Investigators
- Unlimited Service Guarantee



MONITORED INFORMATION

- Mother's Maiden Name
- Investment Account Number
- National Provider Identifier Number
- Usernames and Passwords
- Bank Accounts
- Credit/Debit/Retail Cards
- Driver's License Number
- Date of Birth
- Name
- Passport Number
- Social Security Number
- Gamer Tags
- And More!



MONITORING AND DETECTION

- High Risk Application and Transaction Monitoring
- Public Record Monitoring
- Telecom Monitoring
- Credit Monitoring (TransUnion)
- Sex Offender Monitoring
- Court and Criminal Record Monitoring
- Financial Account Monitoring
- Child Monitoring (Family Plan Only)
- Internet and Dark Web Monitoring
- Online Chat Rooms and Social Feed Monitoring
- Payday Loan Monitoring
- Local, State and Federal Database Monitoring
- Sub-Prime Monitoring
- Death-Index Monitoring



ONLINE PRIVACY AND REPUTATION MANAGEMENT

- VPN Proxy One
- Anti-Malware Protection
- Password Manager
- Mobile Security
- Online Parental Controls
- Reputation Management
- Reputation Score
- Social Media Monitoring
- Data Broker Site Management
- Online Privacy Setting Management
- Cyberbullying Protection
- Online Privacy Management



ALERTS

- Hard Credit Inquiry Alerts
- Customizable Social Media Alerts
- Sex Offender Alerts
- Identity and Credit Threat Alerts
- Financial Transaction Alerts



UNLIMITED CONSULTATION

- Credit Counseling and Education
- Identity Theft Consultation
- Assistance in Analyzing and Interpreting Credit Reports and Medical Data Reports
- Consultation on Common Trends and Scams
- Lost/Stolen Wallet Assistance



GENERAL

- 24/7 Emergency Assistance
- Auto-Monitoring
- Mobile App
- Direct Access to Licensed Private Investigators
- Monthly Credit Score Tracker*
- Live Member Support

AFFORDABLE IDENTITY AND PRIVACY PROTECTION

EMPLOYEE

\$6.50

PER MONTH

FAMILY

\$12.50

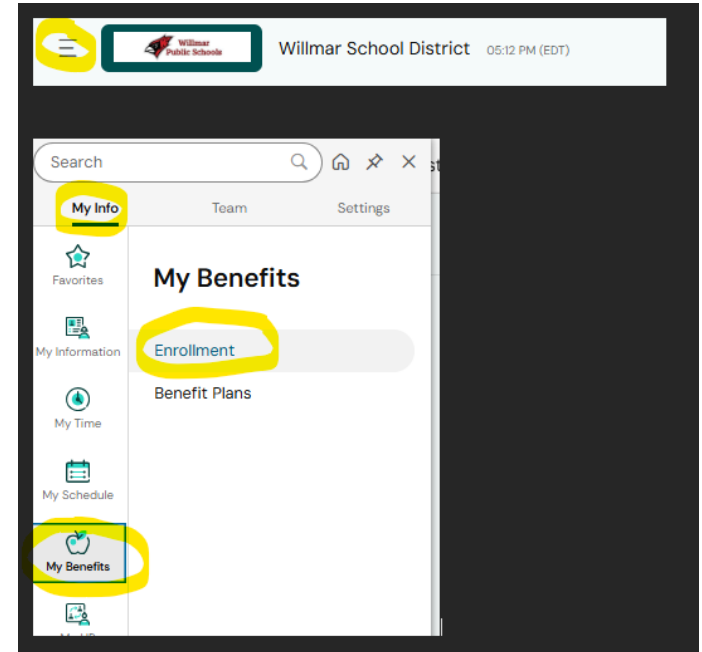
PER MONTH

FOR MORE INFORMATION, VISIT

shieldbenefits.com/willmar

Next Steps - Enrollment

- Next Steps - View Current Coverage / Enroll / Waive / Confirm
 - Log in to UKG (link)
 - Select the upper left menus button > My Info Tab > My Benefits > Enrollment
- When you have completed your selections, be sure to select **Submit** button located on the very last “Finish Up” screen of your open enrollment
- For benefits information
 - Navigate to the Human Resources page on the Willmar Public Schools Website: > Departments Tab > Human Resources > Employee Benefits.
[Here](#) is a quick link.



Thank You!

Disclaimer - GBS

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Gallagher

Insurance | Risk Management | Consulting



Additional benefits

Benefits powered by care



A spectrum of support for your well-being



24/7 Virtual Visits

Treatment for common health conditions by phone or video*



Behavioral Health Solutions

Self-help digital tools, virtual or in-person care and support for immediate needs



Cancer Support Program

Education, resources and emotional support for you and your family



Quit For Life®

Resources and support designed to help you quit tobacco for good



UnitedHealthcare Rewards

Get in, earn rewards. See the rewardable activities available to you in the **UnitedHealthcare® app**.



Real Appeal®

Online weight management program designed to help you live a healthier lifestyle

*Data rates may apply.



The Employee Assistance Program (EAP)

Someone you can talk to, 24/7

Connect to caring, confidential support anytime to help you:

- Improve relationships
- Find support for child and elder care
- Seek recovery for substance use issues

Learn more at uhc.com/eap or call the member phone number on your health plan ID card



The material provided through the Employee Assistance Program (EAP) is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.



Calm Health

Mental health support at your pace

Designed to help you find your path to a happier, healthier you, the Calm Health app provides plans to help support your mental and physical well-being. The app is self-guided, so you can go at your own pace and work toward goals such as:

- Better sleep
- Building skills to manage stress
- Developing resiliency
- Starting and building a mindfulness habit



Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. The use of Calm Health is not a substitute for care by a physician or other health care provider. Any questions that you may have regarding the diagnosis, care, or treatment of a medical condition should be directed to your physician or health care provider. Calm Health is a mental wellness product.

Calm Health is not available to UnitedHealthcare E&I Fully insured customers/members in District of Columbia, Maryland, New York, Pennsylvania, Virginia, West Virginia until a later date due to regulatory filings.

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings. Images provided for illustrative purposes only. Members must be 16 years or older to use the services, unless a parent or legal guardian agrees to Calm "Terms." The parent or legal guardian of a user under the age of 16 is subject to the "Terms" and responsible for their child's activity on the services.





Wellness and lifestyle support

Care designed to fit your needs



UnitedHealthcare Rewards

Dollars earned your way

Get rewarded for a variety of actions, like:

- Completing a health survey
- Getting an annual checkup
- Tracking your fitness and sleep

Reach program goals and you could earn up to \$1,000!



UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

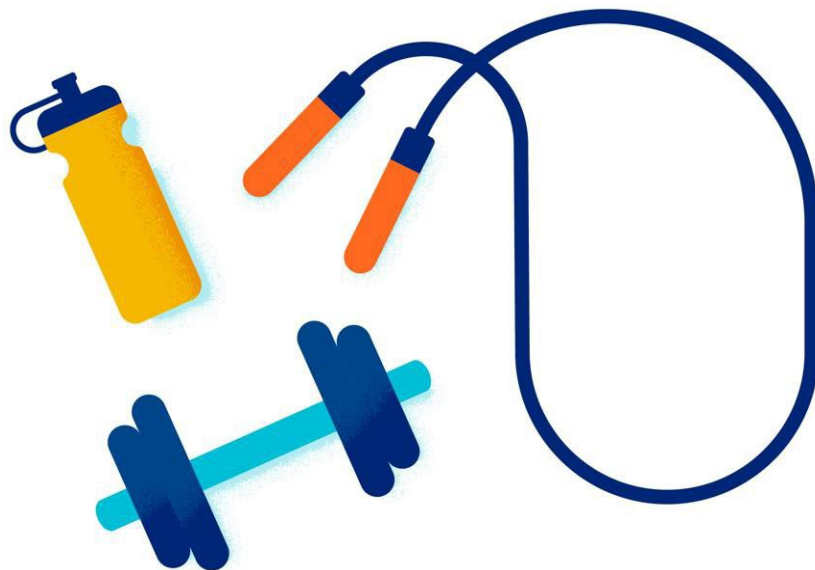


One Pass Select

Flexible fitness options starting at less than \$1 per day

One Pass Select® is designed to help make fitness fun, with:

- 5 membership tiers to fit your lifestyle — with the option to change tiers or cancel monthly
- Access to a large gym network — any location in your membership tier
- Add unlimited friends and family members (18+) to an existing account



One Pass Select is a voluntary program that features a subscription-based nationwide gym network, digital fitness and grocery delivery service. For self-funded participants, there are no state restrictions. For fully insured participants, program availability varies by state: (i) the program is NOT available to members of accounts situated in HI, KS, VT and Puerto Rico; (ii) the grocery delivery service component of the program is not available in TX and is pending regulatory approval in CA and VA for select groups and lines of business – discuss with your UnitedHealthcare representative for details. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable. One Pass Select is a program offered by Optum. Subscription costs are payable to Optum.



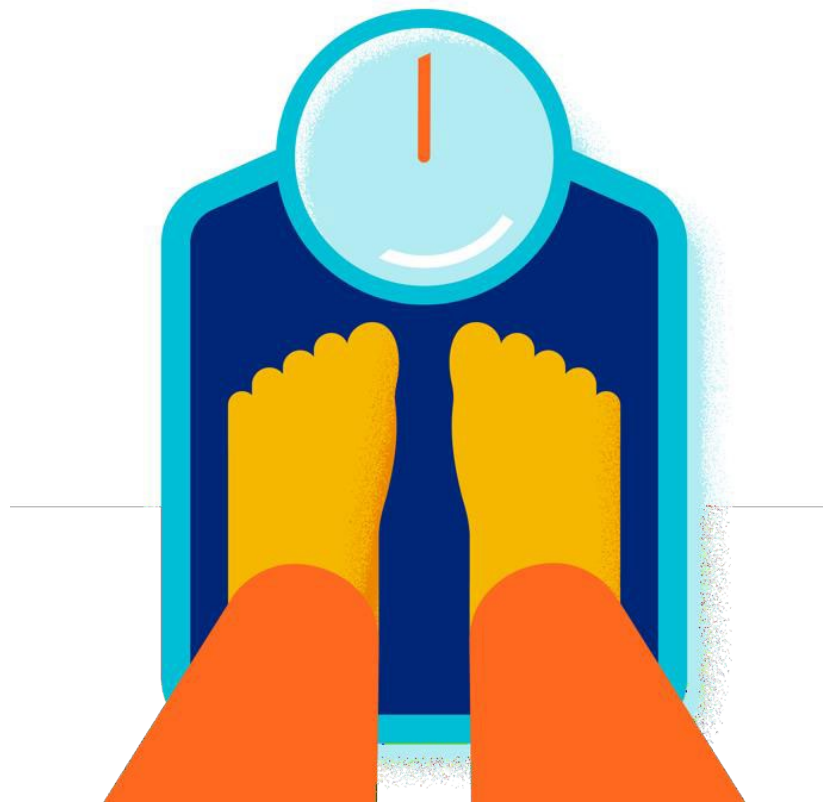
Real Appeal

Healthier habits for a healthier you

Our proven online weight management support program offers:

- **Online coaching** – Encouragement to help create healthy, lasting change
- **Success Kit** – Scales, recipes and fitness equipment delivered to your door
- **Motivational resources** – Set achievable nutrition, exercise and weight management goals

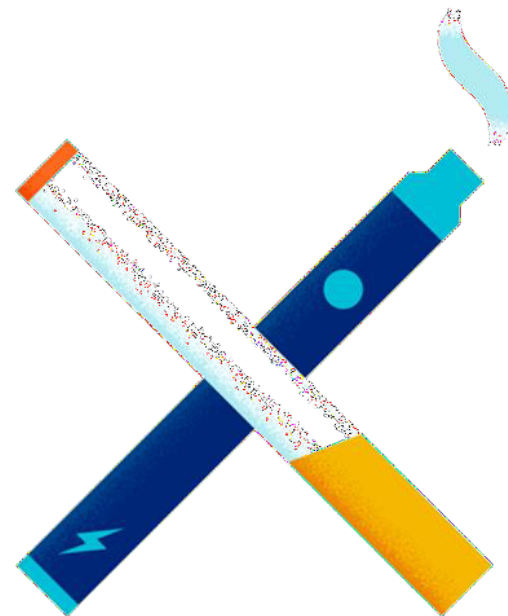
Real Appeal® is a voluntary weight loss program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program..



Quit For Life

Tools and coaching to help you kick tobacco for good

- Online tools and resources
- Personalized action plan from your Quit Coach®
- Quit For Life® app, with 24/7 urge management support
- Text2Quit® encouragement texts



The Quit For Life Program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life Program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.



Wellos

Personalize your wellness journey with a program that's all about you

Wellos uses smart coaching technology to personalize your health journey and work with your lifestyle.

- **Your goals, your way.** Wellos responds to what you learn, what you eat, what you need and what you know
- **Tracking that teaches.** Get a weekly insights report and recommendations based on your personal habits
- **Connect with a coach.** Message the Wellos team to get support

Wellos is a voluntary digital wellness program for fully insured business. A buy-up option, which includes 1:1 live coaching, is available for purchase for certain groups (buy-up option not available in HI, MT and NM). The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult with an appropriate health care professional to determine what may be right for you.





Specialized support

Care for your individual
health journey



Cancer Support Program

Caring support through your cancer journey

- Access to quality providers
- Support from a personal advocate as well as social workers
- Information to help make informed health care decisions
- Personal support from an experienced cancer nurse
- Compassionate help in understanding your diagnosis
- Information to help you make informed decisions about your care

Cancer Support Program is a program, not insurance. Availability may vary on a location-by-location basis and is subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. Please check with your UnitedHealthcare representative.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. We do not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

