Employee Benefits Summary
Teachers & Professional Staff
2026-27

Eligibility

In general, teachers and other professional staff covered under Part II of the Staff Handbook are eligible for benefits if their contract is at least 0.5 FTE. However, specific benefits may have different eligibility. Administrators covered under Part IV are eligible from at least 0.75 FTE.

New employees must enroll in benefits within 30 days of hire. Unless otherwise stated, each benefit begins on the first of the month after the employee's first day of work. If the employee resigns, retires, or is terminated after completing the school year, benefits terminate on August 31. Otherwise, benefits terminate on the last day of the month in which their employment ends.

FTE for benefits eligibility is based upon an employee's primary contracted assignment. District contributions for teachers and professional staff between 0.5 and 0.75 FTE is prorated. Additional hours or FTE, such as co-curricular activities and summer school, are not counted.

Health Insurance

Health insurance is provided through Dean Health Plan. Employees may choose single or family coverage under one of four plans; HMO, Point-of-Service (POS), High Deductible HMO, High Deductible Point-of-Service (POS). Employees with covered dependents living outside the area can get coverage for those dependents where they live, even if they choose the HMO plans.

Total Monthly Medical Premiums - Traditional HMO and POS Plans				
	Single		**Family**	
	HMO	**POS**	**HMO**	**POS**
	$1,155.96	$1,282.83	$2,617.10	$2,904.32
Total Annual Medical Premiums				
	$13,871.52	$15,393.96	$31,405.20	$34,851.84
District Contribution	$9,550.04		$21,055.96	
Employee Contribution	$4,321.48	$5,843.92	$10,349.24	$13,795.88
Per Pay Period (18)	$240.08	$324.66	$574.96	$766.44
Per Pay Period (20)	$216.07	$292.20	$517.46	$689.80
Per Pay Period (24)	$180.06	$243.50	$431.22	$574.83

Total Monthly Medical Premiums - High Deductible HMO and POS Plans				
	Single		Family	
	HMO	POS	HMO	POS
	$783.72	$873.11	$1,774.34	$1,976.72
Total Annual Medical Premiums				
	$9,404.64	$10,477.32	$21,292.08	$23,720.64
District Premium Contribution	$7,049.96		$16,056.04	
District Health Savings Account (HSA) Contribution	$2,500		$5,000	
Employee Contribution	$2,354.68	$3,427.36	$5,236.04	$7,664.60
Per Pay Period (18)	$130.82	$190.41	$290.89	$425.81
Per Pay Period (20)	$117.73	$171.37	$261.80	$383.23
Per Pay Period (24)	$98.11	$142.81	$218.17	$319.36

Alternate Benefit Plan in Lieu of Insurance
An alternate benefit for employees who do not take health insurance is available.

Dental Insurance
Dental insurance is provided through Delta Dental of Wisconsin.

	Single	Family
Total Annual Premium	$698.64	$1,808.16
District Contribution	698.64	1,808.16
Employee Contribution	-0-	-0-

Vision Benefit
The vision benefit available from VSP includes an annual eye exam and allowances for glasses or contact lenses.

	Single	Family
Annual Employee Cost	$96.00	$206.40
Per Pay Period (20)	4.80	10.32
Per Pay Period (24)	4.00	8.60

Flexible Spending Account (FSA)
A flexible spending account is available to set aside pre-tax funds for eligible medical expenses and child care. Accounts are administered by Employee Benefits Corporation (EBC).

Accident Insurance
Voluntary Accident Insurance (offered through Madison National Life) provides a cash benefit in the event of an accident. The amount paid depends upon the type of accident. Information on coverage and cost is provided in the Benefits Guide. Coverage is available for employees and family.

Short-Term Disability Insurance
Voluntary Short-term Disability insurance (offered by National Insurance Services) replaces a portion of your income for 60 days in the event of a covered accident or illness. Information on coverage and costs are provided in the Benefits Guide.

Life and Long-Term Disability Insurance

Life and Long-term Disability insurance is provided through National Insurance Services. The district contributes the full amount of the premium.

Life Insurance: Basic Life and accident coverage of $50,000 is provided for employees up to age 64, with reduced coverage at age 65 and older. Up to $100,000 of additional coverage for the employee, as well as coverage for a spouse and child(ren), can be purchased voluntarily at an additional cost.

Long-Term Disability Insurance: Coverage takes effect after 60 days of disability. The benefit guarantees up to 90% of the first $10,500 of your pre-disability earnings, with a maximum monthly benefit of $9,450.

Employee Assistance Program: The Employee Assistance Program (EAP) is provided through National Insurance Services and included with the district's life insurance. Employees can get assistance with alcohol or drug addictions, family issues, stress or anxiety, financial or legal concerns, and identity theft.

Paid Leave (Time Off)

Please refer to the Staff Handbook for more details regarding sick leave, Paid Time Off (PTO) and vacation.

Retirement

WRS: Employees are enrolled in the Wisconsin Retirement System (WRS) as required by law. There is a set amount of money (that may change each year) paid into a member's retirement account. Money is paid by both the employer and the employee. The Department of Employee Trust funds administers WRS.

Pre-Tax Savings: A voluntary 403(b) pre-tax retirement savings plan is available through WEA Member Benefits.

Retirement HRA: The district makes an annual contribution to a Health Reimbursement Arrangement for all teachers and other professional staff. The contribution is $1,000 for employees at least 0.75 FTE, and is prorated for lower FTE assignments. Funds are available upon retirement from the district with certain requirements.

DISCLAIMER: This document is a summary. The Staff Handbook and plan documents for each benefit, not this document, are the official statement and definition of district employee benefits.