EAU CLAIRE AREA SCHOOL DISTRICT



Eau Claire Area School District
Benefits Guide

Plan Year: July 1, 2026 – June 30, 2027

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The information in this Enrollment Guide is intended for illustrative and informational purposes only. The information contained herein was taken from various summary plan descriptions, certificates of coverage, and benefit information. While every effort was taken to accurately report your benefits, discrepancies and errors are always possible. It is not intended to alter or expand rights or liabilities set forth in the official plan documents or contracts. It is not an offer to contract nor are there any express or implied guarantees. In case of a discrepancy between this information and the actual plan documents, the actual plan documents will prevail. If you have any questions about this summary, please contact Payroll and Benefits. © Copyright 2026 Marsh & McLennan Agency. All rights reserved.

Eligibility

If you are regularly scheduled to work 30 or more hours per week (.75 FTE or greater), you are eligible for the benefits included in this Benefit Guide. For newly hired individuals, your benefits are effective the first of the month following date of hire. For example, if you are hired on June 1st your benefits would be effective on June 1st or if you are hired on May 10th, your benefits would be effective June 1st.

You may also enroll your eligible dependents for coverage. Eligible dependents may include:

- Your legal spouse.
- Children under the age of 26.

When does coverage end?

Health Insurance, Dental and Vision coverages are effective July 1 to June 30.

Should you resign or retire from ECASD, your benefits will terminate the last day of the month of your resignation or retirement date, (i.e., resignation or retirement date 10/7/2026, coverage will terminate on 10/31/2026).

For Limited Term Employees (LTE), coverage will terminate the last day of the month of your last day worked, (i.e., last day of work 06/05/2026, coverage will terminate on 06/30/2026)

Qualified Life Events

During the year, you cannot make changes to your benefit elections unless you experience a Qualified Life Event. Examples of common Qualified Life Events include:

- Marriage
- Divorce
- Birth or adoption of a child
- Death
- Change in eligibility status
- Change in spouse's benefits or employment status

Important!
If you experience a Qualified Life Event during the year, you must notify the Payroll Department at askpayroll@ecasd.us and make any applicable benefit changes **within 31 days of the event**.

Scan the QR code below with your mobile device to learn more about qualifying life events:



Health Insurance Plan

Third Party Administrator:
Security Health Plan

Network:
SimplyOne or Premier

Health Insurance Plan Options

Group Number SimplyOne 100931 / Premier 502280

Network Details

The Eau Claire Area School District health insurance plan allows you to choose between SHP's **SimplyOne** and **Premier** networks.

The Achieve Health Clinic is available to all employees enrolled in a health plan through SHP. Learn more about Achieve Health on page 8.

With the **SimplyOne** network, you'll have access to the provider system that simplifies the path to health care: Marshfield Clinic-Sanford Health. You receive access to more than 170 specialties, 11 hospitals — including the region's only children's hospital — and 60 clinic locations plus additional value-added perks, like savings on eyewear and prescription copays.

With the **Premier** network, you'll have access to a broad Wisconsin provider network including Marshfield Clinic-Sanford Health, Mayo Clinic, Aspirus, Essentia health, Hospital Sisters, Oak Leaf, Prevea, St. Luke's, Unity Point health, Theda care and UW health providers.

How to Find an In-Network Provider

To find a doctor, visit SHP's online provider directory at https://www.securityhealth.org/provider-directory. Click Enter Number listed under Enter your group or subscriber number > Enter 100931 for SimplyOne or 502280 for Premier > Enter the location information to begin searching for nearby providers. You can also call the SHP customer service team at 844.696.4070.

Beyond Your Health Insurance Plan

Included in the total cost of your health insurance plan is access to a wide array of value-added services available to you and your eligible dependents*.

These programs include:

- Husk
- Mobile App
- Care My Way

To learn more about the additional resources available to you, visit the www.securityhealth.org.

**Certain restrictions may apply*

Plan Year
Your deductible and out of pocket maximum accumulate 7/01/2026 – 6/30/2027.

Employee Health Insurance Plan Cost

Below are the employee health insurance plan contributions. These premiums will be deducted pre-tax from your paycheck 2x per month. ECASD pays 87.4% of the SimplyOne premium. Employees pay the additional cost for the Premier (broad network).

Coverage Tier	SimplyOne (Narrow Network – Sanford Health)		Premier (Broad Network)	
	Monthly	Pay Period	Monthly	Pay Period
Employee Only	$133.93	$66.97	$379.47	$189.74
Employee + Spouse	$268.95	$134.48	$782.12	$391.06
Employee + Child(ren)	$268.95	$134.48	$782.12	$391.06
Family	$330.88	$165.44	$966.83	$483.42

Health Insurance 101

Deductible – The amount you pay each year for eligible charges before the plan begins to pay a portion of the costs. There may be an in-network deductible, as well as an out-of-network deductible (which will apply if you see a doctor who is out of your plan's network on the Premier plan).

Embedded Deductible – Our plan has an embedded deductible; this means that the plan begins paying benefits that require cost sharing for the first family member who meets the individual deductible. The family deductible must then be met by one or more of the remaining family members and then the plan pays benefits for all covered family members.

Copays – A fixed amount you pay for a health care service. Copays do not count toward your annual deductible but do count toward your annual out-of-pocket maximum.

Coinsurance – Once you have met your deductible, you and the plan share the cost of care, which is called coinsurance. For example, you pay 20% for services and the plan pays 80% of the cost until you reach your annual out-of-pocket maximum.

Out-of-Pocket Maximum – The most you will pay each year for eligible services, including prescriptions. After you reach your out-of-pocket maximum, the plan pays the full cost of eligible health care services for the remainder of the plan year.

Before You Enroll

Consider these items when choosing a plan that's right for you:

Do you (or your dependents) expect to:

See a specialist regularly?	❑ Yes	❑ No
Need regular prescriptions, specialty drugs, or durable medical equipment?	❑ Yes	❑ No
Have surgery, childbirth or other major health care?	❑ Yes	❑ No

The two options available have the same benefits, deductibles and copayments; they differ only by the providers you may seek care at within the Network you elect.

Scan the QR Code Below to Learn More

Primary Care vs Urgent Care vs ER

Health Insurance Plan Overview

Below is a brief highlight of the health insurance plan available to you. Please refer to the Summary of Benefits and Coverage (SBC) or the detailed Summary Plan Description for services with limitations, exclusions or prior authorization requirements. These documents can be found on our Staff Intranet > Payroll & Benefits.

	Security Health Plan
In-Network Deductible	
Individual	$5,000
Family	$10,000
In-Network Out-of-Pocket Maximum	
Individual	$6,000
Family	$12,000
In-Network Services	
Preventive Care	100%
Primary Care Office Visit	$50 copay per visit
Specialist Office Visit	$50 copay per visit
Urgent Care	$50 copay per visit
Hospitalization	80% after deductible
Diagnostic Test (x-ray, Lab Tests)	Covered at 100%
Imaging (MRIs, CT/PET scans)	80% after deductible
Emergency Care	$250 copay per visit
Retail Pharmacy (30 Day Supply)	
Tier 1	$5 copay
Tier 2	$25 copay
Tier 3	$50 copay
Specialty	25% after deductible
Mail Order Pharmacy (90 Day Supply)	
Tier 1	$10 copay
Tier 2	$50 copay
Tier 3	$100 copay
Specialty	Not covered
Preventive Prescriptions are covered at 100%. Log on to the SHP website for a complete list.	

ECASD Dedicated Clinic

Achieve Health Clinic is our ECASD Dedicated Clinic offering a wide range of primary care services at no cost to anyone insured on the District's health insurance plan including preventative care and routine screenings such as annual physicals, youth sports physicals, blood pressure checks, well-child exams, acute illness, sick care for flu symptoms, gastrointestinal symptoms, infections such as respiratory, sinus, ear, urinary, etc.

Achieve Health Clinic providers will work with the clinic team to help prevent or manage chronic conditions such as high blood pressure, heart disease, high cholesterol, diabetes, anxiety, depression, acid reflux, asthma and more.

Achieve Health Clinic offers labs that can be performed by your physician or the clinic provider, regardless of where the orders originate.

Achieve Health Clinic can treat minor injuries, strains and sprains, minor lacerations/burns , non-emergency conditions as well as perform EKGs.

Achieve Health Clinic can administer vaccinations including influenza, COVID-19, Hep A/B, Tdap/Tetanus, childhood immunizations, pneumonia, and shingles.

Achieve Health is the dedicated direct access clinic for ECASD. Achieve assists you in coordinating your care by identifying low-cost or no-cost options, which may result in financial incentives for participants who use the service to schedule secondary healthcare. Examples of care include X-rays, CT scans, MRIs, surgeries, colonoscopies, mammograms, and various types of specialty care.

All ECASD health insurance participants are eligible to utilize the services available through Achieve Health Clinic at no cost.

Achieve Health Clinic carries a wide variety of prescriptions and can prescribe medications that they don't have in stock to your pharmacy or Rx Valet. Any prescriptions the clinic carries are no cost with your visit.

Contact Achieve Health to schedule an appointment.
715.229.5550
AchieveEC@AchieveHealthNow.com

3300 Birch St, Ste 3B | Eau Claire, WI 54703

Clinic Hours
Mon. 7 am to 6 pm
Tue. 7 am to 5 pm
Wed. 7 am to 6 pm
Thurs. 7 am to 5 pm
Fri. 7 am to 2 pm

ECASD Health Service Partner

ECASD is self-insured which means our employees have options to seek health care outside of the traditional SHP SimplyOne or Premier networks.

These options are only available to employees who are enrolled in the Health Insurance through the ECASD.

How it works:

1. You seek health care at your primary care provider and are asked to see a specialist, schedule a surgery, MRI, colonoscopy, mammogram etc.

2. You decide if you continue to seek care with your Marshfield Clinic – Sanford Health Clinic or other Clinic providers such as Achieve Health or another health service partner. Next, ask your provider for a referral and have them fax or email the referral to the health service partner you choose.

3. Once the referral is complete, you schedule the appointment to seek the health care referred and could be eligible for a taxable health incentive. Choosing to use our health service partners may offer you an incentive while also offering the District cost savings. NOTE: Not all health service partner procedures offer taxable incentives, but all are NO COST to you and do not apply to your deductible or copayments.

4. Once the procedure and documentation is completed and sent to Payroll, you may receive a financial incentive on a future paycheck. If you choose NOT to seek care from one of the health service partners, you are subject to your deductible and copayments and not eligible for additional incentive payments.

How to request an incentive:

After an appointment at one of the Service Partners, enrolled ECASD employees will be responsible for completing the Incentive Health Provider Verification Form from the participating Incentive List and turning the completed form into the Payroll Office either in person or via email at askpayroll@ecasd.us within 90 days of the date of the appointment date.

Payroll will issue taxable incentive payments on the 2nd pay date of each month. Verification must be received by the 10th of the month or payment will be issued the following month. Incentive payments will be issued through the normal payroll cycle and will be taxable to the employee.

For the most updated information on the health service partners and incentives, please visit the ECASD Staff Intranet > Payroll & Benefits or click on the following link, https://go.ecasd.us/PayrollBenefits.

ECASD Health Service Partners

Affordable X-Ray is committed to offering the Chippewa Valley the absolute best quality patient care and professional services at an affordable price. Affordable X-Ray is offered at no cost for diagnostic imaging and eligible for an incentive on a future paycheck.
No referral needed. Contact Affordable X-RAY at 715.390.0513.

Cedarcrest's surgical and physician team provide decades of experience combined with the most cutting-edge treatments and techniques. Welcome to your new home for orthopedic care. Just minutes away from beautiful Rice Lake, WI, learn about the values which make CedarCrest Surgery Center part of the community.
Referral needed. Contact Cedar Crest at 715.537.4960, email info@cedarcrestasc.com.

EloRose Diagnostic Ultrasound offers diagnostic ultrasounds for a range of diagnostic imaging services including abdominal, thyroid, testicular, breast, OB/GYN, and pelvic ultrasounds. Offering same day and next-day appointments, EloRose Diagnostic is offered at no cost for diagnostic imaging and eligible for an incentive on a future paycheck.
No referral needed. Contact EloRose at 715.382.0641.

First Stop Health is your short-term, solution focused Virtual Mental Health provider.
No referral needed. Contact First Stop Health via phone or video between 8 a.m. and 8 p.m., Monday-Friday by calling 888.691.7967 or visiting www.firststophealth.com.

Laina Health Virtual Physical Therapy is available anytime, anywhere through any device with Laina Health. Start your recovery faster.
Referral needed. Contact Laina Health via phone at 888.599.5585 or online at www.lainahealth.com.

When you need non-emergent orthopedic care, you can establish care by contacting MD Direct. MD Direct will make care recommendations and work with local partners such as Chippewa Valley Orthopedics for orthopedic and surgical intervention. Chippewa Valley Orthopedics utilizes the Cedar Crest Surgery Center in Rice Lake to perform surgical procedures. Care sought through MD Direct, Chippewa Valley Orthopedics and Cedar Crest Surgery Center are covered 100% by ECASD and are no cost to you by utilizing this location. *Please note, a referral from MD Direct to Chippewa Valley Orthopedics (CVO) must be completed prior to scheduling services.* This service is no cost and may be eligible for an incentive on a future paycheck.
No referral needed for MDDirect. Contact MD Direct at 844.462.6330.

ECASD Health Service Partners

MNGI Digestive Health is a nationally recognized leader in gastroenterology diagnosis, quality and care. MNGI has partnered with Valley Surgery Center, located in Hudson, WI to offer ECASD employees and their family members access to colonoscopy and endoscopy services performed by MNGI's specialty trained physicians. When you or your family elect to have colonoscopy or endoscopy screenings completed by MNGI, this service is no cost and eligible for an incentive on a future paycheck.
No referral needed for age-appropriate ordered screenings. Contact MNGI at 612.871.1145.

Minnesota Oncology – Cancer treatment and infusions are available through our health partner Minnesota Oncology located at 2651 Hillcrest Drive, Ste 105 in Hudson, WI.
Referral needed. Contact Minnesota Oncology at 715.280.9151, or visit their website at www.mnoncology.com.

At Northwoods Therapy they are taking physical therapy to the next level by providing health, wellness and performance instruction for you and your family. You have a choice when it comes to physical therapy and they want you to come see how they can keep you in the game of life! They have five (5) locations, Altoona, Lake Hallie, Chippewa Falls, Menomonie & Ladysmith.
Referral needed. Contact information, Contact | Northwoods Therapy Associates | Northwestern WI.

Rx Valet is our partner to source brand name, specialty and high-cost prescriptions at a much lower cost to the District. After the first prescription is filled for an eligible medication, Rx Valet will contact you for an intake questionnaire. Thereafter, they will handle the details and ensuring your brand name, specialty or high-cost prescription is sent to your home as needed. Communication is key to Rx Valet's success; if Rx Valet calls, emails or send you a text message, please respond back to them.
Get started today by calling Customer Care at 888.377.6382 or 706.450.6536.

ECASD Health Service Partners

Shared Medical Technology has partnered with our District to offer our insurance participants mammograms, ultrasounds, MRI without contrast and CT scans without contrast at a discounted rate. Shared Medical Technology does not accept insurance and will direct bill ECASD and the service is no cost and select procedures are eligible for an incentive on a future paycheck.
Referral needed. Contact SMT at 800.352.7254 or via email at schedule@sharedmedtech.com.

Smart Infusion Therapy Services focuses on infusion treatments that give our employees and families a safe and comfortable alternative to hospital-based infusions. Smart infusion offers a wide range of infusions therapies tailored to the needs of each patient. Infusion therapy is available for Crohn's disease, ulcerative colitis, multiple sclerosis, rheumatoid arthritis, psoriasis, lupus, asthma and many more. Smart Infusion's facility boasts a 3:1 nurse-to-patient ratio and private rooms. This service is no cost and eligible for an incentive on a future paycheck.
Referral needed. Contact Smart Infusion at 608.690.7210.

Smart Scan offers stress-free service and high-quality care for sub-specialized care in musculoskeletal, neuro and body MRI through collaboration with a group of highly skilled, board- certified radiologists. With affordable MRI scans both with and without contrast available in Eau Claire, Wausau and Madison. This service is no cost and eligible for an incentive on a future paycheck.
Referral needed. Contact Smart Scan at 855.694.3300.

Tareen Dermatology offers dermatology appointments with a guaranteed 3-week time frame. Using state-of-the-art technology and the latest advancements in dermatological science, Tareen provides a full range of services. Only medically necessary procedures are covered by ECASD. Tareen Dermatology is located at 2651 Hillcrest Drive, Ste 304 in Hudson, WI.
No referral needed. Contact Tareen Dermatology at 651.633.6883 or request an Appointment from their website www.tareendermatology.com

Which care option should I choose?*

When you or your family members get sick there are several care options from which to choose. Employees often ask, should I use CareMyWay, Achieve Health, Urgent Care or the ER for my care?

Each option is important; your symptoms determine which one to use. If you have a non-emergency illness like the flu, a sinus infection or bronchitis; CareMyWay or Achieve can be the right choice, but certain health conditions or life-threatening symptoms may require a visit to the ER.

Use this guide to help you determine when to use CareMyWay versus other care options.

CareMyWay (Virtual)	Achieve Health	Urgent Care	Emergency Room
Speak to a licensed provider that can diagnose, treat and prescribe medicine for a cough, cold, flu, allergies and more. Start by calling the 24-hour nurse line, 800.549.3174.	Achieve Health offers health services at the clinic including preventive care, routine screenings, chronic care, labs, tests, vaccinations, treatment of cough, cold, flu, minor injuries and prescriptions. Call 715.229.5550 to schedule an appointment	Visit an urgent care center when you need an in-person visit for conditions like stitches, serious burns and sprained or broken bones.	Go to the ER if you need emergency health care for severe conditions like chest pain, difficulty breathing, drooping face, sudden confusion, severe or internal bleeding.
			

Care My Way®
Symptoms of certain minor illnesses can be all too familiar, but a trip to the doctor's office can take time and energy you don't have. Call CareMyWay instead. For many common health conditions, you can talk to one of our nurse practitioners who can verify your symptoms and, if needed, call a prescription into the network pharmacy of your choice – saving you time and hassle. Most members of Security Health Plan receive unlimited visits with Care MyWay covered with no out-of-pocket costs*. For a complete list of conditions CareMyWay can treat, and more information about the service, visit www.securityhealth.org/CareMyWay. CareMyWay services are available 24 hours a day, 7 days a week, in all 50 states.

*These options are only available to employees who are enrolled in Health Insurance through the ECASD.

First Stop Health

Virtual support for your mental health

We are here when you need us.

Licensed counselors are available via phone or video to provide you with short-term, solution-focused support.

Mental health support!

Get short-term counseling to work through:

- ✓ Depression & Anxiety
- ✓ Work/Life Stress
- ✓ Substance Use
- ✓ Relationship Issues
- ✓ Grief & Loss
- ✓ And More

Visits occur on your time! Get support via phone or video between 8 a.m. to 8 p.m. Monday-Friday.

First Stop Health Virtual Counseling is a short-term, solution-focused service that may not be appropriate for all concerns. First Stop Health is not meant to replace any current mental health treatment plans. For those under the age of 18, program use will be considered on a case-by-case basis.

Important Information

- ✓ Sometimes talking about it can make all the difference. Eau Claire Area School District provides First Stop Health services to employees and covered dependents enrolled in the District's health insurance plan at no cost.
- ✓ firststophealth.com
- ✓ 888-691-7867

Scan the QR Code to download the app and activate your account!

Use your health insurance Subscriber ID as your "Employee ID" when setting up your account on the website or mobile app.

Health Reimbursement Account (HRA)

Administrator:

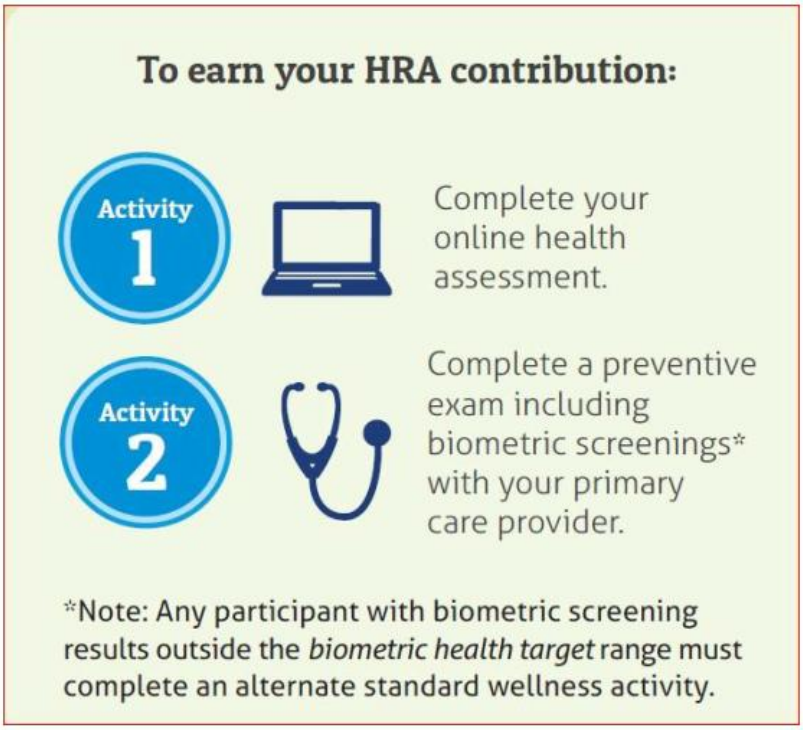
MidAmerica

The Eau Claire Area School District offers a Health Reimbursement Account (HRA) which is administered by MidAmerica Administrative & Retirement Solutions, Inc.

1. Employees enrolled in the District health insurance will receive an Annual minimum deposit each Fall to an HRA account.
   - ✓ **$500** – Employee or Employee + Child(ren) or
   - ✓ **$1,000** - Employee + Spouse or Family

2. Employees and spouses that are enrolled in the District health insurance have the opportunity to earn an increased HRA contribution for the 2026-27 plan year by completing the requirements of the Health Insurance Wellness Program during the 2026 calendar year. **ECASD employees that complete the Wellness Program qualify for an increased deposit:**
   - ✓ HRA Deposit Examples for Single & Employee + Child(ren) Coverage
     - **$500** – Employee completes the requirements
   - ✓ HRA Deposit Examples for Employee + Spouse & Family Coverage
     - **$500** – One spouse completes the requirements; or
     - **$1,000** – Both spouses complete the requirements

Complete these activities by October 31, 2026 for a Fall 2027 Deposit.
Complete Wellness activities by October 31, 2026 for a Fall 2027 Deposit.



Important Reminders

- ✓ Please email askpayroll@ecasd.us for details on the HRA contribution or any questions related to your HRA.
- ✓ Alternate Standard Wellness activities must have been completed by December 31, 2026, for Fall 2027 funding.
- ✓ For more information, please visit ECASD Staff Intranet > Payroll & Benefits.

Contact MidAmerica Journey for card information at https://www.myMidAmericaJourney.com

Find details at www.securityhealth.org/ecasd about:

- ✓ Biometric Health Targets and new reasonable alternative
- ✓ Alternative Standard Wellness activity options
- ✓ Accessing the Online Health Assessment
- ✓ Provider fax form

Health Insurance Wellness Program

Administrator:

Security Health Plan

The Eau Claire Area School District (ECASD) offers you a team of health educators, care management nurses, social workers and medical staff to support you in your health-related goals. All ECASD employees and spouses insured with Security Health Plan are encouraged to participate in the health insurance wellness program.

By choosing to participate, you are making an important commitment to your health through a program designed specifically for Eau Claire Area School District. Participants who complete all activities outlined below will receive an HRA contribution for the 2026-27 plan year.

1 Complete your online health assessment by October 31, 2026.

1. Visit https://www.securityhealth.org/healthassessment and click Register for My Security Health Plan if you're a new user or Get started if you're already registered.
2. Follow the instructions to register or log in.
3. Under Health and Wellness, select WebMD Home, Select Health Assessment from the menu to complete this requirement.

2 Visit your provider to complete your preventive exam – including biometric screenings by October 31, 2026.

A preventive exam can help detect potential health problems. By receiving the right health services, screenings and treatments, you are taking steps to live a longer, healthier life.

Your provider can determine whether any other age- or condition-related tests are important to your preventive health.

Step 1: Schedule an appointment for a preventive exam.

Step 2: Bring a copy of the Preventive Exam Results form and your online health assessment results to the appointment to discuss with your provider.

Step 3: Have your provider fill in your Preventive Exam Results form, including your biometric screening results, and send it to Security Health Plan.

3 Meet all biometric health targets OR complete an Alternate Standard Wellness activity.

While we encourage everyone to participate in wellness activities, only those who have biometric screening results outside the health target range are required to complete an alternate standard wellness activity to earn an HRA contribution.

Your options are:

1. Work with your provider on a plan to improve your screening results.
2. Participate in Security Health Plan health coaching over the phone.
3. Participate in an online wellness challenge offered by Security Health Plan.

For more information about the wellness program:

- ✓ Visit your Eau Claire Area School District wellness program website at www.securityhealth.org/ecasd.
- ✓ Contact Customer Service at 844-696-4070 (TTY 711) or shpecasd@securityhealth.org.
- ✓ Speak to a health educator or contact our wellness team at 833-933-9355.

Bridge - HRA Plan

Administrator:

Diversified Benefit Services, Inc.

Section 105 Deductible Reimbursement Plan (DRP) "Bridge" Employee Instruction Sheet

Eau Claire Area School District is continuing a Section 105 Deductible Reimbursement Plan (DRP) "Bridge" to help provide better health care coverage to employees and their families. HRAs are implemented by many employers to help manage increasing health care costs and to provide employees with an incentive to be better consumers of health care. Diversified Benefit Services, Inc. (DBS) is managing and administering the HRA/Bridge Plan.

The program works as follows:

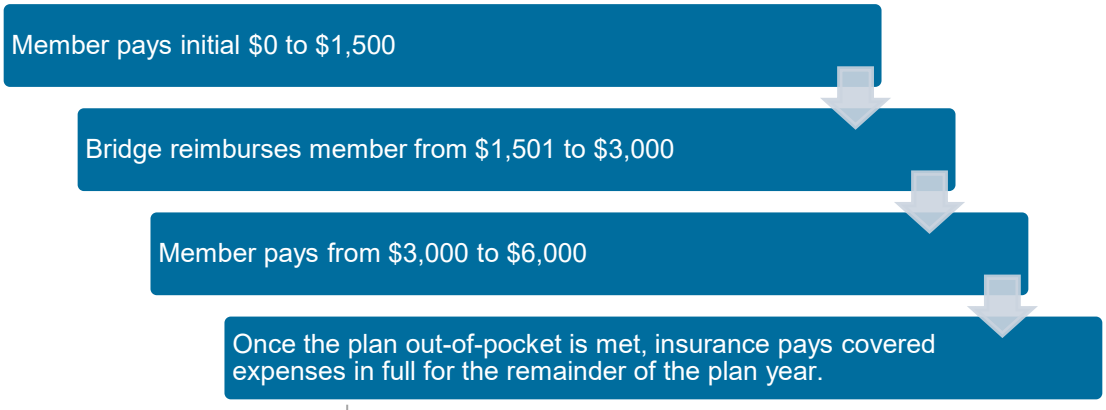
- ✓ You and/or your family members utilize your health plan as you normally would. When you use your health plan, the insurance company will process your claim.
- ✓ The insurance company sends DBS health claims data indicating the date of service, type of service, cost of the service and the amount insurance paid on the claim. DBS securely uploads the information into the DBS software system. Eligible expenses will be reimbursed to you via direct deposit based on the schedule below. The link for the direct deposit form and link to DBS website can be found by visiting the ECASD Staff Intranet > Payroll & Benefits or by clicking on the following link, https://go.ecasd.us/PayrollBenefits. Online access PIN is ECASD
- ✓ If you provide your email address to DBS, all notifications including claims received, reimbursements issued and requests for additional information will be sent to you via email.
- ✓ There are no claim forms to file for the DRP "Bridge". (However, if you have dual health coverage, you must submit EOB forms from the secondary insurance carrier manually along with a signed claim form for reimbursement.)

DRP "Bridge" Reimbursement Schedule **Plan Year:** 07/01/2026 – 06/30/2027

Eligible Expenses: Health Insurance Deductibles and Specialty Rx incurred under the Employer Sponsored Group Health Plan
In-Network Deductible: $5,000 Employee only and $10,000 Family (Employee + Spouse, Child(ren) or Family)
Out-of-Pocket Limit: $6,000 Employee only and $12,000 Family (Employee + Spouse, Child(ren) or Family)

Reimbursement Levels for the Plan Year (Max two per family):
First $1,500 of the in-network deductible: Employee Responsibility
Next $1,500 of the in-network deductible: Reimbursed by the DRP "Bridge" automatically via Direct Deposit
Next $2,000 of the in-network deductible: Employee Responsibility
Next $1,000 of the in-network out-of-pocket limit (coinsurance and copays): Employee Responsibility

The DRP "Bridge" reimbursement is based on the Employer's In-network Group Health Plan. If you incur out-of-network deductible expenses, then the reimbursement is capped at the in-network reimbursement level.



Bridge - HRA Plan

Additional Information:

- ✓ You must be an active employee on the Employer's Group Health Plan to receive a DRP/Bridge reimbursement. Any portion of the expense reimbursed by the DRP "Bridge" IS NOT eligible for reimbursement under any other program or by any other source. This includes, but is not limited to, Insurance Plans and Flexible Spending Accounts.

- ✓ Any portion of an expense reimbursed by the DRP "Bridge" IS NOT eligible as a deduction on your income taxes.

- ✓ Reimbursements are tax-free to you.

- ✓ If another source reimburses you and/or a provider (i.e. doctor, hospital, and clinic) for an expense that the DRP "Bridge" also reimburses you for, you are responsible for paying back the Plan.

- ✓ At the end of each Plan Year there will be a 90-day run-out period in which your claims with dates of service within the plan year will be electronically submitted.

- ✓ Your employer assumes the cost for the Plan's administration.

- ✓ Your employer reserves the right to cancel or modify this program at any time.

This Employee Instruction Sheet is intended only as an overview of the DRP "Bridge" benefits. The DRP "Bridge" plan qualifications and limitations are stated in the Plan Document. The Plan Document determines how the plan benefits will be administered.

If you have a Specialty Rx claim you will need to submit the Specialty Rx claim to DBS along with a photo or copy of your EOB form. The claim can be submitted online, via mobile phone app, by fax (262-367-5938) or by mail. If submitting by fax or mail you will need to complete a HRA claim form to submit with a copy of your EOB.

If you have questions on the program, please contact Diversified Benefit Services, Inc. 800.234.1229
DBSbenefits.com

If you receive an email from DBSbenefits.com asking to set up your direct deposit information, please respond to them to ensure your reimbursement is received.

Flexible Spending Accounts (FSA)

Administrator:

MidAmerica

Flexible Spending Accounts allow you to pay for eligible health care and dependent care expenses using tax-free dollars.

Health Care FSA — Used to pay for out-of-pocket expenses associated with your health, dental or vision insurance plan such as copayments, coinsurance, deductibles, prescription expenses, lab exams and tests, contact lenses and eyeglasses.

Dependent Care FSA — Used to pay for day care expenses associated with caring for elder or child dependents that are necessary for you or your spouse to work or attend school full-time.

Important Reminders

- ✓ You cannot use your Health FSA to pay for dependent care expenses, and you cannot use your Dependent Care FSA to pay for health care expenses.
- ✓ If you have a combination of reimbursement accounts, such as an FSA plus an HRA, there could be limitations on the types of reimbursements you may receive from your accounts. For more information on HRA/FSA interaction, please visit https://www.myMidAmerica.com/hra_fsa_hsa_interaction/.
- ✓ For more information, please visit ECASD Staff Intranet > Payroll & Benefits

How the Health Care FSA Works	How the Dependent Care FSA Works
You may contribute up to $3,400 per year, pre-tax.	You may contribute up to $7,500 per year, pre-tax, or $3,750 if married and filing separate tax returns.
You receive a debit card to pay for eligible health expenses (funds must be available in your account).	You submit claims for reimbursement; no debit cards are provided.
Eligible expenses include, but are not limited to, health insurance copays, coinsurance, deductibles, eyeglasses and over-the-counter medications prescribed by your doctor. Visit IRS Publication 502 for a full list of eligible expenses.	Eligible expenses include, but are not limited to, day care, after-school programs and elder care programs. Visit IRS Publication 503 for a full list of eligible expenses.
Submit claims up to September 30, 2027 for expenses incurred from July 1, 2026 to June 30, 2027.	Submit claims up to September 30, 2027 for expenses incurred from July 1, 2026 to June 30, 2007.
If you do not spend all the money in the FSA by September 30th, unused dollars up to $680 will rollover as long as you are employed with the district. Amounts over $680 rollover will be forfeited.	If you do not spend all the money in this FSA by September 30th, unused dollars will be forfeited per IRS regulations.

Scan the QR Codes to Learn More!

Optimize your FSA

Dependent Care FSA

Dental Plan

Carrier:
Delta Dental of Wisconsin

Network:
PPO and Premier Included

How To Find An In-Network Dentist

Visit www.deltadentalwi.com and click on **Search Dentists Now** or call 800.236.3712.

Employee Dental Plan Cost

Below are the employee dental plan contributions. These premiums will be deducted pre-tax from your paycheck.

Coverage Tier	Monthly Premium	Pay Period Premium
Employee Only	$9.16	$4.58
Employee + Spouse	$18.33	$9.17
Employee + Child(ren)	$23.76	$11.88
Family	$23.76	$11.88

Important Reminders

- ✓ Annual cleanings and exams are covered at 100% when you see an in-network dentist!
- ✓ Always request a pre-treatment estimate from your dentist prior to receiving services so you have an idea of the estimated cost and what will be covered by your insurance plan.
- ✓ Our CheckUp Plus™ plan option allows enrollees to get diagnostic and preventive dental services without those costs being applied to the individual annual maximum. Preventive care saves money over the long-term by reducing the need for more expensive services.
- ✓ Members have access to additional savings and discounts on health and wellness resources and more. Visit www.deltadentalwi.com/member-perks.

Summary of Benefits

Below is a high-level summary of the dental plan. Please refer to the plan documents for detailed information on services with limitations, exclusions and service frequencies, as well as out-of-network coverage.

Services	In-Network Or Out-of-Network
Deductible Waived for Preventive Care Services	$50 / $150
Annual Benefit Maximum	$1,500
Preventive Services	Covered 100%
Basic Services	Covered 100%
Major Services	Covered 80%
Orthodontia Coverage (annual maximum) Adults (and Covered Full-Time Students to age 25, if Eligible)	50% to $1,000

Your dental coverage includes **Delta Dental of Wisconsin's Evidence-Based Integrated Care Plan (EBICP),** which provides additional cleaning(s) and/ or fluoride treatments to individuals with specific health conditions that have oral health implications. Enhanced benefits can play an important role in the management of certain health conditions. **Visit www.deltadentalwi.com/EBICP to learn more.**

Hearing Aid benefits included with the Dental Plan

If you have noticed changes in your hearing, rest easy.

Delta Dental of Wisconsin has teamed up with Amplifon to offer you quality hearing care.

	Level 1	Level 2	Level 3	Level 4	Level 5
	Hearing aid options from the top brands with an average savings of 66% off retail pricing.*				
Amplifon Price (per ear)	**$995**	**$1,295**	**$1,495**	**$1,895**	**$2,195**

Virtual services

Virtual screening – determine need from the comfort of home

Personalized coaching – enhance adjustment and use of hearing aids

On-demand virtual visits – convenient care for non-clinical support

60-day risk-free trial

Find your right fit by trying your hearing aids risk-free

Complimentary aftercare

1-year follow-up care - ensures smooth transition to your new hearing aids

2-year battery support - battery supply or charging station to keep you powered

3-year warranty - coverage for loss, repairs, or damage

To learn more:

Call 888-901-0132 (TTY: 711) | Hours: Mon-Fri 7am - 8pm CT

Visit amplifonusa.com/deltadentalwi

amplifon Hearing Health Care

DELTA DENTAL®

*Based on 2022 internal MSRP analysis. Your savings may vary.

You and your provider will determine the best device to meet your hearing loss, lifestyle, and technology needs. **Risk-free trial** - 100% money-back guarantee if not completely satisfied, no return or restocking fees. **Follow-up care** - for one year following purchase. **Batteries** - two-year supply of batteries (80 cells/ear/year) or one standard charger at no additional cost. **Warranty** - exclusions and limitations may apply. Contact Amplifon 888-901-0132 for details. Virtual screening does not take the place of a diagnostic exam by a licensed professional. Not all virtual services are available on all products.

Amplifon Hearing Health Care is solely responsible for the administration of hearing health care services, and its own financial and contractual obligations. Delta Dental of Wisconsin and Amplifon are independent, unaffiliated companies. Hearing services are administered by Amplifon Hearing Health Care, Corp. The Amplifon Hearing Health Care discount program is not approved for use with any third-party payor program, including government and private third-party payor programs. Hearing services are administered by Amplifon Hearing Health Care, Corp.

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Delta Dental is a Registered Mark of Delta Dental Plans Association

Vision Plan

Carrier:
Delta Dental of Wisconsin

Network:
EyeMed Access Network

How To Find An In-Network Provider

Visit https://www.deltadentalwi.com/vision or call EyeMed's Customer Care Center at 844.848.7090.

Employee Vision Plan Cost

Below are the employee vision plan contributions. These premiums will be deducted pre-tax from your paycheck.

Coverage Tier	Monthly Premium	Pay Period Premium
Employee	$6.61	$3.31
Employee + Spouse	$13.23	$6.62
Employee + Child(ren)	$13.88	$6.94
Family	$19.34	$9.67

Important Reminders

- ✓ If you enroll in the vision plan, you also receive access to a wide array of additional discounts, including discounts on prescription sunglasses, hearing exams and hearing aids, and LASIK or PRK. Learn more about these programs by logging into your www.deltavisionwi.com.

Summary of Benefits

Below is a brief highlight of the vision plan. Please refer to the plan documents for services with limitations or exclusions, as well as out-of-network coverage.

Services	In-Network Coverage	Frequency
Frame	Covered at $180 allowance, then 20% off balance	24 months
Routine Exams (Annual)	$10 copay	12 months
Lenses (see plan summary for details)	Benefit and copay varies by type of lens	12 months
Conventional Contact Lenses	$130 allowance, then 15% off balance	12 months
Disposable Contact Lenses	$130 allowance	12 months
Medically Necessary Contact Lenses	Paid in Full	12 months

Additional In-Network Discounts

- ✓ 20% discount on items not covered by the plan at network providers. This discount may not be combined with any other discounts or promotional offers. This discount does not apply to an EyeMed® provider's professional services (i.e. exams) or contact lenses. Retail prices may vary by location.
- ✓ 40% discount on complete eyeglass purchases after your plan benefits have been fully used (includes prescription sunglasses).
- ✓ 15% discount on conventional contact lenses after your plan benefits have been fully used.
- ✓ Members can purchase eyeglasses online and apply their in-network eyeglass benefits at www.glasses.com, lenscrafters.com, targetoptical.com, rayban.com.
- ✓ Members can purchase contact lenses online and apply their in-network contact lenses benefits at www.contactsdirect.com.
- ✓ Discounts do not apply for benefits provided by other group benefit plans.

Life Insurance

Carrier:

Wisconsin Public Employers Group Life Insurance / Securian Financial

The District provides eligible employees with life insurance equal to 1x salary and you have the option to elect up to 3 additional units of life insurance coverage through the Wisconsin Public Employers Group Life Insurance Program for yourself as well as coverage for your eligible dependents if you:

- are under age 70;
- have not withdrawn WRS contributions following your most recent six months of employment; and
- apply within 30 days of your first eligibility. Or for Spouse and Dependent coverage only, you enroll when you initially have a spouse/domestic partner or dependent to insure, whichever event came first, the marriage/partnership OR a dependent.

You have an opportunity to enroll or to increase coverage by one level (1x earnings) if you apply within 30 days of one of the following status changes: Marriage, Birth, Adoption, Placement for adoption, or Award of legal guardianship of a dependent child. If you do not enroll for all available coverage when you are first eligible, you may apply for future coverage through Evidence of Insurability (ET-2305).

Type and Cost of Insurance

When figuring your cost on the WRS website, https://etf.wi.gov, use the LOCAL GOVERNMENT EMPLOYEE column as we are NOT a State employer.

The amount of insurance is determined by the salary for the previous calendar year (new employees will have their yearly salary estimated) rounded up to the next thousand. Eligible employees will be notified when the coverage is effective. In addition to the basic life insurance provided by the employer, the employee may increase the basic coverage by paying the specified premium for the additional unit. ECASD does NOT offer the Supplemental coverage, but you can purchase up to three units of Additional coverage.

WI Public Employers Group Life Insurance Monthly Employee Premium Rates Per $1,000 of Insurance		When an active employee reaches age 70 Monthly Employee Premium Rates Per $1,000 of Insurance	
Age	**Basic, Supplemental & Additional**	**Attained Age**	**Additional**
Under 30	$0.05	70*	$1.00
30-34	$0.06	71	$1.15
35-39	$0.07	72	$1.25
40-44	$0.08	73	$1.45
45-49	$0.12	74	$1.60
50-54	$0.22	75	$1.80
55-59	$0.39	76	$1.95
60-64	$0.49	77 and older	$2.06
65-69	$0.57		
*Basic coverage continues at a reduced level without further premiums.			

SPOUSE AND DEPENDENT coverage is available as follows:

- One unit costs $1.60 per month - the spouse would be covered for $10,000 and each dependent for $5,000.
- Two units cost $3.20 per month - the spouse would be covered for $20,000 and each dependent for $10,000.
- Enrollment for this insurance is on the same form as the Basic.

Short-Term and Long-Term Disability

Carrier:

National Insurance Services / Madison National Life

Eau Claire Area School District offers eligible employees the option to purchase Voluntary Short-Term Disability. Long-Term Disability insurance is paid 100% by the District through National Insurance Services of Wisconsin. **Employees must be employed in a .75 FTE or greater to be eligible.**

In the event that you become disabled due to a covered illness or injury, disability insurance would replace a portion of your income while you are out of work. Please refer to your Certificate of Coverage for additional coverage details, limitations, and exclusions.

Voluntary Short Term Disability Benefit Highlights	
Elimination Period (Waiting Period)	Begin 1st day of an accident and 4th day of sickness
Benefit Amount	66% up to $767 weekly max.
Benefit Duration	90 days
Pre-Existing Conditions	12/12*

Voluntary STD Benefit Amount Selection

Weekly Benefit cannot be more than 66-2/3% of annual salary divided by 52.

Listed to the right are the salary limits for the weekly benefit amounts available.

If you did not enroll in the STD plan during your initial new hire open enrollment you will be required to complete an Evidence of Insurability form and be approved before coverage would be effective.

Weekly Benefit	Rate Per Month
$147.00	$10.31
$175.00	$12.02
$224.00	$15.46
$273.00	$18.92
$301.00	$20.63
$357.00	$24.64
$420.00	$28.67
$462.00	$31.54
$504.00	$34.40
$580.00	$39.38
$667.00	$45.29
$767.00	$52.08

District Paid Long-Term Disability Benefit Highlights	
Elimination Period (Waiting Period)	90 days
Benefit Amount	90% of your monthly base salary up to the monthly max for your class.
Pre-Existing Conditions	None

*If you have a condition that existed, and you were treated for it within the 12 months before your coverage effective date, you may not be eligible for benefits for that condition during the 12 months following the coverage effective date.

Accident (Voluntary)

Carrier:

National Insurance Services / WISE Employee Benefits

Accident

Accidents can happen. And the financial impact can be significant.

WISE Accident Insurance helps make it easy with lump sum benefit payments for you to spend as you see fit. With WISE Accident Insurance, you'll have the comfort of knowing a benefit will be paid directly to you if you experience a covered injury. You can focus on your treatment and recovering from your injury knowing you'll have financial support to help cover unexpected expenses.

WISE Accident Insurance provides a range of benefits to help pay for Accident-related expenses such as:

- ✓ Ambulance transport and emergency room charges
- ✓ Diagnostic tests and scans
- ✓ Recovery related therapy

It can even help pay for non-health related, day-to-day living expenses like groceries, mortgage or rent, car payments, and childcare, while you recover.

Consider the Facts:

- ✓ According to the Centers for Disease Control, there were 38 million injury-related visits to the emergency room in the U.S. in 2020.
- ✓ In 2021, 62 million people – about 1 in 5 – sought health care for an injury.
- ✓ Approximately every 40 seconds someone in America has a heart attack.

Coverage Tier	Monthly Premium	Pay Period Premium
Employee Only	$9.82	$4.91
Employee + Spouse	$16.66	$8.33
Employee + Child(ren)	$22.49	$11.25
Family	$34.47	$17.24

See the Accident plan document for a summary of the benefits and features associated with Accident coverage by visiting the ECASD Staff Intranet > Payroll & Benefits or click on the following link, https://go.ecasd.us/PayrollBenefits

Critical Illness (Voluntary)

Carrier:

National Insurance Services / WISE Employee Benefits

Facing a critical illness is all too common. Research has shown that 75% of Americans over 40 will be diagnosed with a critical illness in their lifetime. While medical technologies and research have improved the chances of surviving many of these conditions, they can be expensive to fight and recover from. With Critical Illness Insurance, you can help protect your financial security so you can focus on your treatment and recovery.

WISE Critical Illness Insurance provides an affordable way to help you cover the day-to-day costs that can come with a Critical Illness. This coverage pays set amounts for a variety of covered diseases and conditions such as stroke, heart attack, cancer, organ failure, Multiple Sclerosis, Advanced Alzheimer's, and Advanced Parkinson's, among others.

WISE Critical Illness Insurance can help you by providing:

- ✓ Benefits that are paid in a lump sum directly to you when you are diagnosed with a covered condition.
- ✓ Valuable financial support to pay for uncovered costs, such as copays and experimental treatments, as well as day to day living expenses.
- ✓ Help to cover unexpected health costs, so you can focus your energy on treatment and recovery.

Elect a benefit level of $10,000 coverage or $20,000 coverage. See the per pay period premium rates in the table below.

Critical Illness Rates
Benefit Level - $10,000 or $20,000

$10,000 Benefit Amount - Pay Period Rate (2x per month)

Age	18-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-69
Employee	$1.53	$1.92	$2.57	$3.48	$5.13	$7.57	$11.13	$14.87	$23.77
Employee + Spouse	$2.65	$3.20	$4.12	$5.45	$7.96	$11.94	$18.02	$24.52	$39.60
Employee + Child(ren)	$2.72	$3.11	$3.75	$4.67	$6.31	$8.75	$12.32	$16.06	$24.95
Family	$4.13	$4.67	$5.59	$6.92	$9.44	$13.42	$19.49	$25.99	$41.07

$20,000 Benefit Amount - Pay Period Rate (2x per month)

Age	18-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-69
Employee	$2.40	$3.14	$4.38	$6.18	$9.42	$14.24	$21.32	$28.73	$46.39
Employee + Spouse	$4.02	$5.03	$6.78	$9.39	$14.28	$22.07	$34.08	$46.91	$76.74
Employee + Child(ren)	$4.23	$4.97	$6.21	$8.00	$11.25	$16.07	$23.15	$30.56	$48.22
Family	$6.30	$7.31	$9.05	$11.66	$16.55	$24.35	$36.36	$49.18	$79.02

Coverage for you and eligible family members is guaranteed without health questions or exams. For a list of the benefits and features associated with your coverage see the Critical Illness plan document by visiting the ECASD Staff Intranet > Payroll & Benefits or by clicking on the following link, https://go.ecasd.us/PayrollBenefits.

Value Added Benefits

Carrier:

National Insurance Services / Madison National Life

Identity Theft Protection Services

There is an identity theft victim every two seconds. If you are a victim, the IDX Identity Theft Recovery specialists will provide concierge-style service every step of the way. Their expertise will offer peace of mind and save valuable time during this stressful process.

Your dedicated recovery specialist will work with you until the identity is restored to pre-fraud status. Support may include:

- ✓ Assistance with investigation of the suspected identity theft
- ✓ Guidance through the recovery process
- ✓ Recovery for all 9 types of identity theft
- ✓ Advice from trained professionals in identity protection
- ✓ Single point-of-contact for victims
- ✓ Assistance with notifying law enforcement or local government agencies
- ✓ Limited Power of Attorney to work on the victim's behalf
- ✓ Documentation including fraud affidavit
- ✓ And much more

Contact us: https://app.idx.us/account-creation/NIS 855.205.6010 PIN ID: NIS

Student Loan Solutions

Horace Mann's Student Loan Solutions program offers education and assistance in student loan debt management as well as assistance to apply for federal loan forgiveness programs. This program will help employees get on a path toward a brighter financial future.

Is There a Cost to the Student Loan Solutions Program? No, there is no fee. The Student Loan Solutions program is complimentary to current Madison National Life Insurance Company, Inc. customers, all U.S. public school employees, and college graduates entering the field of education

Employee Benefits

- ✓ Expert assistance in helping to qualify and apply for loan forgiveness
- ✓ One-on-one financial consultations
- ✓ Ongoing support and guidance

Learn more and get started by visiting https://www.horacemann.com/student-loan-debt-help/signup/nis

For more information on Identity Theft protection Services and Student Loan Solutions available to employees, reach out to your Payroll and Benefits team.

Retirement Benefits

1. WISCONSIN RETIREMENT SYSTEM (WRS) a division of Employee Trust Funds (ETF)

The Wisconsin Retirement System (WRS) provides retirement (pension) benefits to public employees. ECASD employees meeting the eligibility requirements are automatically enrolled in WRS. The District matches each eligible employee's WRS contribution. The percentage is subject to change annually and is governed by Employee Trust Funds. The 2026 WRS contribution is 7.2%.

Eligibility criteria for WRS is based on employee group, hire date, expectation to work or actual hours worked and working 365 days per year (366 in leap year). The Payroll Department will determine eligibility for employees. Upon meeting eligibility, enrollment is mandatory.

2. 403(b) Retirement Plan

Invest in your future by taking advantage of our retirement plan options. Employees have access to 403(b) and 457 TSA (Tax Sheltered Annuity) options. More information is available by contacting your Payroll Department or by visiting our Staff Intranet > Payroll & Benefits.

3. Defined Contribution Plan

The ECASD Defined Contribution plan is an annual contribution into an HRA intended to assist in payment of Health and/or Dental insurance premiums after retirement.

All employees working less than full-time shall have their defined contribution prorated to correspond to their FTE. The amount deposited will reflect the employee's full-time equivalency on the date the contribution is made to the HRA account.

Employees working under LTE contracts will receive a defined contribution in the year they are working as an LTE. If the employee is not rehired the following year under an LTE or permanent contract, the defined contribution will be forfeited.



Retirement Benefits

DCP Retirement Plan Continued

TEACHERS

Teachers hired on or after 07/01/2008 and who retire from the District and are at least 56 years of age and have completed at least 15 years of local teaching/administering in the District, will receive a District contribution to an HRA account of $2,500 for each year of local teaching/administering (plus interest at the applicable federal rate (AFR) each June 30).

ADMINISTRATORS

Administrators hired on or after 07/01/2008 and who have completed five years of service to the District, will receive an annual District contribution to an HRA account of $5,000 for each of the first five years of employment at a maximum of $25,000 (plus interest at the applicable federal rate (AFR) each June 30).

NON-AFFILIATED EMPLOYEES

Non-Affiliated Employees hired on or after 07/01/2008 and who have completed five years of service to the District, will receive an annual District contribution to an HRA account of $3,000 for each of the first five years of employment at a maximum of $15,000 (plus interest at the applicable federal rate (AFR) each June 30).

BUILDINGS AND GROUNDS EMPLOYEES

Building and Grounds employees hired on or after 07/01/2010 and who have completed five years of service to the District, will receive an annual District contribution to an HRA account of $3,000 for each of the first five years of employment at a maximum of $15,000 (plus interest at the applicable federal rate (AFR) each June 30).

FOOD AND NUTRITION EMPLOYEES

Food and Nutrition employees hired on or after 07/01/2010 and who have completed five years of service to the District, will receive an annual District contribution to an HRA account of $3,000 for each of the first five years of employment at a maximum of $15,000 (plus interest at the applicable federal rate (AFR) each June 30).

CLASSIFIED EMPLOYEES

Classified Employees hired on or after 07/01/2012 and who have completed five years of service to the District, will receive an annual District contribution to an HRA account of $3,000 for each of the first five years of employment at a maximum of $15,000 (plus interest at the applicable federal rate (AFR) each June 30).

Contact Information

If you have questions about any of your benefits, please contact the Payroll and Benefits Department.

You may also contact the insurance carrier directly using the information below.

Eau Claire Area School District Payroll and Benefits:
askpayroll@ecasd.us

Benefit & Carrier	Group Policy #	Phone Number	Website
Achieve Health - Eau Claire	NA	715.229.5550	www.achievehealthnow.com/clinics/eau-claire-wi
Health Insurance Security Health Plan	502280 / 100931	844.696.4070	www.securityhealth.org
Dental Delta Dental of WI Inc.	98409	800.236.3712	www.deltadentalwi.com
Vision Delta Dental of WI Inc.	41863	844.848.7090	www.deltavisionwi.com
Flex Plan MidAmerica	N/A	855.329.0095	www.mymidamericajourney.com
Health Reimbursement Arrangement (HRA) MidAmerica	N/A	855.329.0095	www.mymidamericajourney.com
Short-Term & Long-Term Disability National Insurance Services	000033	800.627.3660	www.nisbenefits.com
Accident and Critical Illness Horace Mann | Wise Employee Benefits	NIS0060	800.537.4565	www.madisonlife.com
Bridge Plan Diversified Benefits Service	N/A	800.234.1229	https://www.dbsbenefits.com PIN is ECASD
Life Insurance WI Public Employers / Securian	N/A	877.533.5020	https://etf.wi.gov
403(b) TSACG	N/A	888.796.3786	https://www.tsacg.com/individual/plan-sponsor/wisconsin/eau-claire-area-school-district/
WRS ETF Retirement Benefit	5070-000	877.533.5020	https://etf.wi.gov/retirement/wrs-retirement-benefit
TSA (Tax Sheltered Annuity) DSE Financial | Jill Snyder		800.888.2461 262.646.9244	19 Crossroads Ct, Ste 101 Delafield WI 53018

For the most updated information please visit the ECASD Staff Intranet > Payroll & Benefits or click on the following link, https://go.ecasd.us/PayrollBenefits.