

Welcome

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

Open enrollment for January 1, 2027 - December 31, 2027 will be November 2nd – 16th, 2026.

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

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

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

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



What's New in 2027

SPASD is adding a new optional benefit, called the Family Reimbursement Account, that allows you to be reimbursed for medical and pharmacy claims through another employer's group health plan. The Guarantee Issue, for Employee Paid Short Term Disability is increasing from \$301/week to \$504/week. If you are currently enrolled in the STD and would like to increase your benefit, Open Enrollment is the time to do it!



2027 BENEFITS GUIDE

Click the link to download the complete guide: [2027 Benefits Guide](#)



Benefits

- [Medical](#)
- [Health Savings Account](#)
- [FRA](#)
- [Employee Wellness Clinic](#)
- [Dental](#)
- [Vision](#)
- [Additional Benefits](#)

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



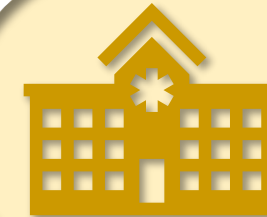
Medical



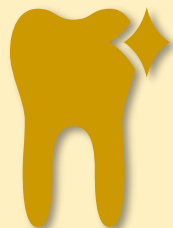
**Health
Savings
Account**



**Family
Reimbursement
Account (FRA)**



**Employee
Wellness
Clinic**



Dental



Vision



**Additional
Benefits**





Benefits

- **MEDICAL**
- [Health Savings Account](#)
- [FRA](#)
- [Employee Wellness Clinic](#)
- [Dental](#)
- [Vision](#)
- [Additional Benefits](#)

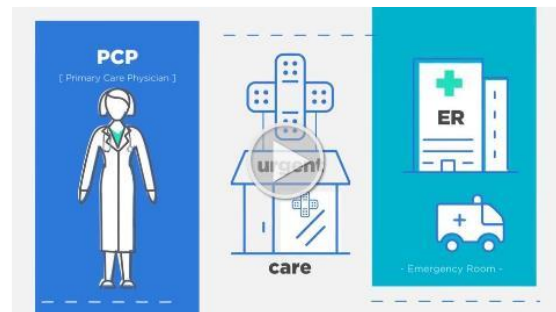
MEDICAL

Sun Prairie Area School District will continue to offer a competitive medical plan this year.

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

Please refer to the [2027 Benefits Guide](#) for complete plan details and exclusions.

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



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

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



Benefits

- [Medical](#)
- **Health Savings Account**
- [FRA](#)
- [Employee Wellness Clinic](#)
- [Dental](#)
- [Vision](#)
- [Additional Benefits](#)

Health Savings Accounts



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

The points below contain a brief explanation of HSA's as well as HSA eligibility. Please refer to the [2027 Benefits Guide](#) for complete details.

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

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

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

Sun Prairie Area School District will contribute, annually:

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



Benefits

- [Medical](#)
- [Health Savings Account](#)
- **FRA**
- [Employee Wellness Clinic](#)
- [Dental](#)
- [Vision](#)
- [Additional Benefits](#)

Family Reimbursement Account (FRA)

If you and your dependents are currently enrolled in the Sun Prairie Area School District Health plan and have access to other employer sponsored coverage (e.g. a spouse's or parent's employer plan), you may be eligible to enroll in the FRA. You and any covered dependents must waive the SPASD Health Plan and enroll in other employer sponsored coverage by January 1st, 2027.

How does it work?

You will typically pay for eligible medical or prescription expenses out-of-pocket first. You then submit a claim with documentation (like receipts or Explanation of Benefits statements) to Employee Benefits Corporation (EBC) for reimbursement from your FRA. Reimbursement will either be sent to you via check or directly deposited into an account of your choice.

The reimbursements for qualified medical and prescription drug expenses are tax-free.



Reimbursement of Out-of-Pocket Expenses

SPASD will pay 100%* of your in-network, covered medical and prescription deductibles, coinsurance, copays, and incurred through the other employer's health plan.

*IRS special rules to consider if alternative health plan is an HSA qualified high-deductible health plan (HDHP) - must meet HDHP minimum deductible under other plan before FRA begins reimbursement. For 2027, HDHP Minimum Deductible is \$1,750 Single / \$3,500 Family



Benefits

- [Medical](#)
- [HSA](#)
- [FRA](#)
- **Employee Wellness Clinic**
- [Dental](#)
- [Vision](#)
- [Additional Benefits](#)

Scheduling an Appointment

- [Click Here for Online Scheduling](#)
- Call the clinic directly: 608-834-6977 (MYSP)



Employee Wellness Clinic

Our Employee Wellness Clinic provides you and your eligible family members with top-quality, accessible, comprehensive, and affordable care. Our clinic is conveniently located onsite at 220 Kroncke Drive, Suite 31. Our Employee Wellness Clinic serves all regular part-time and full-time employees, their spouses, and their dependent children (ages 2 and up). Employees do not have to be enrolled in the District's health insurance plan in order to receive services at the clinic.

Services include the following:

- Preventative Care
- Health Care
- Minor Surgical Procedures
- Occupational Health
- [Onsite Medications](#)
- Disease Management
- Behavioral Health Coaching
- Healthy Lifestyle Coaching
- Care Navigation
- [VitalPath Cardiometabolic Program](#)

Cost of the Employee Wellness Clinic:

- Employees and Dependents enrolled in the SPASD Traditional HMO: \$0 Copay
- Employees and Dependents enrolled in the SPASD HDHP HMO and those not enrolled in the district's insurance plan: \$20 Copay
- Work-related injuries and Preventive Care: Always covered at \$0 Copay





Benefits

- [Medical](#)
- [Health Savings Account](#)
- [FRA](#)
- [Employee Wellness Clinic](#)
- **DENTAL**
- [Vision](#)
- [Additional Benefits](#)



DENTAL

Sun Prairie Area School District provides dental insurance to eligible employees and dependents. Please refer to the [2027 Benefits Guide](#) for plan details, limitations & exclusions.

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

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





Benefits

- [Medical](#)
- [Health Savings Account](#)
- [FRA](#)
- [Employee Wellness Clinic](#)
- [Dental](#)
- **VISION**
- [Additional Benefits](#)

VOLUNTARY MATERIALS ONLY VISION

Sun Prairie Area School District provides vision insurance to eligible employees and dependents. Please refer to the [2027 Benefits Guide](#) for plan details, limitations & exclusions.

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

	Network Benefits	Non-Network Reimbursement
Annual Exam	Not Included in this plan. District's health plans include coverage for a Routine Vision Exam.	
Lenses / Frames	Up to \$200 allowance, then 20% off balance	Up to \$100
Contact Lenses (covered in lieu of frames)		
Conventional	Up to \$200 allowance, then 15% off balance	Up to \$160
Disposable	\$200 Allowance	Up to \$160
Medically Necessary	Covered in Full	Up to \$200
Additional Discounts	• 20% off non-covered items • 40% off eyeglass purchases after your plan benefits have been fully used • 15% off conventional contact lenses after your plan benefits have been fully used • 15% off retail price of LASIK or PRK	
Important Notes	Allowances are based on Date of Service Allowances are Single-Use Allowance	



Benefits

- [Medical](#)
- [Health Savings Account](#)
- [FRA](#)
- [Employee Wellness Clinic](#)
- [Dental](#)
- [Vision](#)
- **ADDITIONAL BENEFITS**

Making Changes During the Year

In most cases, your benefit elections remain in effect until Dec 31, 2027. You are not able to make any plan changes unless you experience a qualifying event such as marriage, divorce, death, etc. All changes must be made **within 30 days** of the event. You will be required to provide written documentation of the event.

Reach out to your Benefits Team for more info.

ADDITIONAL BENEFITS

Basic Life and AD&D

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

Voluntary Life and AD&D

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

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

Flexible Spending Accounts (FSA)

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

2027 Maximum Annual Elections:

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

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

Short-Term and Long-Term Disability

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

- **Employee Paid Short-Term Disability:** Purchase a weekly benefit amount, not to exceed 66 2/3% of your annual salary divided by 52. Benefits begin the 8th day after an accident or illness and last for a maximum of 60 consecutive calendar days or until eligible to receive Long-Term Disability benefits, whichever comes first.
- **District Paid Long-Term Disability:** Benefits begin after 60 consecutive calendar days or after the conclusion of the Short-Term Disability Benefit. You will receive a percentage of your pre-disability income and the benefit you receive will be taxed.

Still Have Questions?

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



Resources

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

IMPORTANT CONTACTS

Benefit	Carrier	Website	Phone
Medical	Dean Health Plan, Inc	www.deancare.com	(800) 279-1301
Health Savings Account	Employee Benefits Corporation	www.ebcflex.com	(800) 346-2126
Family Reimbursement Account	Employee Benefits Corporation	www.ebcflex.com	(800) 346-2126
Employee Wellness Clinic	SSM Health at Work	https://www.sunprairieschools.org/district/wellness-clinic	(608) 834-6977
Dental	Delta Dental of Wisconsin	www.deltadentalwi.com	(800)236-3712
Vision	Delta Dental of Wisconsin	www.deltadentalwi.com	(844) 848-7090
Life and AD&D	National Insurance Services of Wisconsin, Inc	www.madisonlife.com	(800) 326-9601
Voluntary Life	National Insurance Services of Wisconsin, Inc	www.madisonlife.com	(800) 326-9601
Short/Long Term Disability	National Insurance Services of Wisconsin, Inc	www.madisonlife.com	(800) 326-9601
Flexible Spending	Employee Benefits Corporation	www.ebcflex.com	(800) 346-2126

If you still have questions or are unsure, reach out to your Benefits Team for more info:

benefits@sunprairieschools.org

Key Health Insurance Terms Explained

Insurance Terms Explained Video



Back

10

Next

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

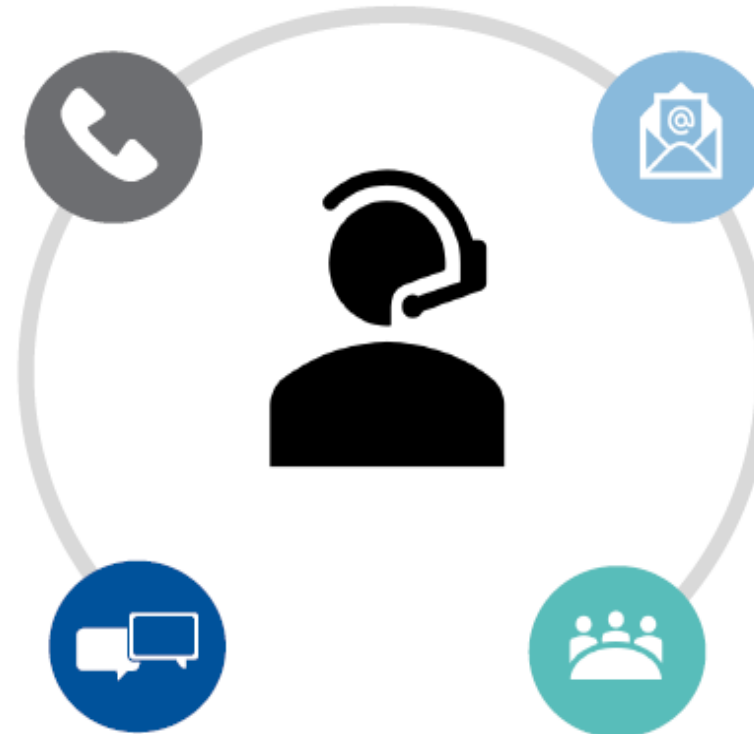
Resources

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

BENEFITS RESOURCE CENTER (BRC)

PHONE
Call Toll Free
855-874-0742

TEXT MESSAGE
Send a text to
855-874-0742



EMAIL
Reach out to
BRCCentral@usi.com

DISTRICT BENEFITS TEAM
The SPASD Benefits Team
can forward calls and
emails to the BRC.

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