Hudson School District



2026-2027 Employee Benefits Guide

Benefits Effective July 1, 2026 – June 30, 2027

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These buttons are interactive!
Click to jump to more information.

Eligibility

Who is Eligible?

- Eligibility for you and your dependents will vary based on benefits. Please review each corresponding page to confirm eligibility requirements.

Your dependents are eligible if they are:

- Your legal spouse
- Your child(ren)†** up to age 26 and your disabled children up to any age (pursuant to plan documents and state law, please see Human Resources for more information)

† Includes natural, step, legally adopted/or a child placed for adoption, or a child under your legal guardianship

**May include non-children dependents required to be covered under state law

Making Benefit Changes During the Plan Year

The benefit elections you make during your enrollment period will be in effect through the end of the plan year. If you have a "qualifying life event," you may make changes to certain benefits if you apply for the change and provide supporting documentation to Human Resources within 30 days of the event. Proof of life events is subject to approval. Please reach out to your employer for specific documentation to be submitted for a qualified life event during the benefit year. Changes are effective prospectively unless the event is for birth, adoption, or placement for adoption.

Qualifying Life Event		
Change in Marital Status	Change in Dependents	Change in Employment
• Marriage • Divorce • Death of your spouse	• Birth, adoption or placement for adoption of an eligible child (Retroactive to the date of the event) • Death of your covered dependent • Gain or loss of Medicare or Medicaid during the year	• Change in you or your spouse's work status that affects benefits eligibility • Your spouse's Open Enrollment differs from yours • Relocation if the move impacts eligibility for the plan

Your Coverage

A Note About Health Care Reform

If you choose to purchase individual coverage through the Marketplace, you should know that because Hudson School District's medical insurance meets specific ACA requirements, you may not be eligible to receive a federal subsidy. Additional information is available at www.healthcare.gov.



When Does Coverage Begin?

Benefits for new hires, unless explained otherwise, will become effective on the first day of employment.

If you do not enroll during your eligibility period, you may enroll at the next open enrollment period.

Termination of Coverage

If you or a covered dependent no longer meet the eligibility requirements or if your employment ceases, your benefits will end.

You are responsible for informing Human Resources within 30 days if any of your dependents become ineligible for benefits.

Benefits can be canceled due to:

- Open Enrollment
- Termination (voluntary or involuntary)
- Retirement
- Qualified Life Event

Enrollment

When Can I Enroll in Benefits?

You can enroll in benefits:

- Within 30 days of first becoming eligible for benefits
- During the annual Open Enrollment period
- During the plan year, if you experience a Qualifying Life Event

How Do I Enroll?

To enroll (or make changes) to your benefits, complete any necessary documents available through Human Resources.

Annual Open Enrollment

This is a once-a-year opportunity to review your benefit plan elections and make adjustments that meet the needs of you and your family. Changes will go into effect July 1.





Common Terms

Scan to view Glossary of Health Coverage and Medical Terms

Balance Billing
When a provider bills you for the balance remaining on the bill that your plan doesn't cover. This amount is the difference between the actual billed amount and the allowed amount. For example, if the provider's charge is $200 and the allowed amount is $110, the provider may bill you for the remaining $90. This happens most often when you see an out-of-network provider (non-preferred provider).

A network provider (preferred provider) may not balance bill you for covered services.

Coinsurance
Your share of the costs of a covered health care service, calculated as a percentage (for example, 20%) of the allowed amount for the service. You generally pay coinsurance plus any deductibles you owe.

Copayment

A fixed amount (for example, $15) you pay for a covered health care service, usually when you receive the service (sometimes called "copay"). The amount can vary by the type of covered health care service.

Deductible
An amount you could owe during a coverage period (usually one year) for covered health care services before your plan begins to pay.

Maximum Out-of-pocket Limit

The most each individual or family can be required to pay in cost sharing during the plan year for covered, in-network services.

ThriveTogether Collaborative Health Program

Built Better. For You. Backed by People Who Care.

Built Better

In 2025, a group of local employers joined together to build a better approach to care, quality, and cost for our people.

Did you know?

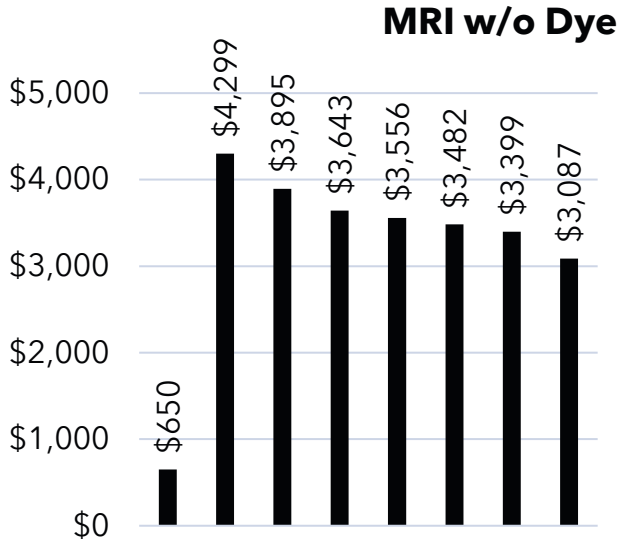
Different healthcare facilities can charge very different prices for the same services, regardless of the quality of the service provided?

The typical health insurance system does not incent providers for doing a great job – they pay based on negotiated rates on services – that's it!

Reducing the Financial Burden of Healthcare

Health care facilities often significantly mark up basic, routine, and low-value services to offset their operating costs.

By rethinking our approach to insurance and health care delivery, Hudson School District is implementing a model that is designed to lower financial barriers and deliver more meaningful and valuable health care to the people who use it..



Here is an example of the cost differences for the same service in the market.

Doing this better requires change.

The current health care system isn't designed around your needs, even if some parts feel familiar. Change can be uncomfortable and requires learning new ways of doing things, but the ThriveTogether Collaborative Health Program is built to support you through that transition.

Medical Cost of Coverage

Contributions are made from each paycheck toward the benefits below. These are automatically deducted from your gross pay before Federal Income and Social Security taxes are calculated. Since contributions are deducted before your pay is taxed, your taxes will be based on a lower gross pay, and you end up paying lower taxes on the same salary.

Health Care Program Contributions

	$1,000/$2,000 Medical Plan
Advocacy & Support Five Star Concierge FED*logic*	No Cost Paid for by Hudson School District
Second Surgical Opinion MDDirect	No Cost Paid for by Hudson School District
Medical & Prescription Drug Insurance Prairie States & 3rd Gen Rx	TOTAL RATES
Employee Only	$1,170.00
Employee + Family	$2,656.00
High-Value Provider Selection Incentive Program	Provided by Hudson School District
Primary Care and Urgent Health Care Hudson Physicians	$0
Virtual Urgent Care First Stop Health	No Cost Paid for by Hudson School District

Advocacy and Support

You're Not Alone

Navigating healthcare can be overwhelming – but with ThriveTogether, you have real people by your side. Whether you have questions about a medical bill, need help finding a high-quality provider, or want guidance on complex issues like Social Security, Medicare, or leave policies, support is just a call away.

Our **FiveStar Concierge team at Prairie States** is your front-line resource – ready to assist with everyday questions about your health plan, explain your benefits, help you compare costs, or schedule appointments. When your situation requires specialized guidance, **FED*logic*** is here to step in with expert support around government programs and life transitions.

This dual-layered support ensures you always have someone in your corner – not just to answer questions, but to advocate for your wellbeing.

FiveStar Concierge

- Finding a high-value provider who specializes in your situation and has top-tier outcomes
- Reviewing health claims
- Understanding your eligibility
- Medical coverage and benefits
- Connection to support
- Pre-certification requirements
- Website assistance
- Connecting to preventive services
- Connection to in-house nurses



Our **FiveStar Health concierge service** is your single point of contact to answer healthcare questions, simplify communication, and ensure you get the most out of your benefits plan.

FED*logic*

- Personalize assistance while you face challenging situations like terminal illness, premature birth, disability, and more.
- Unlimited education and advocacy for all federal and state programs.
- Medicaid
- Social Security Disability
- Social Security Retirement
- State Specific Benefits
- Alternative Healthcare Options
- Survivors Benefits (Widow & Child)
- Premature Baby Birth
- ESRD (Dialysis)
- ALS (Lou Gehrig's Disease)
- Terminal Illness
- Cancer
- Supplemental Security Income (SSI)
- Veteran's Benefits
- Tribal Benefits
- Catastrophic Claims

Medical Overview

We offer one medical plan through Prairie States with the following features:

- Deductibles and out-of-pocket maximums accumulate July 1, 2026 through June 30, 2027
- Includes prescription drug coverage
- Please refer to the Summary Plan Description (SPD) and Summary of Benefits and Coverage (SBC) for information regarding specific benefit levels, exclusions and limitations for all policies

SPINE or ORTHOPEDIC SURGERY SECOND SURGICAL OPINION REQUIRED

Your medical plan requires **(and pays for)** a Second Surgical Opinion to help you evaluate your options when orthopedic or spinal surgery has been recommended for you.

By including this in the plan, it gives you the opportunity to step back and have a second provider review your situation and offer a recommended treatment. This puts you in the driver's seat of your care, you choose which treatment plan you follow!

Call Prairie States at 855-815-7020 for help in obtaining your *free* Second Surgical Opinion through MD Direct.

Medical Provider Finder

To search for in-network medical providers:

Log on:

Find Care - The Alliance

Network: The Alliance Comprehensive Network with Preferred Value Providers

Log on:
https://providerlocator.firsthealth.com/
Network: First Health

Prairie States' FiveStar Health is available for support finding an in-network (best-in-class) provider is to call the Prairie States FiveStar Health at 855-815-7020.

Access care from your home through Telehealth Services.
Log onto app.firststophealth.com/

If you do not complete the Second Surgical Opinion process, your orthopedic or spinal surgery will not be covered by the plan.

Medical

This is intended to be a brief summary of your medical plan benefits offered to you. For details and limitations, please refer to your summary of benefits for specific requirements regarding pre-authorizations and coverage limits.

	$1,000/$2,000 Medical Plan
You Pay In-Network	Primary Care In-Network Arrangement (Individual / Family)
Deductible	$1,000 / $2,000
Out-of-Pocket Maximums (OOPM)	$1,500 / $3,000 Medical $6,100 / $12,200 Pharmacy
Coinsurance/Copays	
Preventive Care ***Preventive care at Hudson Physicians is always covered at 100%.***	Preventive Care that is coded by your provider as preventive(vs. diagnostic) is covered at 100%. For age/gender covered preventive care screenings, click here.
First Stop Health Urgent Care	$0
Primary Care / Office Visit	***Hudson Physicians – No cost! (deductible does not apply)*** Network provider - Deductible, then $0
Urgent Care	***Hudson Physicians – No cost! (deductible does not apply)*** Network provider - Deductible, then $0
Emergency Room	$300 copay
Imaging Services	***Hudson Physicians – No cost! (deductible does not apply)*** Network provider - Deductible, then $0
Pharmacy Retail Rx (only 30-day supply shown)	
Pharmacy Out-of-Pocket Maximum	$6,100 / $12,200
Generic Formulary	$15 copay
Preferred Brand	$35 copay
Non-Preferred Brand	$55 copay
Specialty (Tier 4)	Not to exceed $150 copay GLP-1s for weight loss $100 copay through Hudson Physicians only
Creditable Drug Coverage?	Yes

Direct Primary Care

HudsonPhysicians Direct

For Hudson School District Employees & Families

Effective July 1, 2026

Hudson School District has partnered with Hudson Physicians to provide Direct Primary Care access for employees and their families who are enrolled in the district health insurance plan.

What This Means for You

- No out-of-pocket cost for covered services
- District-funded benefit for employees and eligible family members
- Convenient access to care in Hudson, New Richmond, and Stillwater

Covered Services Included

Medical & Professional Care

- Primary care, acute illness & injury care
- Chronic disease management
- Preventive care & annual physicals
- Minor office procedures
- Family Medicine, Paediatrics, OB/GYN, Sports Medicine, Podiatry
- General Surgery, Urgent Care, nurse-provided services
- Telemedicine available

Clinic Hours

- Mon–Thurs: 7:30 AM – 7:00 PM
- Friday: 7:30 AM – 5:00 PM
- Saturday: 8:00 AM – 2:00 PM
- *Urgent Care:* 9:00 AM – 9:00 PM, 365 days/year

Lab Services

- Over 200 labs
- Common labs: blood sugar/A1c, lipid panel, thyroid, CBC, metabolic panel, PSA, pregnancy tests, and more
- Lab-only appointments available
- Labs may be ordered by Hudson Physicians or outside specialists

Direct Primary Care Cont.

HudsonPhysicians Direct

Imaging Services

Included when ordered by a provider:

- X-ray (Hudson, New Richmond, Stillwater)
- MRI, CT, Ultrasound, Mammogram, Dexa Scan (Hudson)

Medications

- ~100 common acute and chronic medications stocked
- Available for immediate pickup after appointments
- Medical weight-loss program including medication options if appropriate, GLP-1s have a $100 copay

NOTE: *All prescriptions must be prescribed by a Hudson Physician's provider*

Getting Started

- Establish a Primary Care Provider (PCP)
- View providers: www.hudsonphysicians.com
- Scheduling: 715-531-6800
- Enroll in Hudson Physicians Patient Portal – IQ Health
  - Two-way messaging with your care team
  - Access to medical records
  - Online appointment scheduling

Wellness incentive

Regular primary care is an important part of staying healthy and making informed health care choices. To kick off this new partnership, the District and Hudson Physicians are offering the following wellness incentive:

- $100 gift card for each eligible employee and covered spouse
- Earned after completing an annual physical with Hudson Physicians
- Physical must be completed between July 1, 2026, and December 31, 2026

Questions or support regarding this program

Email: HPDirect@hudsonphysicians.com

Phone: 715-531-6828

Hudson Physicians Direct Account Manager: Abou Doumbouya

Hudson Physicians Direct Sales Manager: Nathan Feiner

Prescription Drugs

Get the Most from Your Prescription Coverage.

When you enroll in a medical plan, you receive comprehensive prescription drug coverage through 3rd Gen Rx.

3rd Gen Rx pharmacy supports members by helping them find the most cost-effective and clinically appropriate medications. It's very important for members to engage with 3rd Gen Rx if they reach out because their goal is to help members save money and ensure they're getting the safest, most effective medications. By responding, members can learn about lower-cost alternatives, avoid unnecessary out-of-pocket expenses, and receive personalized support that can improve their overall health and medication outcomes.

Important Pharmacy Coverage Details:

- If you take a maintenance medication, you can save money by enrolling in mail order Rx; to get started, email, call or text 3rd Gen Rx at **atp@3rdgenrx.com** or 833-233-1818 (not all medications can be filled via mail order)
- Specialty medications must be filled at the approved 3rd Gen Rx program; email, call or text 3rd Gen Rx at **atp@3rdgenrx.com** or 833-233-1818
- Ask your doctor if it is appropriate to use a generic drug rather than a brand name
- Compare pharmacies for the best price
- Prescription Management may apply; such as prior authorization, step therapy, and quantity limits

For the most accurate information regarding covered/non-covered medications, please reach out to 3rd Gen Rx by emailing them at **atp@3rdgenrx.com** or call/text 833-233-1818.

PRO TIP! Hudson Physicians has a limited formulary where you can receive some medications no cost!

Virtual Urgent Care

24/7 care when you need it.

Get convenient care for your health – all via phone or video.

Hudson School District provides First Stop Health Virtual Urgent Care to medical-enrolled employees and their immediate family members for FREE.

On-demand doctor visits

Getting the care you need shouldn't be a pain. Board-certified doctors are available 24/7 via phone or video!

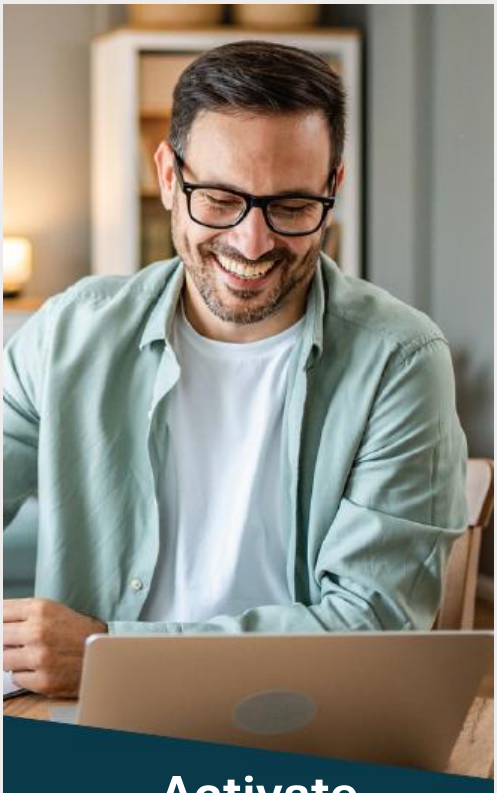
Diagnosis & treatment

Get immediate support, including prescriptions when appropriate* for:

- Sore Throat
- Cough
- Sinus Issues
- Skin Rash
- UTI
- Rx Refill*
- Pink Eye
- Fever
- Earache
- Cold & Flu
- Medical Questions
- And more!

Firststophealth.com
888-691-7867

First Stop Health



Activate your account starting 7/1/2026!

Use the last 4 digits of your SSN to claim your account!

firstetophealth.com | 888-691-7867

Second Surgical Opinion

Your personal Musculoskeletal specialist physician.

MD Direct allows you to skip the line and get straight to the expert and formulate a medical plan to **ACCELERATE YOUR POSITIVE OUTCOME.**

MUSCULOSKELETAL DISORDERS (MSD) IMPACT YOUR DAY TO DAY MORE THAN ANY OTHER CONDITION



MOST COMMON REPORTED (AND HIGHEST COST) MEDICAL CONDITION IS MSD

DON'T USE YOUR VACATION TIME ON DOCTORS VISITS!

50% OF 3+ DAYS OFF FROM WORK ARE DUE TO MSD

MDDIRECT'S PRIORITY IS GETTING YOU HEALTHY AS FAST AS POSSIBLE

THE VIP PHONE (OR TELEMEDICINE) LINE CONNECTS YOU:

(855) 815-7020

ONE OF YOUR VIP SURGEONS:
Board-Certified Orthopedic Surgeon
Mayo-Trained Past President of Arthroscopy

RECOMMENDATION FROM SURGEON

Better Outcomes

As part of your medical care, no cost to you as the member!
(THANKS TO HUDSON SCHOOL DISTRICT)

*4 Visits vs. 8 Visits

MD Direct | **Traditional**

***33% LESS SURGERY**

***69% LESS COMPLICATIONS**

How To Reach MD Direct:

Call: (855) 815-7020

Clickable QR Code →

Your Wellness Is Important To Us

Hudson School District's strength and success depends on you, and your health is important to us. The everyday choices we make can help us live healthier, happier and more fulfilling lives – both at work and at home. That's why we offer you an opportunity to participate in the Wellness Benefit Program.

The Wellness Benefit Program focuses on health awareness and provides you with tools and resources to learn more about healthy living.

Participation in the program is voluntary and all aspects of the program are completely confidential.



2026 INCENTIVE PROGRAM

Employees (and their spouse) who are enrolled in the medical plan and complete an Annual Physical/Health Review at **Hudson Physicians** between **July 1, 2026 – December 31, 2026** are eligible to receive a $100 gift card.

ThriveTogether is designed to work differently – putting CARE and HEALTH first. This incentive is one way the District is encouraging (and paying for) early, preventive engagement with care.

Flexible Spending Accounts (FSA)

All employees working 30+ hours per week are eligible for this benefit.
New hire's coverage starts on the first day of the month following date of employment.

Flexible Spending Account administration is offered through EBC (Employee Benefits Corporation)

An FSA (or flexible spending account) allows you to set aside money annually to cover the cost of qualified medical expenses. It's a lot like a savings account but used for qualified health-related costs. FSAs work on an annual plan year basis and are funded through regular payroll deductions on a pre-tax basis.

	Healthcare FSA	Dependent Care FSA
IRS Contribution Limits	$3,400/year	$7,500/annually $3,750 if married and filing separately

Healthcare FSA

- Use for medical, dental and vision expenses
- Healthcare FSA funds are available in full on day one
- The plan will allow a "grace period," allowing you to incur expenses until September 15

Dependent Care FSA

- Use to pay for costs of dependent care for:
  - Children under age 13
  - Older dependents, including children, spouses and parents who are physically or mentally unable to care for themselves and that live with you more than ½ of the year
- Dependent Care FSA funds are contributed to your account as they are taken from your paycheck
- Eligible expenses include daycare, before-school and after-school care, babysitters and elder daycare
- Kindergarten or higher education expenses do not qualify



Dental

Certified teachers working .53 FTE or greater and all other employees working 30+ hours per week are eligible for this benefit. New hire's coverage starts on first day of employment.

Dental insurance is offered through Delta Dental of WI. Your choice of dentists can determine the cost savings you receive.

You will pay less for in-network services. To search for a dentist in Delta's PPO or Premier network, visit www.deltadentalwi.com/s/find-a-provider. Search under "PPO and Premier networks".

For out-of-network providers, Delta Dental of WI will pay claims based on reasonable and customary (R&C) charges. You are responsible for paying the balance of the bill. Please refer to plan summary for out-of-network benefits, subject to balance billing, and limitations.

	PPO Network *Best discounts offering the most savings*	**Premier Network or Out-of-Network** *Lower discounts offering some savings*
Benefit Maximum Per Person		
Plan Year Annual Max	$2,000	
Orthodontia Lifetime Max	$1,500	
Deductible (applies only to Basic & Major Services)		
Individual	$25	$25
Family	$75	$75
Benefit	You Pay	You Pay
Preventive Services	0%	0%
Basic Services	20%	20%
Major Services	50%	50%
Orthodontia (to age 26)	50% not to exceed $1,500	50% not to exceed $1,500

	TOTAL RATES	DISTRICT MONTHLY CONTRIBUTION	1.0 FTE MONTHLY CONTRIBUTION*
Single	$37.80	$37.80	$0.00
Family	$105.68	$105.68	$0.00

*Benefits based on Employee Handbook

Evidence-Based Integrated Care Plan: This enhancement provides additional benefits for persons with medical conditions that have oral-health implications. Conditions include: diabetes, pregnancy, specific heart conditions, kidney failure or dialysis, cancer treatment, and periodontal disease. Members must self-enroll in the EBICP by calling 800-236-3712

Vision

Certified teachers working .53 FTE or greater and all other employees working 30+ hours per week are eligible for this benefit. New hire's coverage starts on first day of employment.

Routine eye exams are important for maintaining good vision and can also provide early warning of other health conditions. The EyeMed vision plan provides coverage for exams, glasses and contact lenses, as shown below.

In-network coverage is provided when you use Insight Network providers. To find a provider within the Insight Network please visit www.eyedoclocator.eyemedvisioncare.com/member. Refer to plan summary for out-of-network benefits and limitations.

Here is what you'll pay in-network:

Insight Network	
Based on plan year 7/1-6/30	In-Network
Eye Exam *Once every plan year*	$10 Copay or $0 Copay when using a Plus Provider
Lenses **Single, Lined Bifocal, Lined Trifocal, Lenticular** *Once every plan year*	$25 Copay
Frames *Once every 2 plan years*	$0 Copay Allowance up to $150; then 20% off balance or Additional $50 allowance when using a Plus Provider
Contacts *Elective, instead of glasses* *Once every plan year*	***Conventional:*** $0 Copay, Allowance up to $200; then 15% off balance Additional $50 allowance when using a Plus Provider ***Disposable:*** $0 Copay, Allowance up to $200; then 100% off balance Additional $50 allowance when using a Plus Provider ***Medically Necessary:*** $0 Copay, covered in full

	TOTAL RATES	DISTRICT MONTHLY CONTRIBUTION	1.0 FTE MONTHLY CONTRIBUTION*
Employee Only	$7.50	$0.00	$7.50
Employee + Spouse	$14.25	$0.00	$14.25
Employee + Child(ren)	$15.00	$0.00	$15.00
Family	$22.05	$0.00	$22.05

*Benefits based on Employee Handbook

Life Insurance*

All permanent employees working 880 hours or more per year are eligible for these benefits. Enrollment in benefit begins on the first of the month following 30 days of employment.

Basic Life Insurance

The District offers Basic Life Insurance coverage to benefit eligible employees.

Eligible employees share the cost of Basic Life Insurance with Hudson School District. Your benefit coverage will be dependent upon your job position. For benefit details, please refer to your employee handbook. If you would like to purchase a benefit exceeding your Basic Life Insurance coverage, you are able to do so through ETF. The employee is responsible for 100% of Voluntary Life Insurance premium purchased.

According to federal law, only the first $50,000 of employer-paid life insurance is not taxable. Premium paid by Hudson School District for coverage levels over $50,000 will be taxable to you and will be included on your year-end W-2 statement.

What is Life Insurance?

- A lump sum payment distributed to beneficiaries upon death of the insured or insureds
- Reassurance that your loved ones would be financially secure if you passed away unexpectedly
- Ability to assist with funeral costs – the average funeral cost is $10,000



Reminder! Update your Beneficiaries!

Plan for your expected and unexpected life changes by ensuring you and your family are protected. Update your beneficiaries now and keep them current each year.

Disability

Employees working 20+ hours per week and Custodians working 1.0 FTE are eligible for Voluntary Short-Term Disability. Certified Staff working 20+ hours per week, Custodians working 1.0 FTE, and all other employees working 16.5+ hours per week are eligible for Long-Term Disability. Enrollment in benefit begins on the first day of employment.

Madison National Life (NIS) administers our Disability insurance benefit plans. Eligible employees may choose to enroll in Short-Term Disability (STD), if you choose to enroll, you will pay the full cost of this benefit with post-tax payroll deductions, so your benefit while out on Disability will not be taxed. If you do not enroll in STD within 30 days of your date of hire and wish to purchase coverage in the future, ALL amounts elected will be subject to EOI requirements and could be either approved or declined by the carrier.

Hudson School District provides Long-Term Disability to you at no cost, your benefits while out on Disability will be taxable.

Voluntary Short-Term Disability

Short-Term Disability (STD) benefits are payable when you are unable to work due to an injury or illness unrelated to work.

When do the benefits start?
1st day of accident or 4th day of illness

(Benefit duration is reduced by the initial disability waiting period (before benefits begin)

How much would the benefit pay?
66 2/3% of your weekly salary with various benefit amounts to elect from

Are there any pre-existing exclusions?
12 prior / 12 exclusion

How long will the benefit pay?
60 consecutive calendar days

Long-Term Disability

Long-Term Disability (LTD) benefits are provided as income protection in the event you become disabled for an extended period. Proof of disability is required.

When do the benefits start?
After 60 days of qualified disability

(This plan will begin to pay after the Short-Term Disability benefits end, if elected.)

How much would the benefit pay?
90% of basic monthly earnings up to $13,500

Are there any pre-existing exclusions?
No

How long will the benefit pay?
To age 65; reduced duration after age 61

A pre-existing condition is any accident or illness for which you have received advice or treatment in the months prior to your coverage effective date and will be excluded from this benefit for the month exclusion period listed.

STD benefits integrate with state mandated disability plans. Maternity claims fall under this policy.

Long-Term Disability has an "age reduction schedule". If you are 60 years old or older, please see the plan certificate for the age reduction schedule & to understand how it will impact your benefit amount.

Retirement Savings Programs*

Employee Trust Fund (ETF)

A retirement benefit is available to vested WRS employees after you terminate employment and have reached age 55. The District and you will each contribute 7.2% of your gross income to the Wisconsin Retirement System (WRS) annually. Contributions will be vested after 5 years of creditable service. See chart below for participation standards.

The money taken from your paycheck (a contribution) goes into a fund to gain interest for retirement. This money is called an asset in investment terms. The assets are invested in two separate funds: The Core Trust Fund and the Variable Trust Fund. The State of Wisconsin Investment Board (SWIB) handles investing the assets of the WRS.

Core Trust Fund - Unless you elect to participate in the Variable Trust Fund, 100% of your contributions will be deposited in the Core fund. The Core Trust Fund is a low-risk account, providing a stable rate of return each year.

Variable Trust Fund – If you elect this option, 50% of the funds contributed by you and the District will be placed in a variable rate (primarily in common stocks). The Variable Trust Fund is a higher risk account with the chance of greater returns over the life of the investment in the fund. Those participating must be prepared for the possibility that poor stock market performance could result in investment losses. You can only enroll once and opt out once.

WRS Participation Standards:

Initially employed before 7/1/2011	Initially employed on or after 7/1/2011
Must be expected to work • At least 1/3 of full time • For at least one year	Must be expected to work • At least 2/3 of full time • For at least one year
440 hours Teachers and non-teaching employees of school districts	**880 hours** Teachers and non-teaching employees of school districts

For more information, please visit **etf.wi.gov**

Deferred Compensation Program

Deferred compensation programs allow eligible employees to save and invest before-tax and/org after-tax (Roth) dollars through voluntary paycheck contributions, supplementing any existing retirement/pension benefits. These options are similar to a 401(k) plan offered in the private sector. Employees are eligible to participate in a 457 and/or 403(b). Both programs are administered by a 3rd party administrator.

457
Administered by Wisconsin Deferred Compensation Program (WDC)
Visit www.wdc457.org for more information.

403(b)
Administered by TSA Consulting Group, Inc. (TSACG)
Visit www.tsacg.com/individual/plan-sponsor/wisconsin/school-district-of-hudson for more information.

Employee Assistance Program (EAP)

All employees and their household members are eligible for this benefit. Enrollment in benefit begins on the first day of employment.

The EAP can provide you and your family and household members with information and assistance on a wide range of topics and issues including work stress, debt problems, family issues, relationship worries, parenting challenges, anxiety, grief and much more.

Offered through Family Means & National Insurance Services (NIS), the Employee Assistance Program (EAP) is provided at no cost to you. Counselors are available for support by phone 24 hours a day, seven days a week.

Counselors can talk to you about anything going on in your life, including:

- Family & Relationships
- Work
- Money
- Grief
- Legal Services
- Identity Theft Recovery
- Anxiety, Depression
- Health
- Everyday Life



Claimant Assist (through National Insurance Services (NIS) only):

NIS's Claimant Assist program offers special services to Long-Term Disability claimants or Life Insurance beneficiaries at no charge. If you have Disability insurance coverage through NIS, our Long-Term Disability Claimant Services are available to guide and counsel claimants and their immediate family members. If you have Life insurance coverage through NIS, our Beneficiary Services Program provides counseling and assistance to beneficiaries when faced with the challenge of coping with loss

FamilyMeans

Receive up to 3 counseling sessions per issue, per year at *NO* cost to you.

Call 1-800-327-3203 or 651-439-4840

National Insurance Services (NIS)

www.niseap.com | Login: NISEAP | Password: EAP

EAP: 866-451-5465 | Claimant Assist: 866-472-2734

Discounts & Savings

Welcome to your discount marketplace provided at no cost by Hudson School District!

BenefitHub

A platform with exclusive discounts in **every category** you can think of!

- $0 Cost to you
- Find exclusive discounts on all the brands you love
- Find big savings at any time, wherever you are
- Access thousands of discounts and Cash Back offers on travel, electronics, events, and more, whether you're at home or on the road





How to Access

1. Go to **sdhudson.benefithub.com** or download the app through the Google Play Store/Apple App Store by searching for Benefit Hub.
2. Log in or complete the registration ***(first time registration MUST be done via the website and not through the app)*** by entering your name and email address.

GET IT ON Google Play | Download on the App Store

Questions regarding your registration, please call **866.664.4621** or email customercare@benefithub.com

Contact Information

Benefit	Partner	Website / Phone
Advocacy & Support	5-Star Concierge FED*logic*	855-815-7020 877-837-4196
Medical	Prairie States 5-Star Concierge	prairieontheweb.com 855-815-7020
Prescription	3rd Gen Rx	3rdgenrx.com atp@3rdgenrx.com 833-233-1818
Preferred Primary Care Clinic	Hudson Physicians	Hudson, New Richmond and Stillwater locations
Virtual Urgent Care	First Stop Health	firststophealth.com 888-691-7867
Second Surgical Opinion	MDDirect	855-815-7020
Flexible Spending Accounts (FSA)	Employee Benefit Corporation (EBC)	ebcflex.com 800-346-2126
Dental Group #: 97113	Delta Dental of WI	www.deltadental.com Delta Dental Mobile App 800-236-3712
Vision Group #: 1060371	EyeMed	www.eyemed.com 866-800-5457
Life	Employee Trust Fund (ETF)	etf.wi.gov 877-533-5020
Disability (Short-Term & Long-Term) Group #: 016148	Madison Life Insurance Co. (NIS)	www.madisonlife.com 800-356-9601
Employee Assistance Program (EAP)	FamilyMeans	www.familymeans.org 800-327-3203 or 651-439-4840
Employee Assistance Program (EAP)	National Insurance Services (NIS)	www.niseap.com **EAP:** 866-451-5465 **Claimant Assist:** 866-472-2734

Contact Information

Benefit	Partner	Website / Phone
Wisconsin Retirement System (WRS)	Employee Trust Fund (ETF)	etf.wi.gov 877-533-5020
403(b)	TSA Consulting Group, Inc. (TSACG)	www.tsacg.com/individual/plan-sponsor/wisconsin/school-district-of-hudson 888-796-3786
457	Wisconsin Deferred Compensation (WDC)	wdc457.org 877-457-9327
	District Contacts	
Lori Williquett	Benefits Specialist	williqlj@hudsonraiders.org 715-377-3704 ext. 8037
Dave Gerberding	Assistant Director of Finance	gerberdingdave@hudsonraiders.org 715-377-3704 ext. 8032

Benefit Counselors

Alera Group is pleased to offer an extra level of care and customer service as part of your benefits package!

The Benefit Counselor team is your resource for assistance with benefit questions and more!

When do I call a Benefit Counselor?

- Support making benefit choices
- Understanding how your benefits work
- Locating in-network medical providers
- Understanding carrier Explanation of Benefit (EOB) statements
- Assistance with resolving insurance claims
- Assistance with connecting with your insurance carrier
- Assistance with qualifying life events



Benefit Counselors are here to support you.

Call or submit a question today!

833-488-1245
Hablamos Español

Contact the Benefit Counselor team:

Monday - Friday, 7:00 AM – 5:00 PM CST

Submit a question here

ALERAGROUP



Transition Program

Here for you during times of transition.

- Marketplace Health insurance
- Short Term Medical insurance
- Medicare plans
- Life and Disability insurance
- Dental and Vision insurance
- Travel insurance
- Retirement Plan options
- Financial Planning
- Final Expense insurance
- Long Term Care insurance

Call **800-334-9252** or email **insurance@aleragroup.com** and our team will help guide you to the best solution for your personal situation.



Investment advisory services offered through Alera Investment Advisors, LLC. Securities offered through **Osaic Wealth, Inc.** member FINRA/SIPC. **Osaic Wealth** is separately owned and other entities and/or marketing names, products or services referenced here are independent of **Osaic Wealth.**

**We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

Benefits Effective July 2026 – June 2027

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