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# SDMA Employee Benefits

— 2019 Health Insurance Renewal —  
and more

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# Health Insurance- 2019 Renewal

Plan year runs from January 1 until December 31

All eligible employees need to make a 2019 election by November 20, 2018

No premium increase on January 1; possible increase on July 1

Total annual premium costs

- Annual family premium = \$25,920
- Annual single premium = \$9,024

\*The district's share for full-time employees is 87.5%, employee's share is 12.5%. Part-time employee's share is prorated based on employee FTE (but must be at least 30 hours/week).

Same provider and general plan design (Medica ACO, optional passport)

# Health Insurance- 2019 Renewal (continued)

ACO and network providers can be found on MyMedica.com or by calling the phone number on the back of your insurance card

In-network deductibles remaining at \$500 per person/\$1500 family;  
out-of-network remaining at \$1000/\$3000

Out-of-pocket max for deductibles and coinsurance: In-network remaining at \$2500 per person/\$5000 family; out-of-network remaining at \$5000/\$10,000

Supplemental passport buy-up option will continue with a 10% premium surcharge

# Prescription Plan

Three-tiered prescription plan copays remaining at \$15/\$40/\$70

May want to check with doctor or pharmacist to see if there is a less expensive option for prescriptions

A few generic drugs may actually be more expensive than their brand name counterpart

Participants might be able to save money by asking for a 90 day script (only two co-pays applied)

# Urgent and Emergency Care

Urgent care is often more expensive than regular care, and emergency care is usually much more expensive than urgent care.

If urgent or emergency care is “coded” by the provider as such (broken leg, severe symptoms that cannot wait for an appointment, etc.) service will be considered to be in network even if out of the ACO area.

Even though emergency service might be coded as in network, it is likely that the cost of those services and the applicable deductible and coinsurance will be significantly higher than regular care.

TELEDOC (1-800-DOC-CONSULT) might be useful for reducing costs in some situations (group members only).

# Healthcare Resources

**My Medica-** ([www.mymedica.com](http://www.mymedica.com))- A lot of information and an opportunity to [earn rewards](#)- start by earning a \$20 gift card for completing a health profile.

**Teledoc-** (1-800-DOC-CONSULT)- An excellent way to control healthcare expenses.....available at no cost to group members! Full access to speak with a doctor to get medical advice, a diagnosis, a treatment plan, and in some cases even a prescription.

**Pedometer Program-** ([VirginPulse Healthmiles](#))- Earn up to \$500 per year in rewards by participating in the district sponsored pedometer program.

# Pedometer Program

Available to all school district employees, spouses, and dependents over 18

Enrollment is open at the beginning of each month

The program costs \$10/month through a payroll deduction

Employees can earn up to \$500/year (net \$380/year) for engaging in various activities linked to a healthy lifestyle

Multiple devices such as pedometers, fitbits, and smart phones can be used to track activities

Contact Jamie Krista for more information

# Employee Assistance Program (EAP)

VITAL WorkLife, Inc.- [www.vitalworklife.com](http://www.vitalworklife.com)

Need help immediately- 1-800-383-1908

All staff in the SDMA are eligible to utilize the EAP

Unlimited telephone consultations, face-to-face counseling, web resources

EAP posters are located at each site, see more information on the [district website](#), or email Samantha Hoyt for more information

# Flex Plan

Employee Benefits Corporation BestFlex Plan- [www.ebcflex.com](http://www.ebcflex.com)

Set aside pretax dollars for healthcare\* and daycare expenses

\*Deductibles, copays, coinsurance, vision, dental/ortho, etc.

2019 Enrollment Window- November 1-20, 2018

Health Care FSA Max: \$2650

Dependent Care FSA Max: \$5000

Employees planning to retire should contact Julie Harmer about modified flex plan payroll deductions.

# Dental Insurance

Employees currently enrolled in the district dental group plan will be automatically re-enrolled.

Open enrollment for eligible employees to add dental coverage for 2019 is November 1-20, 2018.

Impacted wisdom teeth are covered by the medical plan (check with Medica for more information)

Contact Di Anna Hatleli ([dianna\\_hatleli@msd.k12.wi.us](mailto:dianna_hatleli@msd.k12.wi.us)) for more information.

# Wisconsin Retirement System (WRS)

Effective January 1, 2018- The employee and employer required contributions to the WRS are decreasing from 6.7% of total earnings to 6.55%.

More information about state retirement or the WRS can be found at:

[http://etf.wi.gov/members/benefits\\_wrs.htm](http://etf.wi.gov/members/benefits_wrs.htm)

The check estimator in Skyward Employee Access can be used to anticipate how this change (and other payroll changes) might impact your check.

# SDMA Teacher Local Post-Employment Benefits

Teacher post-employment benefits depend on dates of hire and retirement (see handbook).

## Group 1

-100% of capped\*\*\* insurance premiums for up to 10 years or Medicare; 15% stipend\*\*

## Group 2

-\$15,000 HRA up to 7 years or Medicare, \$550 annual HRA\* while employed, 11.25% stipend\*\*

## Group 3

-\$10,000 HRA up to 6 years or Medicare, \$1,100 annual HRA\* while employed, 7.5% stipend\*\*

## Group 4

-\$5,000 HRA up to 5 years or Medicare, \$1,650 annual HRA\* while employed, 3.75% stipend\*\*

## Group 5

-\$2,200 annual HRA\* contribution while actively employed (at least 0.8 FTE hired after 7/1/16)

\*Annual HRA contributions are funded per 1 FTE, but not vested until retirement from the school district.

\*\*Stipends are based on final salary and paid out monthly for 5 years.

\*\*\*District premium contributions are capped at a 5% annual increase (Group 1A) or at exit rate (Group 1B).

# SDMA Hourly Local Post-Employment Benefits

Various plans for veteran hourly employees were elected by 7/1/12:

Option #1- Previous contract language for each employee group

Option #2- \$2,600/year stipend for five years

Hourly employees hired after July 1, 2007- \$500/year prorated HRA based on full FTE (1370 hours) after July 1, 2012\*

Refer to the employee handbook or contact DiAnna Hatleli for more information.

\*Employees hired after July 1, 2016 must work at least 30 hours per week to qualify.

# Optional Employee Annuity- (403(b) Plan)

Tax Sheltered Annuity (TSA)- Optional Pre-tax payroll deduction

Roth 403(b)- Optional Post-tax payroll deduction

Five approved vendors with various investment options available for SDMA employees

Ongoing enrollment available- contact Di Anna Hatleli

# Home Sweet Menomonie Program

District employees will be eligible for an interest-free \$10,000 loan for purchasing or building a home in the City of Menomonie after January 1, 2019.

Improvements to the property may reduce or eliminate the final year of scheduled repayments on the loan.

More information will be available soon.

# Questions about Employee Benefits in the SDMA?

Please direct questions to the following:

Health & Dental Insurance, 403(b) plan, WRS- Di Anna Hatleli (ext. 11153)

EAP, Teledoc, Pedometer Program- Samantha Hoyt (ext. 11062)

Flex Plan, Payroll- Julie Harmer (ext. 10115)

Otherwise, please feel free to contact Leah Theder (ext. 11154) or Joe Zydowsky (ext. 11111)