

Baldwin-Woodville Area School District



2017-2018
Benefits Decision Guide

CONTACT INFORMATION

Throughout the year you may have questions on your benefits. Keep this sheet handy so you always have the right number at your fingertips to get the quickest answer.



I need to...find a provider, understand how a procedure is covered, ask a question about an Explanation of Benefits (EOB), talk to someone about my health.

Medical, Dental, Flexible Spending Accounts

HealthPartners	Member Service: 800-883-2177	healthpartners.com
	Careline Nurse: 800-551-0859	
	Nurse Navigator: 800-883-2177	
	Babyline Service: 800-845-9297	
	Behavioral Health: 888-638-8787	

Vision

VSP	800-877-7195	vsp.com
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Long Term (LTD) and Short Term (STD) Disability

Epic	Member Services: 800-551-7263	epiclifec.com
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Health Savings Account (HSA)

First Bank of Baldwin	800-499-4362	firstbankofbaldwin.com
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Employee Assistance Program (EAP)

Epic	866-538-9514	guidanceresources.com Company/Organization Web ID: ZN7658Y
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I need to...know how much my District contributes to my premiums, understand a benefit or HR policy at work.

Kelsey Brewer	715-684-3411 x1105	kbrewer@bwsd.k12.wi.us
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I need...help understanding what the benefits are and why I might choose them.

Stacie Running	715-246-8068	srunning@jacounter.com
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I need...help with a bill I received or help working through a claim issue that the carrier couldn't resolve.

Jessica Langeness	715-246-8075	jlangeness@jacounter.com
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YOUR ENROLLMENT OPPORTUNITY IS NOW!

Mark your calendar - this is your chance to enroll in your benefits.

OPEN ENROLLMENT

Every year, you have an opportunity to make or change your benefit elections. Your open enrollment period is **Thursday, April 27th - Thursday, May 11th, 2017**. It is important to complete your elections during this time period. You want to start out by reviewing your current benefit elections, then make your elections – now is the chance!

NEW HIRES

Welcome! This guide will help you through your benefit process. You are eligible for benefits on the first day of employment. It is important that you complete your enrollment process in a timely fashion. Missing the deadline means you will have to wait until Open Enrollment to enroll.

SPECIAL ENROLLMENT

For any benefit changes outside of your annual open enrollment or new hire window, you will have to have a Qualifying Event - qualifying events are typically big life events that change your status in some way - marriage or divorce, birth or adoption, death in the family or change of employment. It is up to you to notify the District within **31 days** of the event date that the Qualifying Event occurred.

Open Enrollment Meetings

Thursday, April 27, 2017

7:00 am - All Staff

8:00 am - Retirees

High School Performing Arts Center

THINGS TO NOTE FOR THE 2017-2018 PLAN YEAR

HEALTH AND WELL-BEING PROGRAM INCENTIVES

DEDUCTIBLE DIFFERENTIAL

If you and your covered spouse (if applicable) completed a health assessment and Well-Being Program by March 31, 2017 you will be enrolled in the Preferred Plan design (as noted on page 6) for the 2017-2018 Plan Year. If either of you did not complete the health assessment and Well-Being Program by the deadline you will have a higher deductible and out-of-pocket maximum; \$250 more for single coverage and \$500 more for family coverage.

PREMIUM DIFFERENTIAL



If you and your covered spouse (if applicable) complete a health assessment and Well-Being Program by March 31, 2018 you will receive the Preferred Premium contribution from the District for the 2018-2019 Plan Year. If either of you do not complete the health assessment and Well-Being Program by the deadline your premium contribution from the District will be reduced by 5%. For additional information, see page 5.

DENTAL INSURANCE



PREMIUM COST SHARE

Beginning July 1, 2017 employees who choose to participate in the dental plan will share in the cost of coverage. For additional information, see page 10.

HEALTH & WELL-BEING PROGRAM



Thank you to those who participated during the 2016-2017 plan year and congratulations on earning the Preferred benefit! We know that living a healthy lifestyle can be challenging.

The District is excited to provide employees a comprehensive wellness program focused on helping you to improve your health and live a longer, healthier, disease-free life.

Through this personalized program, the District provides employees and their spouses (if covered on the medical plan) the opportunity to complete a confidential online health assessment and a Well-Being Program in order to receive a preferred PREMIUM benefit for the 2018-2019 plan year.

Health plan members (employee and spouse) who take advantage of this opportunity to complete an assessment and program between July 1, 2017 and March 31, 2018 will receive the Preferred Premium contribution from the District for the 2018-2019 Plan Year.

HealthPartners offers several Health and Well-being programs. Some of the programs included:

- Walking 10,000 steps daily
- Stress Management
- Tobacco Cessation
- Tracking your sleep
- Health Coaching
- Frequent Fitness



For more information on the Health & Well-Being Program visit healthpartners.com/wellbeing. Make sure you check out the Success Stories to learn how individuals, just like you, have made successful healthy changes in their life.

NOTE: Earning the Preferred Premium contribution guarantees that your contribution from the District will be 5% more than the premium contribution of a member who chooses not to fulfill the Health & Well-Being plan requirements. It does not mean that the District premium contribution will be more than it is today.

MEDICAL PLAN



Offering health insurance benefits to our employees is an important component of our overall benefit package. Below is a summary of the plan options that are available to you, this is a brief summary, if you would like additional information about coverage, reference the Summary of Benefit Coverage.

AM I ELIGIBLE?

Certified staff, 260 day employees and 225 & 210 day clerical staff working 30+ hours per week are eligible for individual or family medical coverage on the first day of employment. Paraprofessionals, Cooks and Bus Drivers working 30+ hours per week should contact the District office for premium information.

NOTE: If you are currently enrolled in the medical plan you will continue to be enrolled for the 2017-2018 plan year. If you wish to make changes to your plan, including adding or deleting dependents, you must contact the District Office before the end of Open Enrollment. All employees waiving coverage must complete a waiver form.

In-Network Benefits	PREFERRED BENEFIT HSA \$2,750 - 100% RX Embedded Deductible	NON-PREFERRED BENEFIT HSA \$3,000 - 100% RX Embedded Deductible
Preventive Care	100% Coverage	100% Coverage
Non-Preventive Care Visits	100% Coverage after Deductible \$45 Copay - Virtuwell	100% Coverage after Deductible \$45 Copay - Virtuwell
Deductible	\$2,750 Per Person or \$5,500 Per Family	\$3,000 Per Person or \$6,000 Per Family
Prescription Drugs	100% Coverage after Deductible Specific Preventive Drugs: \$12/\$45	100% Coverage after Deductible Specific Preventive Drugs: \$12/\$45
Out-of-Pocket Max	\$2,750 Per Person \$5,500 Per Family	\$3,000 Per Person \$6,000 Per Family
The District HSA Contribution	\$900 Individual Contract \$1,800 Family Contract	\$900 Individual Contract \$1,800 Family Contract

Monthly Premiums		
	Single	Family
Total Monthly Premium	\$703.74	\$1,599.54
District Monthly Premium	\$688.55	\$1,515.86
Employee Monthly Premium	\$70.38 (\$35.19/Check)	\$159.56 (\$79.78/Check)
<i>Rates may vary slightly due to rounding</i>		

HEALTH SAVINGS ACCOUNT (HSA)



The opportunity to participate in an HSA is connected to your enrollment in a qualified high-deductible health plan (HDHP). A HSA is a tax-favored account, set-up to pay certain medical expenses of the account owner, spouse and dependents.

Why consider a health savings account?

- Reduce your expected monthly spend – moving to a high-deductible health plan (HDHP) typically comes with lower premiums, reducing your monthly cost.
- It's portable – it's your money, take it with you.
- Reduce your tax burden – contributions to your HSA are made with pre-tax dollars and the dollars you spend on qualified medical expenses are not taxed when you use them.
- Balance your retirement savings – the funds in your HSA accumulate tax-free, as does the interest.
- Funds roll-over – you never lose your dollars, they roll over and grow every year.

What else do I need to know?

There are some important eligibility requirements to know about with a HSA, make sure you review these and that you are indeed eligible to utilize a health savings account.

- You are enrolled in an eligible high-deductible health plan.
- You are not enrolled in any other non-HSA qualified plan.
- You are not eligible to use a general purpose flexible spending account (FSA).
- You are not claimed as a dependent on another person's tax return.
- You are not enrolled in Medicare, Medicaid or Tricare.
- You have not used VA medical benefits other than preventive services in the past three months.

I'M NEW TO A HIGH DEDUCTIBLE HEALTH PLAN....HOW DO I ENROLL?

Step 1:

Enroll in the qualified HDHP effective July 1, 2017

Step 2:

Open an HSA account through First Bank of Baldwin

Step 3:

Complete a payroll deduction form

HEALTH SAVINGS ACCOUNT (HSA) CONTINUED



HSA Contribution Limits

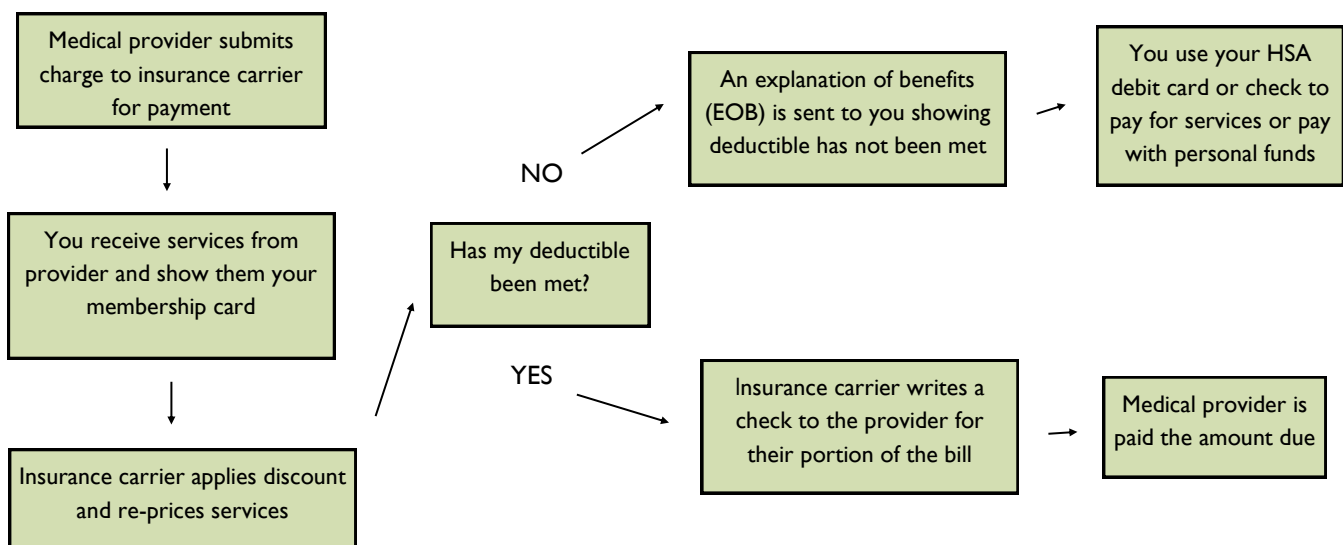
If you enroll in the HSA medical plan, the District the first contribution will be given with the September 15th, 2017 payroll and the second contribution given with the January 15th, 2018 payroll. You can also elect to make pre-tax contributions to the HSA through payroll deduction. Annual limits and District contributions are shown below:

Coverage Type	2017 IRS Maximum Contribution	District Contribution	Employee Maximum Contribution
Single	\$3,400	\$900	\$2,500
Family	\$6,750	\$1,800	\$4,950

NOTE: If you are age 55 or older and are not enrolled in Medicare, you are eligible to contribute up to \$1,000 over the annual limits shown above.

NOTE: ALL EMPLOYEES must complete the HSA form found at the back of this guide.

How do my HSA claims get paid?



FLEXIBLE SPENDING ACCOUNT (FSA)



Flexible spending accounts are another way for you to save money by reducing your tax burden. It is important to stay compliant when leveraging these different savings vehicles. You can enroll in the flexible spending accounts even if you are not enrolled in the District's group medical plan.

Dependent Day Care Account

You can set side up to \$5,000 (\$2,500 if married, filing separately) each year to pay for qualified dependent day care expenses so you and your spouse can work or attend school full-time. Expenses are qualified if used for a child under 13 or for the care of a physically or mentally disabled parent, child or other relative of any age whom you claim as a dependent for federal tax purposes. If you are spending money on dependent care, consider this account. A dependent day care account does not impact your eligibility for a health savings account.

Health Care Flexible Spending Account

This account allows you to set aside up to \$2,600 per year to pay for common expenses such as plan deductibles, prescription drugs, dental expenses and prescription eyeglasses and contacts. If you are participating in a Health Savings Account (HSA), you need to make sure to enroll in the right type of account so you stay compliant.

Traditional: If you are NOT participating in a HSA (here or through your spouse), you can set aside money for medical, dental and vision expenses via a Traditional Health Care Flex Account.

Limited: If you are participating in a HSA, you can set-aside money for dental and vision expenses only.

HOW CAN I BENEFIT FROM A FLEXIBLE SPENDING ACCOUNT?

Because you set aside money pre-tax, this equals savings for you. FSA plans provide an opportunity to maximize your pay by reducing taxes taken from your paycheck and increasing your spendable income.

Example: Mary typically incurs an annual out of pocket expense of \$515. To minimize her out-of-pocket health care costs, Mary decides to contribute \$500 to her FSA.

<u>Annual Contribution</u>	<u>15% Federal/5% State</u>	<u>7.65% Social Security</u>
\$500	\$100 Savings*	\$38.35 Savings*

Although Mary incurs all of her out-of-pocket costs early in the year and has not yet made enough payroll contributions to her account to cover the expenses incurred, she is still able to submit a claim for eligible contributions to receive full reimbursement of \$500 right away. Her before tax payroll contributions will continue until her annual contribution amount is met.

**Actual tax savings will vary based on your tax bracket*

DENTAL PLAN



Your dental health is an important component of overall health, poor oral hygiene has been shown to contribute to heart disease and other significant issues. A dental plan benefit is a great way to save money on preventive care and costly procedures that come up unexpectedly during the year.

AM I ELIGIBLE?

Certified staff, 260 day employees and 225 & 210 day clerical staff working 30 hours+ per week are eligible for individual or family dental coverage. Eligible employees may enroll in coverage effective on the first date of employment.

NOTE: Your current dental election will continue for the 2017-2018 plan year unless you complete a form indicating otherwise. You **MUST** complete a waiver if you wish to decline coverage.

new Beginning July 1, 2017 employees who choose to participate in the dental program will pay 10% of the cost of coverage.

DENTAL BENEFIT OVERVIEW	
In-Network	
Deductible	None
Preventive Services	100% Coverage
Basic Services	100% Coverage
Crowns, Inlays, Onlays	Deductible then 80% Coverage
Orthodontia (dependent to age 25)	50% Coverage to Lifetime Max
Orthodontia Lifetime Maximum	\$2,000
Calendar Year Maximum	\$1,000

MONTHLY PREMIUMS		
	Single	Family
Total Monthly Premium	\$49.29	\$136.77
District Monthly Premium	\$44.36	\$123.09
Employee Monthly Premium	\$4.93	\$13.68
<i>Rates may vary slightly due to rounding</i>		



Little Partners Coverage

Network services for children 12 years old and under will be covered at 100% without deductible, annual maximums, or frequency limitations.

Some exclusions do apply. See your HealthPartners Plan Document for details.

VISION PLAN



If you, or your family, need vision correction, it's a great idea to consider a vision plan. If you do decide a vision plan is right for you, it is really important that you utilize a network provider, if you're not interested in choosing a provider that is in-network, a vision plan is probably not a good investment.

AM I ELIGIBLE?

Employees working 30+ hours per week are eligible for this benefit beginning the first day of employment.

NOTE: Your next opportunity to change your vision election will be during open enrollment 2018.

VISION BENEFITS SUMMARY VSP CHOICE NETWORK	
BASE PLAN	PREMIUM PLAN
Eye Exam every 12 months (\$10 copay) *covered at 100% if on Medical Plan	Eye Exam every 12 months (\$10 copay) *covered at 100% if on Medical Plan
Prescription Glasses (\$25 copay)	Prescription Glasses (\$25 copay)
Frames every 24 months \$150 allowance for a wide selection of frames \$170 allowance for featured frame brands \$80 Costco frame allowance	Frames every 24 months \$180 allowance for a wide selection of frames \$200 allowance for featured frame brands \$100 Costco frame allowance
Lenses every 12 months <u>Lens Enhancements</u> Standard progressive lenses (\$55 copay) Premium progressive lenses (\$95-\$105 copay) Custom progressive lenses (\$150-\$175 copay)	Lenses every 12 months <u>Lens Enhancements</u> Standard progressive lenses (\$0 copay) Premium progressive lenses (\$0 copay) Custom progressive lenses (\$0 copay) Scratch-resistant coating (\$0 copay)
Contacts (instead of glasses) \$130 allowance Contact lens exam (up to \$60 copay)	Contacts (instead of glasses) \$130 allowance Contact lens exam (up to \$60 copay)
Visit vsp.com or call 800-877-7195 to find an VSP provider near you	

MONTHLY PREMIUMS EMPLOYEE PAID		
	BASE PLAN	PREMIUM PLAN
Single	\$6.15	\$9.73
Employee + I	\$9.83	\$15.57
Employee + Child(ren)	\$10.04	\$15.89
Family	\$16.19	\$25.62

DISABILITY PLANS



SHORT TERM DISABILITY (STD)

If the optional STD is elected when you are first eligible, there will be no evidence of insurability (E of I) or health questions required. If the optional STD is waived when first eligible, but you decide to purchase it at a later date, proof of good health will be required.

Pre-existing condition limit is 6 / 12 – this means there is a 12 month exclusion for any condition you were treated for 6 months prior to your coverage effective date.

AM I ELIGIBLE?

All staff working 30+ hours per week are eligible for this benefit beginning the first day of employment.

STD BENEFIT OVERVIEW EMPLOYEE PAID	
Benefit Begins	1 st day of an accident 4th day of an illness
Benefit Duration	13 weeks
Weekly Benefit	66 2/3% of weekly pay
Maximum Benefit	\$1,000 weekly pay
Guaranteed Issue	\$500 weekly pay
Monthly Premium	\$.75 per \$10 of benefit

LONG TERM

DISABILITY (LTD)

AM I ELIGIBLE?

Certified staff, 260 day employees and 225 & 210 day clerical staff, working 30+ hours per week are eligible for this benefit beginning the first day of employment.

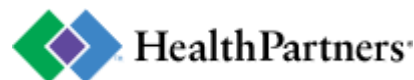
LTD BENEFIT OVERVIEW DISTRICT PAID	
Benefit Begins	91 Days
Benefit Duration	Social Security Normal Retirement Age (SSNRA)
Monthly Benefit	90% of Monthly Pay
Maximum Monthly Benefit	\$9,000

VALUE-ADDED PROGRAMS

Your vendor-partners have a lot of outstanding additional features, make sure to take advantage of these great components to get the most value out of those relationships.

Put HealthPartners to Work for You

Health Club Reimbursement Program | *Does it really pay to exercise?*



Get a \$20 credit toward your monthly dues when you meet your monthly workout requirement at any network fitness club. That's just a few workouts a week, for money in your pocket. Visit healthpartners.com for a full list of participating clubs. Western Wisconsin Health is a participating gym!

Value for your health care dollar | *Cost and quality tools to help you find a provider that's right for you*

Cost and quality can vary significantly among providers, and knowing the difference can help you save money and have a better outcome. Look up cost ranges for common procedures at dozens of facilities using healthpartners.com.

Healthy Discounts Program | *Save money!*

Take advantage of relationships HealthPartners has developed to help you save money on healthy items you were going to buy anyway! HealthPartners healthy discounts program provides you discounts to over 40 retailers from eyewear to exercise equipment—it pays to use your membership card! Visit healthpartners.com/discounts for more information.

24-Hour Nurse Line | *How can I get fast answers to health care questions?*

Call CareLine to speak to an experienced nurse for information and advice about going to see a doctor, home treatment options or a medicine you are taking. The CareLine is open all day, every day, all year at 800-551-0859.

Decision support about your health and care | *I'm overwhelmed with information and just need to talk to someone who can help me make the best decision for me...*

Call HealthPartners Nurse Navigator Program Monday—Friday 7 a.m. to 7 p.m. CT at 800-883-2177 for help and advice relating to your care and benefits or how to choose a treatment option that's right for you.

Beating the Blues | *Sometimes I feel a little blue and I need help.*

Feel in control of your life with an online tool to learn helpful ways to manage your mood, stress and anxiety, all in the privacy and comfort of your home. Visit healthpartners.beatingthebluesus.com—you'll need an activation code and your member id to get started.

Assistance while traveling | *I'm on vacation, I need help!*

Traveling should be fun and although unexpected trouble can quickly make a trip stressful, one phone call can bring you peace of mind. Assist America is available to anyone who has HealthPartners, and it doesn't cost you anything. If you're more than 100 miles from home, call Assist America 24/7 to get free help with filling lost prescriptions, finding good doctors, getting admitted to a qualified hospital, tracking down lost luggage or finding a translator. Call Member Services to get connected before you travel— 800-883-2177.

Have you used virtuwel yet?

Convenient, easy, cost effective. | *I've got this rash...*



Board-certified nurse practitioners are available anytime, day or night, to diagnose, treat and answer any of your questions. Go to virtuwel.com to fill out an online questionnaire—you're only charged if you receive a treatment plan.

VALUE-ADDED PROGRAMS CONTINUED



Put Epic to Work for You

Employee Assistance Program (EAP). | *I am feeling stressed and need help ...*

Life presents opportunities and challenges. EPIC's Employee Assistance Program (EAP), offered by CompPsych, helps you and your family cope with life, from the everyday to the unexpected. Whether managing everyday issues such as job pressures, relationships, retirement planning, child care, addition, legal issues, or faced with grief, loss or the impact of a disability, our EAP is your resource for professional support. You and your family, including spouse and dependents, have access to this program as long as you, the employee, are enrolled in EPIC's Long Term disability plan.

- **Call 866-538-9514** - counselors available for consultation 24-hours/day, 365 days a year.
- **Face-to-Face Assistance** - up to five face-to-face confidential sessions per year with a counselor, financial planner, and/or legal advisor, or split amount the three types of services.
- **Online Resources at Your Convenience**
Visit guideanceresources.com
Company/Organization Web ID: **ZN7658Y**
Create your own confidential User Name and Password.

CONDITIONS TREATED AT VIRTUWELL.COM

YOUR 24/7 ONLINE CLINIC



CONDITIONS TREATED MOST OFTEN

Bladder Infection
Pink Eye
Sinus Infection
Upper Respiratory Infection
Yeast Infection

ALLERGIES

Allergic Rhinitis
Pet Allergies
Seasonal Allergies

COLD, COUGH + FLU

Bronchitis
Common Cold
Flu
Laryngitis
Non Allergic Rhinitis
Pertussis
Sinus Infection
Upper Respiratory Infection

EAR

Ear Pain
Ear Infection (12 and Older)
Eustachian Tube Dysfunction
Swimmer's Ear

SKIN, RASHES + BITES

Acne
Athlete's Foot
Chicken Pox
Angular Cheilitis
Deer Tick Bite
Diaper Rash
Eczema
Fifth Disease
First Degree Burn
Folliculitis
Hives
Impetigo
Ingrown Toenail
Insect Bites
Intertrigo
Jock Itch
Lyme Disease
Perioral Dermatitis
Pityriasis Rosea
Rosacea
Poison Ivy
Poison Oak
Rash
Ringworm
Second Degree Burn
Shingles
Sunburn
Tinea Versicolor

SEXUALLY TRANSMITTED INFECTIONS (PARTNER)

Chlamydia
Gonorrhea
Trichomoniasis

OTHER

Breast Infection
Bladder Infection
Yeast Infection
Birth Control
Cold Sore
Pink Eye
Stye
Lice

YOUR 24/7 ONLINE CLINIC

DIAGNOSIS + PRESCRIPTIONS
BY CERTIFIED NURSE PRACTITIONERS

\$45 PER VISIT, INSURANCE ACCEPTED



NOTES:

Disclosure

The information in this Benefits Decision Guide is presented for illustrative purposes and is based on information provided by the District. The text contained in this Benefits Decision Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of a discrepancy between the Benefits Decision Guide and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Benefit Decision Guide, contact Human Resources.



**Health Savings Account (HSA) Payroll Deduction Authorization
2017-2018 Plan Year**

By my signature below, I certify that I am not covered under any other plan that would disqualify me from opening or contributing to a HSA (such as a traditional FSA, HRA, Medicare or VA medical benefits), nor am I claimed as a dependent on another person's tax return. The District will make a contribution based on the schedule below.

2017 School District of Baldwin-Woodville HSA Contribution: \$900 single; \$1,800 family – The District contribution amount will be distributed in two equal installments. The first contribution will be given with the September 15th, 2017 payroll and the second contribution given with the January 15th, 2018 payroll.

Name Last	First	Middle	Social Security Number
Home Address	City	State	Zip Code

- Option 1:** I elect to contribute to my HSA with a pre-tax salary reduction through the District's Section 125 Cafeteria Plan, and authorize the District to deduct the amounts as indicated from my salary and forward the funds to First Bank of Baldwin to deposit in my HSA.
 - A semi-monthly deduction (24 times/year or less if paid less than 12 months) of \$ _____ from each payroll (Employee maximum contribution: Single \$2,500 / Family \$4,950)
 - A one-time deduction of \$ _____ to be made as soon as administratively possible
- Option 2:** I do not want to contribute to my HSA through pre-tax salary reduction.
- Option 3:** I am not eligible to make or receive HSA contributions.

Note: Your total Annual Employee Election along with contributions from any other sources, including the District contribution, may not exceed the Annual Maximum Contribution amount set by the IRS: \$3,400 for single coverage or \$6,750 for family coverage. The \$1,000 catch-up Contribution for individuals 55 years of age or older does not count toward the annual contribution limits. I understand that pro-rating rules may apply to contribution amounts if I have a mid-year health plan termination or change in coverage.

I understand this election will remain in effect until I complete and submit a new election form to the District office. Further I understand it is my responsibility to notify the District if my eligibility changes.

Employee Signature Date

<i>For Human Resources Use Only:</i>		
Amount of Deduction: _____	Frequency of Deduction: _____	Date Deduction Processed: _____