

# Baldwin-Woodville Area School District



2018-2019  
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 Careline Nurse: 800-551-0859 Nurse Navigator: 800-883-2177 Babyline Service: 800-845-9297 Behavioral Health: 888-638-8787	healthpartners.com
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### 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.*

Alicia Schwartz	715-246-8067	aschwartz@jacounter.com
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## YOUR ENROLLMENT OPPORTUNITY IS NOW!

**Mark your calendar - this is your chance to enroll in your medical, dental and vision benefits.**

### OPEN ENROLLMENT

Each year, you have an opportunity to make or change your benefit elections. Your open enrollment period is **Monday, April 30, 2018 - Friday, May 11, 2018**. It is important to complete your elections during this time period.

### 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.

**Medical, Dental and Vision  
Open Enrollment Meetings  
May 1, 2018  
7:00 am - All Staff  
8:00 am - Retirees  
High School Performing Arts Center**

# HEALTH & WELL-BEING PROGRAM



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.

Thank you to those who participated during the 2017-2018 plan year and congratulations on earning the preferred medical premium for the 2018-2019 plan year! We know that living a healthy lifestyle can be challenging.

Health plan members (employee and spouse) who take advantage of this opportunity to complete an assessment and program between July 1, 2018 and March 31, 2019 will receive the preferred medical premium contribution from the District for the 2019-2020 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](http://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 medical plan that is available to you. 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 as well as paraprofessionals, cooks and bus drivers working 30+ hours per week are eligible for single or family medical coverage on the first day of employment. Paraprofessionals, Cooks and Bus Drivers working 30+ hours/week are eligible to enroll in Single or Family medical coverage. The District contribution to premium and HSA will be based on enrollment in a single plan only.

**NOTE:** If you are currently enrolled in the medical plan you will continue to be enrolled for the 2018-2019 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.

**All Employees enrolled in the Districts medical plan will be required to complete a HSA Payroll Deduction Form.**

HSA \$2,750 - 100% RX Embedded Deductible	
In-Network Benefits	
Preventive Care	100% Coverage
Non-Preventive Care Visits	100% Coverage after Deductible \$49 Copay - Virtuwell
Deductible	\$2,750 Per Person \$5,500 Per Family
Prescription Drugs	100% Coverage after Deductible Specific Preventive Drugs: \$12/\$45
Out-of-Pocket Max	\$2,750 Per Person \$5,500 Per Family
The District HSA Contribution	\$900 Individual Contract \$1,800 Family Contract

Monthly Premiums - Full Time Employees								
Rates may vary slightly due to rounding	Health and Well-Being Requirement <u>MET</u>				Health and Well-Being Requirement <u>NOT MET</u>			
	FULL	DISTRICT	EMPLOYEE	EMPLOYEE Per Paycheck	FULL	DISCTRICT	EMPLOYEE	EMPLOYEE Per Paycheck
Single	\$763.09	\$686.77	\$76.32	\$38.16	\$763.09	\$648.63	\$114.46	\$57.23
Family	\$1,730.20	\$1,557.18	\$173.02	\$86.51	\$1,730.20	\$1,470.66	\$259.54	\$129.77

# 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, 2018

**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

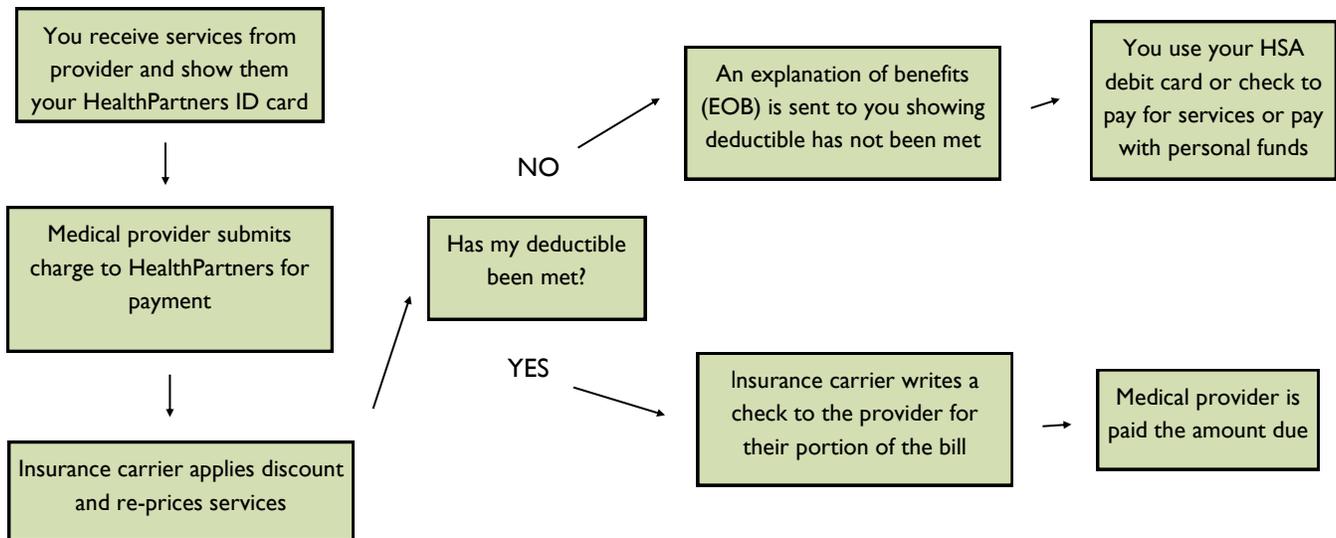
If you enroll in the BWSD medical plan, the first District contribution will be given with the September 15<sup>th</sup>, 2018 payroll and the second contribution given with the January 15<sup>th</sup>, 2019 payroll. You can also elect to make pre-tax contributions to the HSA through payroll deduction. Annual limits and District contributions are shown below:

Coverage Type	2018 IRS Maximum Contribution	District Contribution	Employee Maximum Contribution
Single	\$3,450	\$900*	\$2,550
Family	\$6,850	\$1,800*	\$5,050
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.			

\*Paraprofessionals, Cooks and Bus Drivers working 30+ hours/week are eligible to enroll in Single or Family medical coverage. The District contribution to premium and HSA will be based on enrollment in a single plan only.

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

## How do my HSA claims get paid?



## INVESTING HSA DOLLARS



Many consumers are eager to learn more about investing Health Savings Account (HSA) funds for retirement. Over time, a relatively healthy person or someone who is a decent financial manager can save a good deal of money and investment earnings in an HSA.

### Feel free to move your money:

- Although HSA contributions made by BWSD or through District payroll deductions are deposited into a First Bank of Baldwin account, you own the funds and have the ability to roll funds from your existing account to another financial institution.
- The process typically involves filling out paperwork and keeping documentation for income tax purposes.
- There are no limits to the number of trustee-to-trustee transfers—a transfer from one financial institution to another. Just make certain the accounts are specified as a Health Savings Account to avoid income tax and penalties.
- To invest your HSA money, you generally need to have a certain amount available to deposit, called an investment threshold.

### Who offers an HSA with investment options:

- Many financial institutions have options that will allow you to invest HSA dollars. You can start by contacting your current financial institution to inquire about options available there.
- In the event your current financial institution does not offer investment options for HSA funds, you may choose to roll funds from your current account to an account with a financial institution that offers HSA investment options. One possible option includes HSA Bank. ([www.hsabank.com](http://www.hsabank.com)).
- In any event, it is critically important that you do your due diligence with any financial institution and investment accounts you invest in.

**Note:** JA Counter is not a law firm, tax advisor nor are we promoting any specific financial institution. Information in this guide is meant to be informational and does not constitute legal or tax advice.

## 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 aside 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 \$2,650 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 making or receiving HSA contributions (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 making or receiving HSA contributions, you can only set-aside money for dental and vision expenses.

### 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 2018-2019 plan year unless you complete a form indicating otherwise. You **MUST** complete a waiver if you wish to decline 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

Rates may vary slightly due to rounding	MONTHLY PREMIUMS		
	FULL	DISTRICT	EMPLOYEE
Single	\$49.29	\$44.36	\$4.93
Family	\$136.77	\$123.09	\$13.68

### 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 2019.

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 <a href="http://vsp.com">vsp.com</a> 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

