

**RIVER RIDGE SCHOOL DISTRICT  
11165 COUNTY HWY P  
PATCH GROVE, WI 53817-0078**

**FULL TIME BENEFITS  
REGULAR CONTRACTED EMPLOYEES**

**2023-2024  
July 1<sup>st</sup> to June 30th**

**HEALTH – BPA** - family or single coverage – **premium 85% paid by the district; 15% paid by the employee**  
PPO with steerage – employee must choose a network (Alliance, EOS, Midlands Choice)  
**Single:** \$1,258.60/mo. \$15,103.20/yr. Employee pays \$2,265.48yr/**\$188.79month**  
District pays \$12,837.72yr/\$1,069.81month  
**Family:** \$2,541.23/mo. \$ 30,494.76/yr. Employee pays \$4,574.16yr/**\$381.18month**  
District pays \$25,920.55yr/\$2,160.05month

**DENTAL –DELTA DENTAL-** family or single coverage – **premium 100% paid by the district**  
Delta Dental  
**Single: \$53.00/mo. \$636.00/yr.**  
**Family: \$105.00/mo. \$1,260.00/yr.**

**VISION – SUPERIOR VISION** - family or single coverage – **premium 100% paid by the district**  
Single: \$6.93/mo. \$83.16/yr.  
Family: \$17.32/mo. \$207.84/yr.

**KANSAS CITY LIFE** – **100% paid by the district (rate = .0045 x salary)**  
Long Term Disability  
National Insurance Services Policy  
Benefit payable after 60 calendar days @ 90% of salary level  
Eligible if work **600 hours per year**

**MADISON NATIONAL LIFE** – **100% paid by the district (rate= .849 per thousand)**  
National Insurance Services Policy  
Eligible if work **20 hours per week**  
**Minimum \$10,000 and maximum one times salary**  
Paid Up Life Program for Retirees with 15 years of Service

**MINNESOTA MUTUAL LIFE** – (State Life Ins. Plan)  
**Eligible with Employment under Wisconsin Retirement**  
Cost to employee varies with salary and age  
**Board share is 20% of employee's basic life premium (1 x salary benefit)**  
Can purchase basic and supplemental, additional, or spouse/dependent coverage at your own cost

**WISCONSIN RETIREMENT SYSTEM** – **50% paid by employee and 50% paid by the district**  
(This changed as of 7/1/11- previously 100% paid by district)  
Eligible if work **600 hours** (non-teachers) or **440 hours** (teachers) per year if hired prior to 7/1/11  
Eligible if work **880 hours** per year for hires **after 7/1/11**  
Retirement paid on all income, including extra-curricular  
2020 rate 13.5% 2021 rate 13.5% 2022 rate 13.0%/**2023 rate 13.6%/2024 rate 13.8%**

**\*\*\*Flex FSA & DCA and Aflac Available during Open Enrollment July – August \*\*\***

**NOTE:** Persons employed at less than full time will have benefits prorated according to the percentage of their contract or as determined in the employee handbook. (i.e. The district would pay 50% of the full time benefit for a half time teacher's insurance premiums).





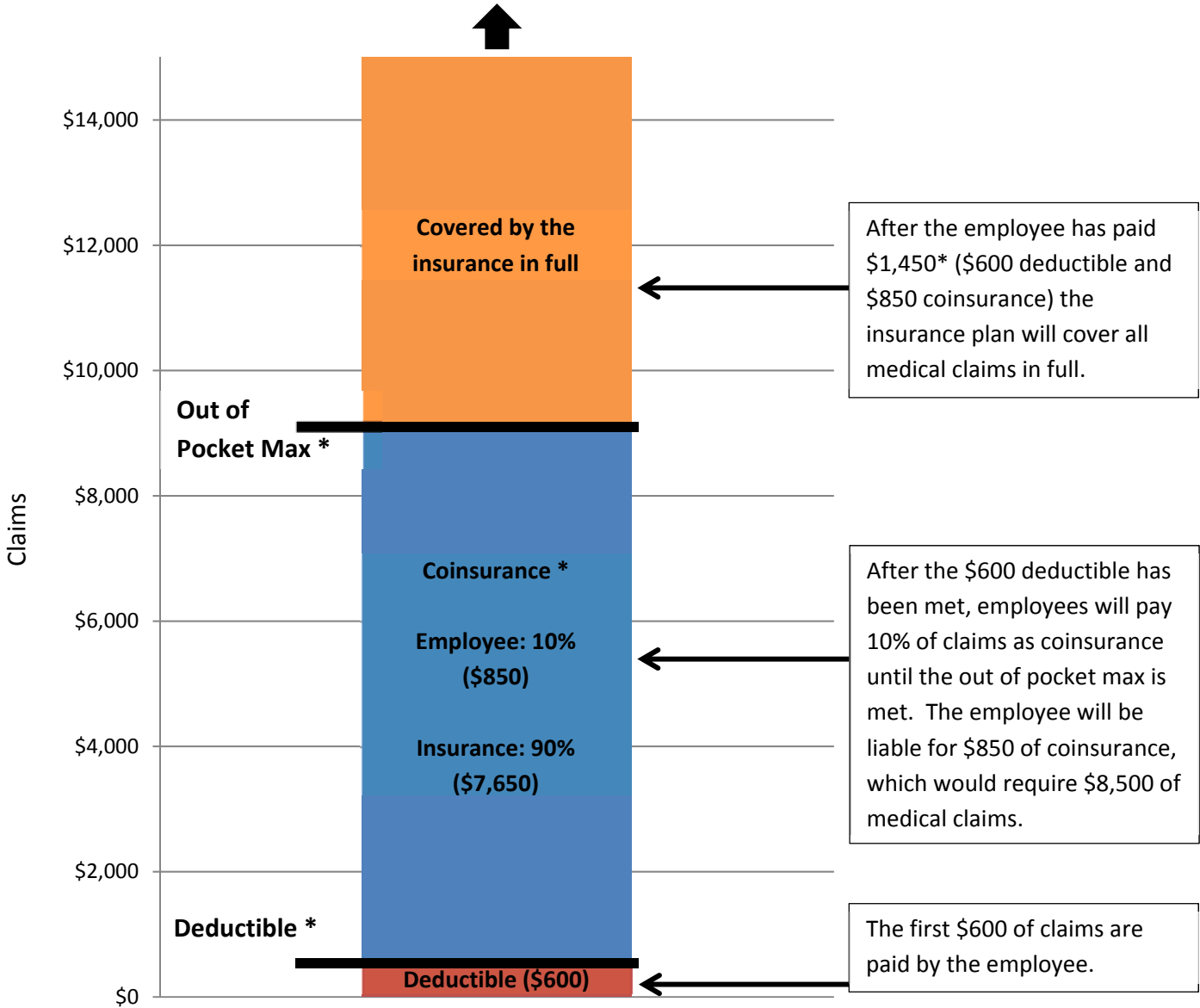
# River Ridge School District

Self-Funded Health Insurance

1/1/2024 – 12/31/2024



## In-Network Claim Illustration – Single Employee Coverage



▪ Single’s Deductible = \$600 ▪ Single’s Max Out of Pocket = \$1,450

▪ Family’s Deductible = \$1,200 ▪ Family’s Max Out of Pocket = \$2,900

**Deductible and Out of Pocket Max reset annually on January 1st**

**\*Prescription Drug Copays do not count towards deductible, coinsurance, or medical max out of pocket limits**

The above information is for illustrative and comparative purposes only and is not a guarantee of coverage nor a Summary of Benefits and Coverage (SBC). Please refer to the plan contract or summaries for specific benefits.