



SCHOOL DISTRICT OF

Reedsburg

Focus on Benefits



July 1, 2017

INTRODUCTION

- This brochure provides information about the insurance benefits offered at the School District of Reedsburg. We encourage you to take some time to read over this the information. This guide gives you a brief description of the benefits offered and is not intended to be a complete source of information on the plans. For more detailed information, please refer to your Certificate of Coverage for each plan.
- Section 125 of the Internal Revenue code allows employees to pay their premium contributions for employer sponsored group insurance plans with pre-tax money.
- If you have any questions about the benefits programs at School District of Reedsburg, please contact: Mechelle Thompson at mthompson@rsd.k12.wi.us or 608.524.2016, ext. 2002.

HEALTH INSURANCE WITH WEA

The WEA health insurance plan through the School District of Reedsburg is a Preferred Provider Organization (PPO). A PPO is a type of managed care health insurance plan that provides maximum benefits if you visit an in-network physician or provider, but still provides some coverage for out-of-network providers. To see if your physician is in network, please go to the following website: www.weatrust.com to insure you receive the maximum benefit.

Additionally, the District's Health Plan is composed of two components: the WEA PPO plan noted above AND a District sponsored Health Reimbursement Account (HRA). Both plans are explained in more detail on the following pages.

Employees must enroll in the health plan within 30 days of their eligibility or qualifying event. Employees will receive ID cards and a complete certificate of coverage from WEA after their enrollment is complete. Please review your ID card for accuracy when you receive it.

The School District of Reedsburg pays a significant portion of the cost of the plan. The updated 2017 – 2018 WEA health plan rates are listed below.

HEALTH PLAN RATES

Employee contribution rates are determined by your employee classification, number of payroll periods, and participation in the annual biometric screenings as explained below. Remember the employee portion of the monthly premiums can be taken as a pre-tax deduction which saves you money. The WEA monthly rates for the 2017 – 2018 plan year are listed below.

| Coverage level | Monthly Premium |
|----------------|-----------------|
| Single | \$695.12 |
| Family | \$1,530.62 |

Annual Biometric Screening:

All employees covered by the District's health insurance plan will be offered a biometric screening provided by our health insurance carrier. Participation is voluntary; however, if an employee and spouse (if applicable) participate in the screening, there will be a three percent (3%) decrease in the employee's premium contribution. Please review the brief summary of benefits which describe the coverage offered through WEA. Note that benefits are calculated according to the plan year (July 1, 2017 – June 30, 2018).

2017-2018 HEALTH PLAN BENEFIT SUMMARY

School District of Reedsburg WEA Employee Health Plan

| | In-Network | Out-of-Network |
|-------------------------------------------------------------------|----------------------------------------------------|---------------------------|
| Service | WEA Essential PPO | WEA Essential PPO |
| Deductible limit | | |
| Single | \$2,000 | \$4,000 |
| Family | \$4,000 | \$8,000 |
| Health Reimbursement Account District's Annual Maximum | | |
| Single | | \$1,900 |
| Family | | \$3,800 |
| Coinsurance | 100% | 80% |
| Out-of-pocket maximum | | |
| Single | \$3,000 | \$6,000 |
| Family | \$6,000 | \$12,000 |
| Preventive care | 100%, no deductible | 100%, no deductible |
| Office visit | | |
| Office visit | \$25 copay then ded/coins | \$50 copay then ded/coins |
| Specialty visit | \$25 copay then ded/coins | \$50 copay then ded/coins |
| Urgent Care | \$75 copay then ded/coins | \$75 copay then ded/coins |
| Inpatient hospitalization | 100% after deductible | 80% after deductible |
| Emergency room | \$150 copay then ded/coins | |
| Prescription drugs (at a participating pharmacy) | | |
| Value Drugs | | \$0 |
| Formulary generic | | \$10 |
| Preferred brand name | | \$25 |
| Non-Preferred brand name | | \$50 |
| Specialty Drugs | | |
| From a participating pharmacy | | \$50 |
| From a provider's office | Subject to the applicable deductible & coinsurance | |
| Out-of-Pocket Maximum Pharmacy | \$2,000 single/\$4,000 family | |
| Vision Benefit | Enhanced vision no cost sharing | |

This constitutes only a summary of the health plan involved. The actual contract or plan document must be consulted to determine the governing contractual provision, limitations, or exclusions. There is no guarantee, expressed or implied by Associated Financial Group of plan provisions or level of payments.

What is a Health Reimbursement Account? And how does it benefit me?

A Health Reimbursement Account (HRA) plan is a tax-favored benefit that helps both employers and their employees save money on the cost of medical expenses. This benefit is funded by employer money and allocated to employees to help defer healthcare costs. These types of plans help employers to decrease medical insurance premium by raising deductibles. These decreased premiums benefit both the employer and their employees by having lower monthly premiums/payroll deductions.

The HRA benefit plan design is determined by the employer and the money in the account is owned by the employer. Currently, the District reimburses deductible expenses to a maximum of:

- Single coverage - \$1,900 per plan year
- Family coverage - \$3,800 per plan year

The District uses a third-party administrator, Employee Benefits Corporation (EBC), to pay HRA claims for employees. The HRA claims process is automatically handled via a claims file feed from WEA to EBC. **Once a claim is processed, EBC pays the health care service provider directly and notifies the employee of the payment via *My Account Assistant*.** (Make sure that you have registered for *My Account Assistant* under the Login section so you can track your HRA claim via www.ebcflex.com online.) Remember that you have to pay the first \$100 single or \$200 family before the HRA will reimburse your deductible expenses.



Have questions? Email EBC Participant Services directly at participantservices@ebcflex.com or call Participant Services at 800.346.2126.

NEED HELP FINDING A HEALTH CARE PROVIDER?

When you need to find a provider, go to the WEA website at www.weatrust.com/members/find-a-doctor, or from the “home” screen, select “Find a Doctor.” When you get to the page below, click on “Group Plans” and then click on “Trust Preferred” which will take you to the provider search tool for the District’s WEA plan.

Members : Find a Doctor

Vision Network Out-Of-State Doctor OSI

SMART CHOICE MRI High Value MRI
Save Money, No Waiting
MAKE APPOINTMENT

amwell 24/7/365
See A Doctor Online, Anytime
CONTINUE

ORTHOPEDIC & SPORTS INSTITUTE OF THE FOX VALLEY Top Quality
Unified Care, No Referrals
LEARN MORE

Using our network providers generally ensures you the lowest out-of-pocket expense. To search our online provider directory & find network doctors or facilities, select your network from the list below.

State Plan - Select Your Service Area

Group Plans - Select Your Network

Online Doctor Search

- Trust Preferred - (PDF Download)
- Mayo Clinic Health System - (PDF Download)
- Trust Select Aurora - (PDF Download)
- Chippewa Valley Network - (PDF Download)
- Out-of-State Doctor*

Customer Service

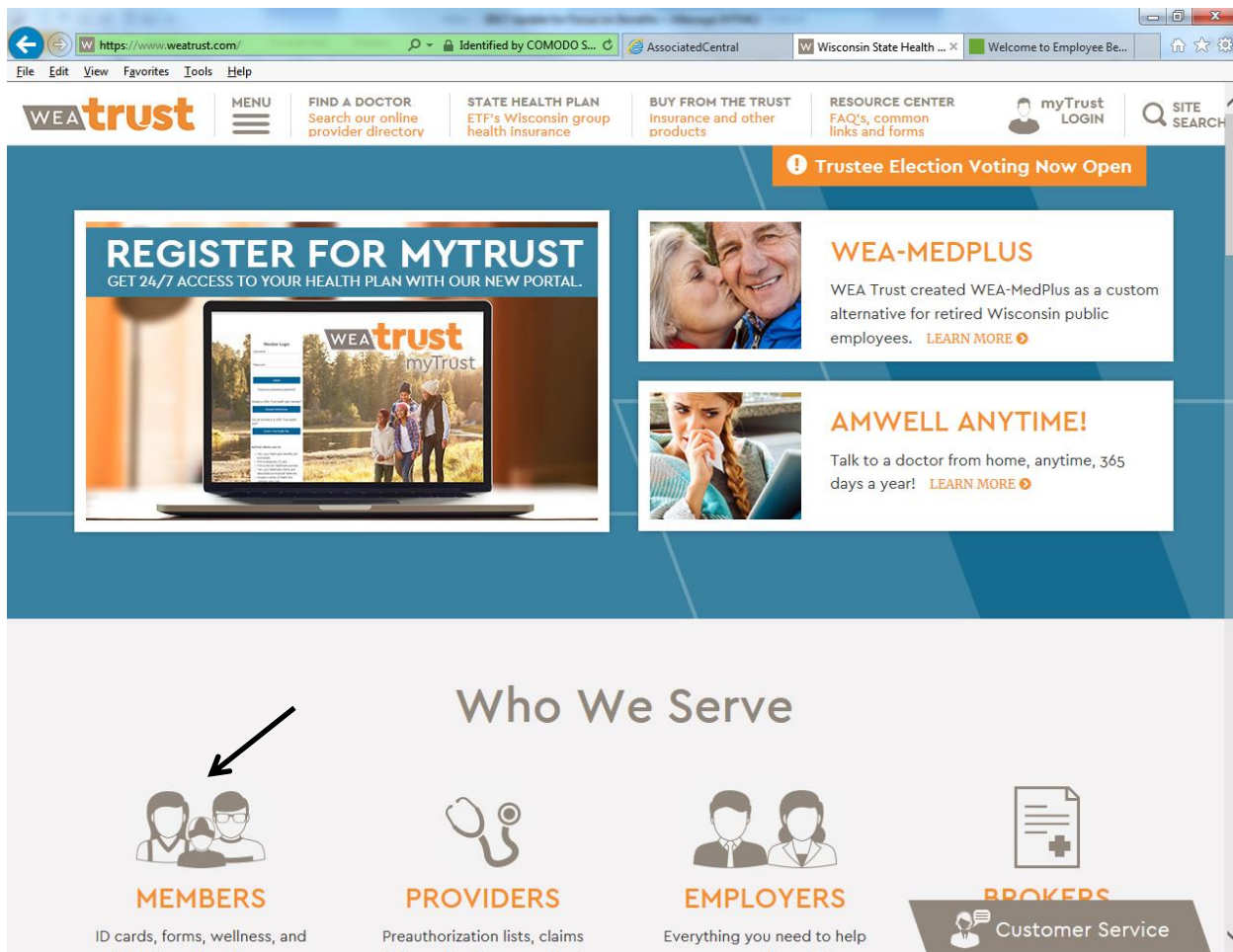
Also you can call the Customer Service line at 800.279.4000 for help in finding a provider.

Note that this page also has sections on WEA’s cost saving health care services: Smart Choice MRI, Amwell, and Orthopedic & Sports Institute of Fox Valley (OSI). While on the WEA website, click on those sections to find out more about these cost-savings options. Note that the Amwell e-visit is explained on page 7 of this document.

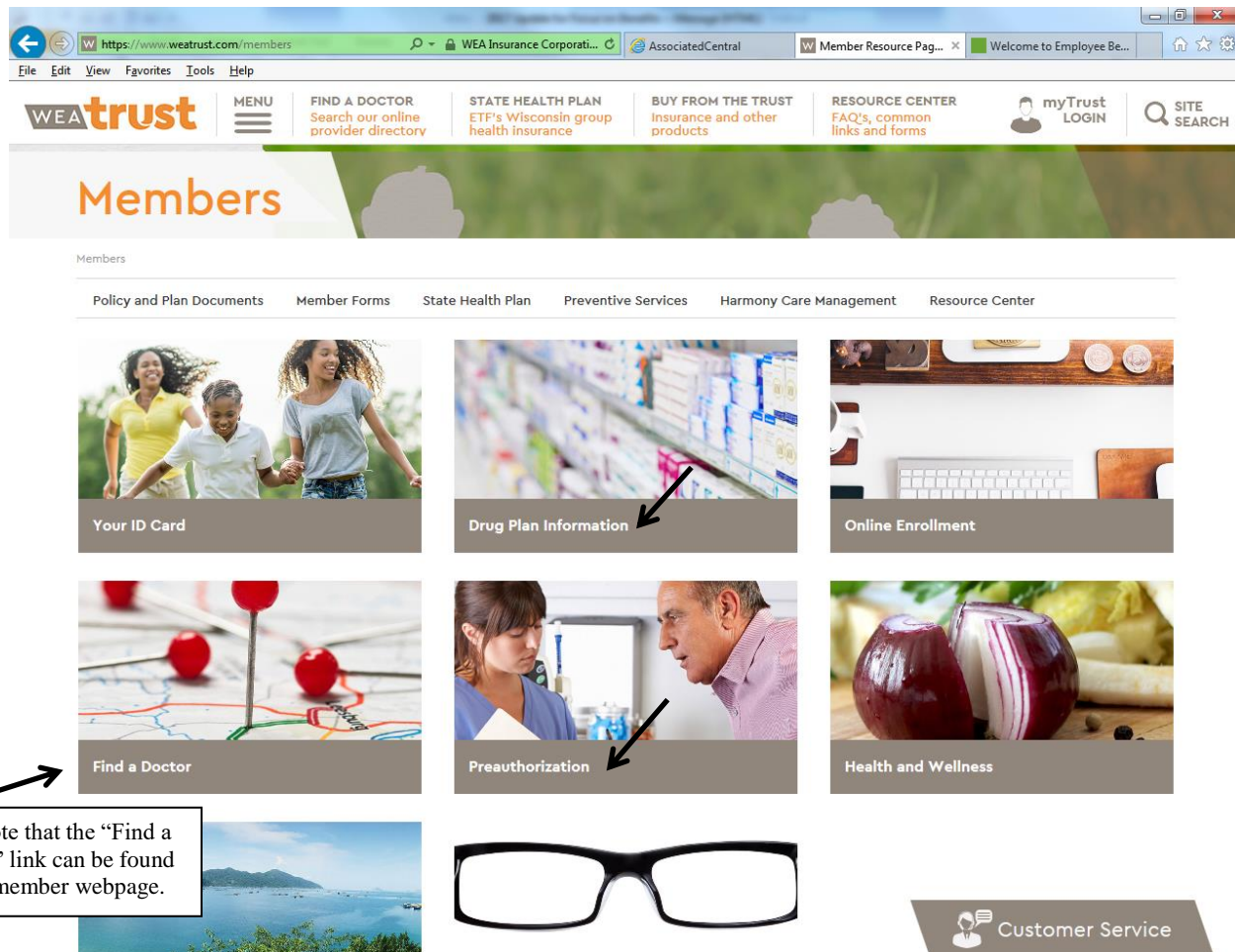
WEA HEALTH PLAN PREAUTHORIZATION REQUIREMENTS

Certain healthcare services need to be approved by WEA in order to be paid through the insurance; this process is preauthorization. A list of services requiring preauthorization is available at www.weatrust.com under the Member Preauthorization section (see the screenshot on the next page). Failure to preauthorize will impose a penalty up to \$500 per unauthorized procedure.

To find the list of services that require preauthorization, start on the WEA home page where you will see a “members” section in the bottom left corner. Click on the member icon and you’ll be taken to the members’ webpage where you will find information on numerous topics, including the preauthorization processes.



The members' page looks like the screenshot below and the two middle arrows point to the Preauthorization and the Drug Plan Information sections that explain the health care services and prescription drugs which need approval in advance of the treatment. Also note that you can get to the Find a Doctor section from this page (see the other arrow below) as well as other insurance and health information.



The Preauthorization webpage includes the preauthorization form, a list of services that will require a preauthorization, and the hospital admission notification requirements. Without following the hospital admissions procedures, WEA may impose a penalty of up to \$250. Call WEA at 800.279.4000 before you're admitted for a planned hospital stay or within 72 hours after an emergency.

Under the Drug Plan Information section in the middle of the webpage, you will see "Drugs Requiring Preauthorization." When you click on that link, you will be taken to the section which lists what drugs need preauthorization and also the phone numbers to call with any questions.

Usually your healthcare provider will assist you with the preauthorization process, but if not, then it is your responsibility to assure that the services and/or medications are approved so you know how the service/medication will be paid by WEA.

COST SAVING HEALTH PROGRAMS THROUGH THE WEA HEALTH PLAN

Advantages of Amwell – WEA’s 24/7 Doctor E-Visits Program

The District’s WEA Health Plan has a telemedicine service included that allows adult members to call a physician for non-critical conditions; this service is called Amwell. With the power of technology in today’s world, telemedicine is quickly becoming a cost-effective and efficient healthcare delivery system.

Amwell is a national network of U.S. board-certified physicians who via use of electronic records can provide telephone or online video consultations. Here are some advantages of using this new service:

- Consultations are available when it is convenient for you:
 - Consultations are available 24/7 every week in the year, and
 - You can contact Amwell via phone, tablet, or computer. There are mobile apps for IOS & Android smart phones.
- With an Amwell visit, there’s no need to leave your home or office since they can be done by phone or video connection (through a computer with internet and a web cam).
- You can avoid long waits in the lobby of your provider’s office or a multi-day wait to get an appointment. Amwell’s average time to log-on and connect to a doctor is 15 minutes.
- Cost of the service is more economical than a regular office visit, so you save money on your healthcare expenses. The cost to the member is a \$0 copay, no cost.
- Amwell physicians provide consultation, diagnosis, and even prescriptions for minor acute issues.

Please realize that Amwell providers do not take the place of your local doctor and Amwell encourages members to establish & maintain an ongoing relationship with their primary care providers. However, Amwell brings convenience and cost savings to healthcare consultations for minor acute conditions, such as:

| | | | | |
|-----------|-----------|-----------|----------------|---------------|
| Colds | Flu | Sinusitis | Abdominal pain | Ear infection |
| Migraines | Allergies | Rashes | Fever | Pinkeye |

NEW: Amwell Online Therapy Telehealth

Amwell now has licensed therapists on call to provide treatment whenever you need help:

- Appointments available within a week, often 24 hours
- Available between 7 a.m. – 11 p.m., seven days a week
- Providers trained to deliver telehealth care

The Amwell Online Therapy provides care and ongoing services for:

| | | | |
|------------|---------------|-------------------|-----------------|
| Depression | Anxiety | Bereavement | ADHD/ADD |
| Insomnia | Panic Attacks | Stress Management | Couples Therapy |

Before you can use Amwell, you have to register on-line at the WEA website. To get started, go to <https://www.weatrust.com/members/find-a-doctor> and click on the Amwell box in the middle of the page. The next webpage (screenshot on the next page) brings you to the section which explains how to sign up online and/or download the Amwell app for iOS or Android devices. To make things easier for when you’re ill, it is best to sign up now for Amwell on the WEA website before you become sick and need to use this service.

Members : Find a Doctor : Amwell E-visits

Sign Up Quality Care Pricing Chart Frequently Asked Questions

SEE A DOCTOR FASTER

Amwell allows you to quickly talk to experienced doctors on your terms, from anywhere you need care. In less than ten minutes, you can see a doctor on your smartphone, tablet, or computer. With Amwell, you get:

- Easy access to care 24/7
- Video doctor's visits using the web or mobile app
- Copays as low as \$0
- Consultation, diagnosis, and even prescriptions
- Your choice of trusted, board-certified doctors

Get Started

First, make sure you have your WEA Trust ID Card handy. You'll be prompted to enter your Health Plan and Subscriber ID number when you sign up. You must also **type in our Service Key, which is TRUST**.

[Sign up for Amwell online now](#) or download the Amwell app for [iOS](#) or [Android](#) devices.

Attention WEA-MedPlus Members

amwell
Customer Service

Livongo Diabetes Management Program

WEA has a special program that can help you and/or your dependents manage their diabetes condition. Livongo is a cutting-edge program that includes a smart touchscreen glucose meter and unlimited lancet and test strips to you and/or your dependents at no cost!

Livongo makes it easier to track your diabetes and live healthier; you get personalized support from Certified Diabetes Educators and the program's data analytics. Participation in Livongo is free; however, you must self-enroll in the program via the WEA website.

Other WEA Health Care Cost Programs

Additional ways to save on healthcare costs is to use these programs; however, please note that the locations for these facilities are on the eastern part of the state:

- Smart Choice MRI
- Orthopedic & Sports Institute of the Fox Valley

Please learn more about these facilities and what they can save you by visiting the WEA website.

WEA'S WELLNESS PROGRAM – VITALITY

WEA offers the world-class wellness program, Vitality, to their members. Vitality is a fully integrated wellness program designed to incentivize you to better health. Vitality will help you understand your health via Health Risk Assessments with Biometric Information, assist you in setting up a “personal pathway” to achieve your own wellness goals, and reward you for your wellness efforts with Amazon.com Gift Cards and/or other rewards that you select.

For the School District of Reedsburg, Vitality program renews July 1, 2017. Keep your eyes and ears alert to learn more about the program and its rewards through the year.

DENTAL INSURANCE

The School District of Reedsburg Dental benefit plan is provided to Administration, Teachers (school year), Custodial & Maintenance, Bookkeepers, Bus Mechanics, Dispatchers and Secretaries who work 30 hours or more a week year around. This is a comprehensive program to ensure your dental health. Coverage is included for important preventive care and also for treatment needed as a result of dental disease or accidental injury. The following is a brief schedule of dental services listing the eligible dental expenses to the extent that charges for such services are reasonable and customary and necessary.

If an employee or dependent incurs eligible dental expenses as given in the plan, the plan will pay the expenses subject to the benefit percentages and maximum benefits shown in the schedule of benefits.

The benefit percentage represents that percentage of eligible dental expenses payable by the plan for the type of service performed.

Special Plan Provision - Delta Dental's Evidence-Based Integrated Care Plan

Delta Dental of Wisconsin's Evidence-Based Integrated Care Plan (EBICP) is included in the District's dental policy. EBICP provides for expanded benefits for persons with medical conditions that have oral health implications, such as:

- Diabetes
- Pregnancy
- Specific heart conditions that pose a risk of certain types of infection
- Kidney failure or dialysis
- Suppressed immune system
- Cancer therapy
- Periodontal disease

EBICP's unique enrollment mechanism requires no medical claims be filed.

EBICP requires self-enrollment by the patient or his/her dentist at www.deltadentalwi.com, or by calling 800.236.3712. Learn more at www.deltadentalwi.com/your-health/medical-conditions.

DENTAL PLAN RATES

The District of Reedsburg pays a significant portion of the cost of the dental plan. The employee contribution rates are determined by your employee classification, number of payroll periods, and the percentage you work. Remember the employee portion of the monthly premiums can be taken as a pre-tax deduction which saves you money. The Delta Dental monthly rates for the 2017 - 2018 plan year are listed below.

| Coverage level | Monthly Premium |
|----------------|-----------------|
| Single | \$52.30 |
| Family | \$147.82 |

Please review the brief summary of benefits describing the coverage offered through Delta Dental. The benefits described are calculated according to the plan year (July 1, 2017 – June 30, 2018).

2017-2018 DENTAL PLAN BENEFIT SUMMARY

School District of Reedsburg Dental Benefit Plan

| Service | Delta Dental of Wisconsin |
|-------------------------------------------|---------------------------|
| Deductible limit | |
| Single | \$0 |
| Family | \$0 |
| Diagnostic and preventive | |
| Exams and cleanings (twice per plan year) | 100% |
| Fluoride treatments to age 19 | 100% |
| Basic services | |
| Fillings | 80% |
| Endodontics | 80% |
| Periodontics | 80% |
| Oral Surgery | 80% |
| Major services | |
| Major restorative | 80% |
| Crowns | 80% |
| Inlays and onlays | 80% |
| Dentures | 80% |
| Bridges | 80% |
| Annual benefit maximum | \$2,000 per person |
| Orthodontics | 50% |
| Dependents to age 19 | \$2,000 lifetime maximum |

This constitutes only a summary of the dental plan involved. The actual contract or plan document must be consulted to determine the governing contractual provision, limitations, or exclusions. There is no guarantee, expressed or implied by Associated Financial Group of plan provisions or level of payments.

Dental Network Savings Information

The District's dental plan through Delta Dental of Wisconsin offers employees the freedom to choose who they want for their dental provider; those choices are described below.

- **Delta Dental PPO Network** – offers the largest discounts off charges, but has a smaller network. Services provided by these dental providers will cost less than either the Delta Dental Premier Network or Out-of-Network Providers.
- **Delta Dental Premier Network** – offers a very broad network of providers (nearly 90% of all the dentists in Wisconsin), but has a much smaller discount.
- **Out-of-Network Provider** – has no discount off dental charges, but allows complete freedom of choice concerning the dental provider. These providers often charge more than allowed by Delta Dental and so the patient can be balance billed for the difference. Using out-of-network providers will cost more out-of-pocket than either of the two network providers.

Go to Delta Dental of Wisconsin's website at www.deltadentalwi.com/provider-search/ to locate a dentist near you or to check and see if your current dentist is in one of the Delta Dental networks.

Delta Dental Vision Discount Program

Save money on your vision care needs by using the Delta Dental vision discount card. The vision care discount is available under a nationwide network of providers administered by EyeMed Vision Care. Under the plan, you are eligible to savings up to 35% on exams, eyewear, and contact lenses offered by participating providers. For a benefit summary and provider directory, go to www.deltadentalwi.com/visionproviders. This program is not an insurance plan.

FLEXIBLE SPENDING ACCOUNTS (FSA)

Flexible Spending Accounts allow you to set aside money to pay for eligible expenses with tax-free dollars. The spending accounts offer significant tax advantages because you don't pay Social Security, Federal or State taxes on the portion of your income that you contribute to your spending account. Because you don't pay taxes on the money you contribute to your account, you gain an easy way to save money while paying for expenses you expect to incur. The plan year for the FSAs runs July 1st to June 30th with online enrollment in May.

For added convenience, we have a “Benny” card – a debit type card you can use at time of service and avoid filing claims or submitting receipts in many cases.

Your choices

1. **Healthcare Flexible Spending Account:** Use this account to cover the cost of health, dental, vision and hearing expenses which are not covered under an insurance plan for you and your dependents. You may contribute up to \$2,600 per year. You can now rollover unused amounts up to \$500.
2. **Dependent Care Spending Account:** Use this account to cover the cost of dependent care while you work. You may use this for expenses for the care of a child under age 13 or a disabled spouse, child or parent. If you are married, your spouse must be employed or attending classes full time for you to use the Dependent Care Spending Account. You may contribute up to \$5,000 per year per household to this account or \$2,500 per year if you are married and file your taxes separately.

The Flexible Spending Accounts are administered by Employee Benefits Corporation (EBC). For more information, visit www.ebcflex.com or call Participant Services at 800.346.2126.

Eligible healthcare FSA expenses include:

- Deductibles, coinsurance, and copays
- Prescription drug copays
- Over-the-counter medicines, if prescribed by a doctor
- Medical care items that are not prescription drugs, such as equipment (crutches), supplies (bandages and contact lens solution), and diagnostic devices (blood sugar testing kits)
- Dental expenses, including orthodontia
- Vision expenses, including eye exams, glasses, and contact lenses
- Hearing expenses, including hearing aids and exams
- Mental health expenses (does not include marriage counseling)
- Orthopedic expenses
- Weight loss programs (if medically necessary)
- Medical expenses for certain procedures not covered by your plan, such as laser vision correction

IRS Publication 502, Medical and Dental Expenses, contains a list of Section 213(d) eligible healthcare FSA expenses. Go to www.irs.gov for a complete copy of the list.



Flex spending accounts could help you save

| | FSA healthcare | | FSA dependent care | |
|---------------------------------|----------------|-----------------|--------------------|-----------------|
| | With account | Without account | With account | Without account |
| Annual salary | \$50,000 | \$50,000 | \$50,000 | \$50,000 |
| Pre-tax FSA contribution | -\$2,000 | \$0 | -\$5,000 | \$0 |
| Taxable Income | \$48,000 | \$50,000 | \$45,000 | \$50,000 |
| Estimated taxes (20%) | \$9,600 | \$10,000 | \$9,000 | \$10,000 |
| After-tax expenses | \$0 | -\$2,000 | \$0 | -\$5,000 |
| Net Income | \$38,400 | \$38,000 | \$36,000 | \$35,000 |
| Annual tax savings | \$400 | \$0 | \$1,000 | \$0 |

Eligible dependent care FSA expenses include:

- Child or adult care center that complies with State and Local regulations (not including nursing homes)
- Sitter inside or outside the home
- Day care during school vacation, provided it is not primarily for educational purposes
- Nursery school, even if the school provides educational services
- Relative who cares for eligible dependents, as long as that relative is not your dependent and is age 19 or older

IRS Publication 503, Child and Dependent Care Expenses, contains a list of expenses eligible for reimbursement under the FSA — Dependent Care. Go to www.irs.gov for a complete copy of the list.

LIFE AND AD&D INSURANCE THROUGH ETF

Eligible employees of the School District of Reedsburg can elect up to five times their salary in term life insurance through Employee Trust Funds (ETF). Contact ETF at 877.533.5020 or online at <http://etf.wi.gov/>.

VOLUNTARY SHORT TERM DISABILITY COVERAGE THROUGH NIS

Employees who work 30 hours or more per week are eligible to participate in a Voluntary Short Term Disability Program through National Insurance Services (NIS). Employees enrolled in the program can elect the amount of disability they want and pay for the coverage via payroll deductions. Options for the weekly short term disability benefits are:

- Without medical information - \$147, \$175, \$224, \$273, or \$301
- Requires medical information and approval - \$357, \$420, \$462, or \$504
- Amounts cannot exceed 66.67% of weekly pre-disability earnings

Benefits are payable from the first day of an accident or the fourth day of a physical disease. See Mechelle Thompson in the District Office for the applicable premium.

LONG TERM DISABILITY COVERAGE THROUGH NIS

The School District of Reedsburg provides employees long-term disability coverage paid at 100%. You will have a 60-day elimination period and 90% taxable benefit.

WISCONSIN RETIREMENT SYSTEM (WRS) THROUGH ETF

For eligible employees, the total contribution rate to WRS is 13.6% of gross wages; half of that is paid by the District and the other half is paid by the employee via “pre-tax” deductions.

TAX-SHELTERED ANNUITY PLAN 403(B) THROUGH WEA MEMBER BENEFITS

All employees are eligible to participate in a 403(b) tax-deferred annuity plan administered by WEA Member Benefits. The employee will pay the total cost of the 403(b) tax-deferred annuity contribution. There is no District contribution.

OTHER KEY BENEFITS

NIS offers an Employee Assistance Program (EAP)

The District through their disability policies with NIS provides a free Employee Assistance Program (EAP) to employees and their families. The EAP provides confidential, counselling help without cost to employees and their families. In this hectic, modern life we lead, there are times when problems occur when an EAP might be helpful. The EAP program helps individuals with a wide variety of needs and concerns including:

- Depression
- Alcohol or drug addictions
- Financial or legal concerns
- Stress management
- Child and elder care
- Marital difficulties
- Family conflict

To take advantage of this program, contact the EAP provider – BDA | Morneau Shepell directly at 866.757.3271 or visit their website at www.eapadvantage.com (to access the site use the password: PLUS).

NIS offers an ID Theft Services

NIS also offers employees covered under an NIS disability program Identity Theft Services. Covered employees and their families can receive no-cost, 24/7 help if they should become victims of identity theft. Additional information is in your enrollment packet.



Company Contacts for Employee Benefits 2017-18

Health Plan

WEA Trust www.weatrust.com

Customer Service: 800.279.4000 (7:30am to 5:00pm CST, M – F)

Dental Plan

Delta Dental of Wisconsin: www.deltadentalwi.com

Customer Service: 800.236.3712 (7:30am – 5:00pm CST, M – F)

Claims Assistance: claims@deltadentalwi.com

Health Reimbursement Account (HRA) or Flexible Spending Account (FSA)

Employee Benefit Corporation (EBC): www.ebcflex.com

Customer Service: 800.346.2126 or participantservices@ebcflex.com

Life/AD&D Insurance or Wisconsin Retirement System (WRS)

Employee Trust Funds (ETF): <http://etf.wi.gov/>

Customer Service: 877.533.5020

Voluntary Short Term Disability or Long Term Disability

National Insurance Services of WI (NIS) www.NISBenefits.com

Coverage and Claims Questions: Craig Brendelson – 800.627.3660, Ext. 1271 or cbrendelson@nisbenefits.com

Tax-Sheltered Annuity - 403(b)

WEA Member Benefits www.weabenefits.com

TSA Member Benefits: 800.279.4030, opt. 2


Employee Assistance Program through NIS

BDA | Morneau Shepell: 866.451.5465



NOTES:

Lined area for taking notes, consisting of multiple horizontal lines.



This Focus on Benefits provides a brief summary of your benefits. It does not contain all of the details described in the official plan documents and contracts. If there is any discrepancy between what is summarized here or any verbal descriptions of the plan and the official plan documents and contracts, the plan documents and contracts will govern.

School District of Reedsburg reserves the right to change, amend, suspend, or terminate any or all of the plans described in the guide at any time and for any reason. This Focus on Benefits is not a contract, and participation in any of the plans does not guarantee employment.