

September 2017 - August 2018

Focus on Benefits



INTRODUCTION

This brochure contains information on insurance and other benefits offered at the School District of West Salem. We encourage you to take some time to read over this 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 on each of the insurance plans, please refer to your Certificate of Coverage for each plan.

If you have any questions about the benefits programs at the School District of West Salem, please contact: Barb Buswell at [buswell.barb@wsalem.k12.wi.us](mailto:buswell.barb@wsalem.k12.wi.us) or 608-786-5302.

HEALTH INSURANCE

The District’s health insurance plan is through WEA Trust. The WEA plan is a Preferred Provider Organization (PPO), which is a type of managed health care 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 insure you receive the maximum benefit, please check WEA’s online directory to see if your physician is in-network by going to the “Find a Doctor” section at [www.weatrust.com](http://www.weatrust.com) (select Group Plans, Trust Preferred). Both the Gundersen and Mayo health systems are supported by this program.

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 date of hire.

Eligible employees will receive ID cards and a complete certificate of coverage from Security Health Plan after their enrollment is complete. Please review your ID card for accuracy when you receive it.

Please review the brief summary of benefits describing the coverage offered through WEA Trust. The benefits described are calculated according to the plan year (September 1, 2017 – August 31, 2018).

2017-2018 HEALTH PLAN BENEFIT SUMMARY

School District of West Salem WEA Employee Health Plan

|  |  |  |
| --- | --- | --- |
|  | In-Network | Out-of-Network |
| Service | WEA Essential PPO | WEA Essential PPO |
| **Deductible limit**  Single  Family | $2,000  $4,000 | $4,000  $8,000 |
| **Health Reimbursement Account: District’s Annual Maximum (50% from first dollar)**  Single  Family | $1,000  $2,000 | |
| **Coinsurance** | 80% | 60% |
| **Out-of-pocket maximum**  Single  Family | $4,000  $8,000 | $8,000  $16,000 |
| **Preventive care** | 100%, no deductible | $50 copay, then deductible, then 40% |
| **Office visit**  Office visit  Specialty visit  Amwell Visit  Urgent Care | $25 copay, then ded, then 20%  $100 copay, then ded, then 20%  100%  $100 copay, then ded, then 20% | $50 copay, then ded, then 40%  $150 copay, then ded, then 40%  N/A  $100 copay, then ded, then 40% |
| **Inpatient hospitalization** | 80% after deductible | 60% after deductible |
| **Emergency room** | $250 copay, then deductible, then 80% | |
| **Prescription drugs (at a participating pharmacy)**  Tier 1  Tier 2  Tier 3 | $10  $30  $60 | |

*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.*

HEALTH PLAN RATES INCLUDING VISION COST

|  |  |
| --- | --- |
| **Coverage level** | **Monthly Premium** |
| **Single** | $930.96 |
| **Family** | $2092.15 |

The School District of West Salem pays 85% of the premium for full time teachers and support staff who qualify for the benefit.

HEALTH REIMBURSEMENT ACCOUNT (HRA)

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 premiums 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 - $1,000 per plan year
* Family coverage - $2,000 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 will pay the member via check or direct deposit.** Make sure that you have registered for *My Account Assistant* under theLogin sectionso you can track your HRA claim via [www.ebcflex.com](http://www.ebcflex.com) online.



**Have questions?** Email EBC Participant Services directly at [participantservices@ebcflex.com](mailto:participantservices@ebcflex.com) or call Participant Services at 800.346.2126.

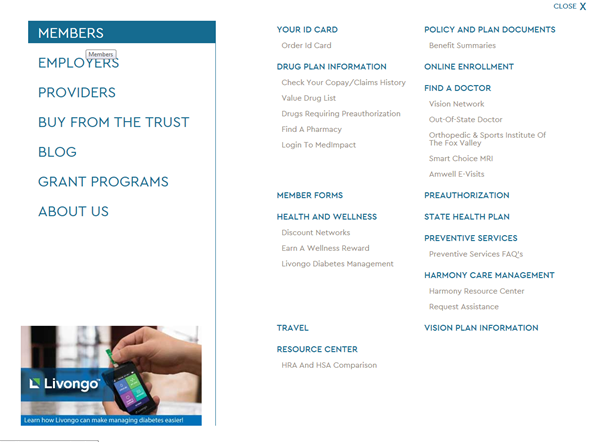
WEA HEALTH PLAN PREAUTHORIZATION REQUIREMENTS

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

On the WEA home page, you will see the following in the upper left corner, click on the menu section until you see a list of items on the left side.



Then hover the mouse over “Members” and you will see a list of items which help WEA members. The “Preauthorization” on the right column deals with medical services that require prior approval by WEA. Under “Drug Plan Information,” there is also a section on “Drugs Requiring Preauthorization.” Usually your healthcare provider will assist you with the preauthorization process, but if not, then it is the employee’s responsibility to assure that their services and/or medications have received approval so that the employee knows how the service/medication will be paid by WEA.



Notification to WEA for all hospital admissions is also needed. A penalty of up to $250 is possible for failure of timely notification to WEA. Call WEA at 800.279.4000 before you're admitted for a planned hospital stay or within 72 hours after an emergency.

Additionally, WEA requires preauthorization for certain prescription drugs. Information on these drugs can be found at [www.weatrust.com](http://www.weatrust.com/) under the Member Drug Plan Information section. (See other arrow above.)

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.

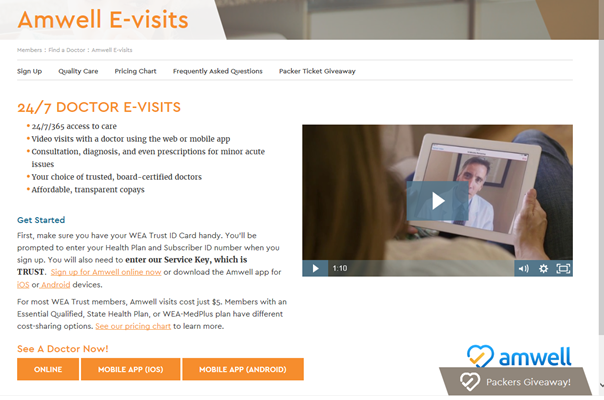
Amwell is a national network of U.S. board-certified physicians who, via use of electronic records, can provide telephone or online video consultations. Here are some advantages of using this new service:

* 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. This service is provided free of charge to our members.
* 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 |

To get started, go to <https://www.weatrust.com/members/find-a-doctor/amwell-e-visits> and 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 right away for the Amwell e-visits on the WEA website before you become sick and need to use this service.



Amwell’s Mental Health Therapy Program

The Amwell program also includes a telemedicine service for mental health. You and your family members on the WEA Trust health plan can use Amwell telehealth to treat mental health issues. From chronic concerns such as depression and anxiety to recent stress caused by events such as grief or divorce, Amwell online therapy gives you affordable and convenient therapy visits.

With the addition of online therapy to the Amwell web and mobile app, you will be able to see a psychologist or counselor to address common behavioral health challenges – all from the privacy of your own home.

Therapy visits on Amwell are:

* 45 minute, video-based sessions on your smartphone, tablet or computer
* With a licensed and highly trained therapist or psychologist
* Available seven days a week from 7am to 11pm
* Affordable with a $0 copay
* An alternative option to in-person behavioral health visits

To sign up for Amwell now:

1. Go to WEATrust.Amwell.com or download the Amwell app
2. Follow the prompts to sign up
3. You must enter “trust” as the Service Key to get WEA Trust cost savings

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 through **www.welcome.livongo.com/TRUSTDM.**

Neighborhood Family Clinics

WEA offers free care through Neighborhood Family Clinics. ~~You will not have to pay a deductible or copay for services covered under your health plan; all you need is your WEA ID card.~~ (As of September 2017, WEA members are required to file their own insurance claims when using NFC. Claim forms can be found on the WEA website.). There are clinics is La Crosse, Winona, Viroqua and Sparta. Covered Services include:

* Primary and urgent care services
* Problem-oriented illness like sore throat, cough, ear pain, cuts and sprains
* Flu shots and other immunizations
* Annual physicals
* Covered lab services, x-ray and EKG

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.

DENTAL INSURANCE

The School District of West Salem dental benefit plan is through Delta Dental and is provided to administration, teachers, custodial & maintenance, bookkeepers, bus mechanics 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](http://www.deltadentalwi.com), or by calling

800.236.3712. Learn more at [www.deltadentalwi.com/your-health/medical-conditions](http://www.deltadentalwi.com/your-health/medical-conditions).

Please review the brief summary of benefits describing the coverage offered through Delta Dental. The benefits described are calculated according to the plan year (September 1, 2017 – August 31, 2018).

2017-2018 DENTAL PLAN BENEFIT SUMMARY

School District of West Salem Dental Benefit Plan

|  |  |
| --- | --- |
| Service | Delta Dental of Wisconsin |
| **Deductible limit**  Single  Family | $0  $0 |
| **Diagnostic and preventive**  Exams and cleanings (twice per plan year)  Fluoride treatments to age 19 | 100%  100% |
| **Basic services**  Fillings  Endodontics  Periodontics  Oral Surgery | 80%  80%  80%  80% |
| **Major services**  Major restorative  Crowns  Inlays and onlays  Dentures  Bridges | 80%  50%  50%  50%  50% |
| **Annual benefit maximum** | $1,000 per person |
| **Orthodontics**  Dependents to age 19 | 50%  $1,500 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 PLAN RATES

|  |  |
| --- | --- |
| **Coverage level** | **Monthly Premium** |
| **Single** | $47.05 |
| **Family** | $121.59 |

The District of West Salem pays 90% of the cost of the plan.

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/](http://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.

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 September 1st to August 31st with online enrollment July 14 – July 27, 2017.

For added convenience, this year we added 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](http://www.ebcflex.com) or call Participant Services at 800.346.2126.

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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 fo*r a complete copy of the list.*



Flex spending accounts could help you save

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **FSA healthcare** | | **FSA dependent care** | |
|  | **With** a**ccount** | **Without** a**ccount** | **With** a**ccount** | **Without** a**ccount** |
| **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.*

VISION INSURANCE

The School District of West Salem provides a vision plan through WEA Trust for all employees enrolled in the health insurance plan (it is not a stand-alone policy). The amount of vision benefits payable under the policy is determined by whether you or your dependents utilize the services of a participating provider or a non-participating provider. Please review the brief summary of benefits describing the coverage offered through WEA Trust. The benefits described are calculated according to the plan year (September 1, 2017 – August 31, 2018).

2017-2018 VISION PLAN BENEFIT SUMMARY

West Salem School District Vision plan

|  |  |  |  |
| --- | --- | --- | --- |
| Benefit | WEA Trust Vision | | |
|  | Participating provider | | Non-participating provider |
| **Vision examination benefit:** | $10 copay | | Reimbursed up to $35 |
| Benefit frequency is once every 12 months from the date of service per plan year. | | |
| **Standard eyeglass lenses Benefit:**  Single vision  Bifocal  Trifocal  Lenticular | $10 copay  $10 copay  $10 copay  $10 copay | Reimbursed up to $30  Reimbursed up to $40  Reimbursed up to $50  Reimbursed up to $60 | |
| Benefit frequency is once every 12 months from the date of service per plan year. | | |
| **Eyeglass frame benefit:** | 100% up to a maximum of $125 Retail Allowance  (20% discount off on remaining balance) | Reimbursed up to $70 | |
| Benefit frequency is once every 24 months from date of service per plan year. | | |
| **Contact lenses benefit:**  **(In lieu of standard eyeglass lenses)**  Elective    Medically Necessary | Covered up to a $100 Retail Allowance  (15% discount off remaining balance for conventional / 10% for Disposable)  Covered 100% | Reimbursed up to $150  Reimbursed up to $200 | |
| Benefit frequency is once every 12 months from the date of service per plan year. | | |

VISION PLAN RATES

|  |  |
| --- | --- |
| **Coverage level** | **Monthly Premium** |
| **Single** | $3.94 |
| **Family** | $13.81 |

The District of West Salem pays a significant portion of the cost of the plan.

LIFE INSURANCE

The School District of West Salem provides eligible employees a life insurance benefit of one times their salary to $200,000 maximum through WEA Trust. Eligible employees include administrators, teachers and non-represented district employees.

VOLUNTARY SHORT TERM DISABILITY

Employees who work a minimum of 600 hours per school year 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 Barb Buswell in the District Office for the applicable premium and enrollment instructions.

LONG TERM DISABILITY

The School District of West Salem provides employees who work a minimum of 600 hours per school year long-term disability coverage paid at 100%. There is a 60-day elimination period and 80% taxable benefit.

WISCONSIN RETIREMENT SYSTEM (WRS)

Eligible employees have mandatory participation in the WRS – which is administered by the Employee Trust Fund (ETF). Contribution rates are set by ETF each January. The current contribution rate to the 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)

All employees are eligible to participate in a 403(b) tax-deferred annuity plan. The employee will pay the total cost of the 403(b) tax-deferred annuity contribution. There is no District contribution. Allowed vendors are listed on the contact page.

OTHER KEY BENEFITS

Employee Assistance Program (EAP) offered through Gundersen Health System

At no costs, all employees can receive confidential help for 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

National Insurance Services (NIS) offers an ID Theft Services

NIS also offers employees covered under an NIS long term 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.



**Insurance Company Contacts 2017-2018**

**Medical, Life and Vision**

# WEA Trust [www.weatrust.com](http://www.weatrust.com)

**Customer Service:** 800-279-4000Monday – Friday 7:30am to 5:00pm

**Dental Plan**

**Delta Dental of Wisconsin:** [www.deltadentalwi.com](http://www.weatrust.com/)

**Customer Service:** 800-236-3712 Monday – Friday 7:30am to 5:00pm

**Claims Assistance:** [claims@deltadentalwi.com](mailto:claims@deltadentalwi.com)

**Health Reimbursement Account (HRA) and Cafeteria Plan**

**Employee Benefit Corporation:** [www.ebcflex.com](http://www.ebcflex.com)

**Customer Service:** 800-346-2126 or participantservices@ebcflex.com

*To activate your account online:*

*Go* to [www.ebcflex.com](http://www.ebcflex.com)

1. Click “Participants” from the Log In drop down list
2. Click the “Register” button for first time users
3. Enter requested information
4. Then log in and view your account anytime

**Voluntary Short Term Disability and Long Term Disability**

**National Insurance Services of WI (NIS):** [www.NISBenefits.com](http://www.nisbenefits.com/)

**Coverage and Claims Questions:** 800-627-3660

**Diabetes Management**

**Livongo Health:** [www.livongo.com/TRUSTDM](http://www.livongo.com/TRUSTDM)

**Customer Service**: 800-945-4355 Registration Code: TRUSTDM

**Neighborhood Family Clinics**

**La Crosse Office Winona Office**

Breidenbach Wellness Center Back to Health Chiropractic

1526 Rose St. 619 Huff St.

La Crosse, WI 54603 Winona, MN 55987

608-781-9880 507-454-7870

**Viroqua Office** **Sparta Office**

Vernon Clinic of Chiropractic Neighborhood Family Clinics

1316 Bad Axe Ct., Suite A 128 S. Water St., Suite B

Viroqua, WI 54665 Sparta, WI 54656

608-637-8111 608-487-8506

**Tax-Sheltered Annuity - 403(b)**

**WEA Member Benefits:** 800-279-4010; weabenefits.com

**Wisconsin Deferred Compensation Program (WDC 457):** 877-457-9327; [www.wdc457.org](http://www.wdc457.org)

**Ameriprise Financial Services, Inc.** (see your personal broker for information)

**AXA Equitable** (see your personal broker for information)

**Employee Assistance Program**

**Gundersen Health System**

**For an appointment call:** **608-775-4780**

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 West Salem 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.

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