



2023

RIPON AREA SCHOOL DISTRICT BENEFITS GUIDE

Last updated August 10, 2023

You have 30 days from your date of hire or qualifying life event to make your benefit elections. For more information about your benefits, please contact Payroll Manager Karin Hanke hankek@ripon.k12.wi.us or Business Manager Jonah Adams adamsj@ripon.k12.wi.us.

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Summary of Benefits

- [Brainshark Presentation](#) - Video Overview of RASD Benefits.
- [Medical](#) RASD offers medical coverage through direct contracts with medical providers and through the Health Payment Systems (HPS) network in Wisconsin and through First Health network outside of Wisconsin.
- [Legacy Medical Clinic](#) RASD partners with Dr. Eric Miller to offer free medical care and medications in Ripon (also Beaver Dam and Mayville).
- [Dental](#) RASD offers dental coverage through Delta Dental.
- [Vision](#) RASD offers coverage through Delta Dental.
- [Disability & Life Insurance](#) RASD staff who work a minimum of 20 hours per week have free long-term disability insurance. RASD offers subsidized life insurance if you work at least 880 hours annually, and you may purchase additional life insurance coverage.
- [Retirement Planning](#) Staff who work at least 880 hours in a school year are eligible for the Wisconsin Retirement System. In 2023, the District will contribute 6.8% of salary and wages toward your pension plan.

Eligibility

All benefits are available to staff who are regularly scheduled to work 30 hours or more per week while some benefits are available to all staff:

Regularly scheduled to work fewer than 20 hours:

- Social Security/ Medicare

Regularly scheduled to work 20 or more hours:

- Social Security/ Medicare
- Wisconsin Retirement System (eligible with 880 hours annually)
- Life Insurance (eligible with 880 hours annually)
- Short-Term Disability Insurance available and Long-Term Disability Insurance
- Employee Assistance Program and Identity Theft Program
- Flexible Spending Account available

Regularly scheduled to work 30 or more hours:

- All of the above, plus the following:
- Medical Insurance
- Dental Insurance
- Vision Insurance
- Health Reimbursement Account available
- Opt-Out Incentive available

Medical

Staff members who work at least 30 hours per week have two medical insurance plan options to choose from. The base plan has higher monthly premiums but lower copayments and maximum out of pocket costs. The buy-down plan has lower monthly premiums but higher copayments and maximum out of pocket costs.

RASD staff have free access to the Legacy Medical Clinic and our primary care provider Dr. Eric Miller. Staff also have access to other free medical providers through our Tier 1 contracts. Additionally, staff have the option to choose providers inside and outside of the HPS network (Tier 2), which covers most of Wisconsin. Copayment costs in Tier 2 and Tier 3 vary by provider, and monthly premium costs vary depending on the plan you choose.

- [Summary of Benefits and Coverage Notice](#) (PDF)
 - [Base Plan Summary](#) (PDF)
 - [Buy-Down Plan Summary](#) (PDF)
- [Detailed Plan Document](#) (PDF)
- [Base Plan Overview](#) (bookmark link)
- [Buy-Down Plan Overview](#) (bookmark link)
- [Medical Plan Enrollment/ Change/ Waiver Form](#) (PDF)
- [Open Enrollment Meeting Recording](#) (Video 1:50:43)
- [Open Enrollment Presentation](#) (PDF)
- [Frequently Asked Questions](#) (Google Document)

Members in the base plan and buy-down plan will use all three tiers. Please call FiveStar Health before you receive a treatment, procedure, or imaging (888) 493-9163. There is a \$250 penalty for not notifying FiveStar Health.

TIER 1 (Independent Providers with Direct Contracts)

- Approximately 70 providers are available to members at no cost under Tier 1 for primary care, physical/occupational/speech therapy, behavioral health, chiropractic, dermatology, cardiology, etc. Please access Tier 1 by calling FiveStar Health at (888) 493-9163.
- Telehealth visits are also free through Teladoc: <https://www.teladoc.com/>
 - See how to register for Teladoc here: [LINK](#)

TIER 2 (HPS, Health EOS, & First Health Networks)

- The HPS Network combined with Health EOS will provide you access to most of the healthcare providers in Wisconsin, under Tier 2 with copayments. [See the map/list of system providers.](#)
- The First Health Network will provide you access to many healthcare providers outside of Wisconsin under Tier 2. See the First Health website: <https://www.myfirsthealth.com>

TIER 3 (Non-Network Providers)

- It is important to avoid non-network providers because there are no pre-negotiated rates, and our plan will pay only 150% of Medicare toward your expenses. This could leave you with significant out-of-pocket costs beyond the maximum out-of-pocket costs listed below. If you end up with a bill from a non-network provider, contact the RASD business office to see if negotiating a lower cost is possible.

Medical Insurance Premiums

	BASE PLAN		BUY-DOWN PLAN	
	Annual Premium	Monthly Premium	Annual Premium	Monthly Premium
Single	\$1,185	\$98.75	\$691	\$57.60
Employee + Spouse	\$2,159	\$179.88	\$1,259	\$104.93
Employee + Child(ren)	\$2,099	\$174.90	\$1,224	\$102.02
Family	\$3,168	\$264.01	\$1,848	\$154.00

The Spousal Monthly Surcharge is \$50 for employees whose spouse is eligible to take insurance through his/her employer. Non-wellness participation monthly surcharge = **\$80** each for Employees and Spouses for employees who do not complete an annual consultation with Dr. Miller, or submit biometrics to Dr. Miller's office.

*Opt-Out Benefit of \$3,000 for waiving family medical coverage – Must be eligible for family health insurance and maintain health insurance coverage with another insurance provider. Contact Karin Hanke to determine eligibility.

Legacy Medical Clinic (Tier 1)

Dr. Eric Miller is contracted with RASD to provide free services to members at 402 Eureka St, Ripon. Dr. Miller is a former Professor at the UW-Madison School of Medicine and Public Health and a former Chief of Staff at UW-Health Beaver Dam Clinic. [Read more](#). Dr. Miller can provide the following free services:

Acute Care

Illness evaluation and treatment
Injury evaluation and treatment
Behavioral health issues
Joint sprains, strains, fractures
Dermatologic care
Laceration, wound, burn care
Exacerbations of chronic conditions

Office Procedures

Skin biopsies
Mole, lesion, and skin tag removal
Cyst and lipoma removal
Toenail removal
Cryotherapy of warts and lesions
Joint injections and aspirations
Trigger point injections

Other

Point-of-care rapid tests (Strep, Flu, Mono, Pregnancy, Urine)
On-site lab draws
On-site EKG tracings and interpretation
50 free medications (blood pressure, allergy, antibiotics, etc.)
Imaging referrals
Pre and post hospital care coordination
Annual Physical
Well Child Care
Sports Physicals
Pre-op Clearance
Screenings for cancer, diabetes, cardiac disease, and behavioral health
Chronic Condition Management
Wellness Coaching

Legacy Medical Clinic Hours

Monday & Friday - 8:00 a.m. to 4:30 p.m.

Tuesday - 9:00 a.m. to 5:30 p.m. (**Summer Hours, June - August will be 8:00 a.m. to 4:30 p.m.**)

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday/ Sunday
Dr. Eric Miller	130 S Main St, Mayville , WI 53050	402 Eureka St., Ripon , WI 54971	211 Corporate Dr Suite H, Beaver Dam , WI 53916	130 S Main St, Mayville , WI 53050	211 Corporate Dr Suite H, Beaver Dam , WI 53916	<i>Dr. Miller is available via Secure Text Message</i>
Registered Nurse (Ripon)	402 Eureka St., Ripon , WI 54971	402 Eureka St., Ripon , WI 54971			402 Eureka St., Ripon , WI 54971	

Ripon: (920) 781-1504

Mayville: (920) 644-2224

Beaver Dam: (920) 219-4599

Dr. Miller is available to visit with you for free in person five days per week at one of his three clinic locations. You are welcome to schedule appointments to visit Dr. Miller when he is in Mayville or Beaver Dam. The Ripon clinic will be open three days per week. On Tuesday, Dr. Miller will be on-site and available for visits. Scheduled appointments are preferred, but walk-in appointments are also available. On Monday and Friday, a registered nurse will work the clinic alone and communicate with Dr. Miller virtually.

Base Plan Overview¹

	TIER 1	TIER 2	TIER 3
	<ul style="list-style-type: none"> ● RASD Clinic ● Co-op Direct Contracts ● HPS Bundled Procedures ● Teladoc 	<ul style="list-style-type: none"> ● HPS Network ● First Health (outside WI) 	Out-of-Network
Preventive Care	\$0	\$0	\$100
Teladoc visit	\$0	N/A	N/A
Physical/Occupational/ Speech Therapy per visit	\$0	\$50	\$100
Chiropractic visit	\$0	\$20	\$40
Behavioral Health visit	\$0	\$50	\$100
Behavioral Health visit with Collaborative Wellness	\$0	N/A	N/A
Primary Care Physician visit	\$0	\$100	\$200
Lab test	\$0	\$50	\$100
Specialty Office visit	\$0	\$150	\$300
Urgent Care visit	N/A	\$200	\$200
Emergency Room visit	N/A	\$500	\$500
Inpatient Facility per day (limit 3 per confinement)	N/A	\$1,500	\$3,000
Pregnancy/ Deliveries	N/A	\$500	\$1,000/ day
Outpatient Procedures	\$0	\$1,000	\$2,000
X-Ray & Other Low-End Imaging	\$0	\$100	\$200
Imaging (CT/ MRI/ PET, etc.)	\$0	\$500	\$1,000
Durable Medical Equipment / Prosthetics	\$0	\$100	\$200
Maximum Out-of-Pocket, including Rx	\$0	\$3,000/ \$6,000	\$6,000/ \$12,000

In-network out-of-pocket maximums are \$3,000 per individual, \$6,000 per family. Pregnancy copayments and copayments with Collaborative Wellness (behavioral health) are reduced from an earlier version of this chart.

¹ To find free providers in Tier 1, please call FiveStar Health at 1-888-493-9163. Ensure that all imaging, treatments, and procedures are pre-authorized by notifying FiveStar Health in advance. There is a \$250 penalty for receiving imaging, treatments, procedures, etc. without pre-authorization.

Buy-Down Plan Overview²

	TIER 1	TIER 2	TIER 3
	<ul style="list-style-type: none"> • RASD Clinic • Co-op Direct Contracts • HPS Bundled Procedures • Teladoc 	<ul style="list-style-type: none"> • HPS Network • First Health (outside WI) 	Out-of-Network
Preventive Care	\$0	\$0	\$200
Teladoc visit	\$0	N/A	N/A
Physical/Occupational/ Speech Therapy per visit	\$0	\$100	\$200
Chiropractic visit	\$0	\$40	\$80
Behavioral Health visit	\$0	\$100	\$200
Behavioral Health visit with Collaborative Wellness	\$0	N/A	N/A
Primary Care Physician visit	\$0	\$200	\$400
Lab test	\$0	\$100	\$200
Specialty Office visit	\$0	\$300	\$600
Urgent Care visit	N/A	\$200	\$200
Emergency Room visit	N/A	\$500	\$500
Inpatient Facility per day (limit 3 per confinement)	N/A	\$3,000	\$6,000
Pregnancy/ Deliveries	N/A	\$1,000	\$2,000/ day
Outpatient Procedures	\$0	\$2,000	\$4,000
X-Ray & Other Low-End Imaging	\$0	\$200	\$400
Imaging (CT/ MRI/ PET, etc.)	\$0	\$1,000	\$2,000
Durable Medical Equipment / Prosthetics	\$0	\$200	\$400
Maximum Out-of-Pocket, including Rx	\$0	\$6,000/ \$12,000	\$12,000/ \$24,000

In-network out-of-pocket maximums are \$6,000 per individual, \$12,000 per family. Pregnancy copayments and copayments with Collaborative Wellness (behavioral health) are reduced from an earlier version of this chart. Out-of-Network costs are double the costs of the second tier, except for urgent care and emergency room visits.

² To find free providers in Tier 1, please call FiveStar Health at 1-888-493-9163. Ensure that all imaging, treatments, and procedures are pre-authorized by notifying FiveStar Health in advance. There is a \$250 penalty for receiving imaging, treatments, procedures, etc. without pre-authorization.

Pharmacy

Prescription medication expenses are covered within the medical plans under Tier 2 and count toward your annual out-of-pocket maximum costs. Dr. Miller's clinic provides all medications free to members (roughly 50 medications for allergies, high blood pressure, antibiotics, etc. within Tier 1). There is no difference between the base plan and the buy-down plan regarding medication costs.

PHARMACY COPAYMENTS

		Copayment
Certain Preventive Medications	Read more about free preventive drugs.	\$0
Tier 1 - Generic Medications		\$5
Tier 2 - Brand Preferred		\$30
Tier 3 - Brand Non-Preferred		\$90
Specialty - ScoutRx Supplied	Read more about specialty drugs.	\$0

See the full [list of covered medications](#). See [summary and FAQ document from ScoutRx](#).

Call ScoutRx at (833) 233-1818 or email atp@scoutrxconsulting.com with questions about medications from pharmacies.

Call Dr. Miller's office with questions about medications from his clinic (920) 781-1504.

Dental

RASD offers a dental plan through Delta Dental to staff who work 30 hours per week. For additional benefit information, please contact Karin Hanke. See the [Delta Dental Enrollment/Change/ Waiver Form](#).

	ANNUAL PREMIUMS	MONTHLY PREMIUMS
Single	\$74.40	\$6.20
Family	\$191.76	\$15.98

DENTAL PLAN OVERVIEW

Annual Deductible	\$0
Annual Maximum Benefit	\$1,000 per person
Preventive/Diagnostic Services*	Covered 100%
Basic Services*	Covered 100%
Major Services I*	Covered 100%
Major Services II*	Not covered
Orthodontics	Not covered

See covered procedures on page 8 of the Plan Description: <https://bit.ly/3MQjltK>

Read more about your dental plan benefits here: <https://bit.ly/3MPrnbW> and here: <https://bit.ly/3KOtdbq>

Look up in-network dental providers here: deltadentalwi.com and select “Find A Dental Provider” or call 800-236-3712 and follow the automated instructions.

Delta Dental Vision Discount Program

For employees and dependents enrolled in the dental plan, Delta Dental of WI has partnered with EyeMed Vision Care to offer a vision care **discount** program that provides savings up to 35%, access to thousands of private practices and retail providers nationwide, among many other benefits. [Read more and print the Vision Care Discount Card.](#)

Vision

Staff members who are on the dental plan have access to the vision discount program described above. Members on the medical plans have one annual eye exam per year covered for free. In addition to these options, staff may elect to pay full premiums for a Delta Dental Vision plan described below. Read more about the DeltaVision Full plan here: <https://bit.ly/38U4tRQ> and <https://bit.ly/3MZ2cn8>

DeltaVision® FULL PLAN		
Frame / Contact Allowance		\$150 / \$150
Copay (exams/standard plastic lenses)		\$10 / \$10
Frequency (exams/lenses or contacts/frames); <i>Based on calendar year</i>		12 / 12 / 24
Dependent Age Limit		To age 26
BENEFIT DETAILS	Network Benefit	Non-Network Reimbursement
Comprehensive Spectacle Exam	Member pays copay, plan pays balance	\$35
Retail Imaging	Member pays up to \$39	None
Standard Contact Lens* Fit and Follow-Up	Paid in full	\$40
Premium Contact Lens** Fit and Follow-Up	10% off retail price plus \$55 allowance	\$40
Frames (<i>any available frame at provider location</i>)	Plan pays frame allowance, Then 20% off balance	50% of the selected in-network allowance
Laser Vision Correction—Lasik or PRK	15% off retail price Or 5% off promotional price	None

Diabetic Eye Care Benefits included that provide an additional office visit and diagnostic testing for those who have diabetes.

Standard Plastic Lenses

	Network Benefit	Non-Network Reimbursement
Single Vision	Member pays copay, plan pays balance	\$25
Bifocal	Member pays copay, plan pays balance	\$40
Trifocal	Member pays copay, plan pays balance	\$55
Standard Progressive	Member pays \$75	\$40
Premium Progressive	See benefit information below	\$60

Lens Options

UV Coating	Member Pays \$15	None
Tint (<i>solid & gradient</i>)	Member Pays \$15	None
Standard Scratch Resistance	Member Pays \$15	None
Standard Polycarbonate	Member Pays \$40	None
Standard Anti-Reflective Coating	Member Pays \$45	None
Premium Anti-Reflective Coating	See next page for benefit information	None
Other Add-Ons and Services	20% off Retail Price	None

Contact Lenses—In lieu of spectacles (*Contact lens allowance covers materials only*)

Conventional	Plan pays contact allowance, then 15% off balance	80% of the selected allowance amount for contacts
Disposable	Plan pays contact allowance	80% of the selected allowance amount for contacts
Medically Necessary ***	Paid in full	\$200

Progressive Lens		
	Network Benefit	Non-Network Reimbursement
Standard Progressive	\$75 copay	\$40
Premium Progressive as follows:		
Tier 1	\$95 copay	\$60
Tier 2	\$105 copay	\$60
Tier 3	\$120 copay	\$60
Tier 4	\$75 copay, 80% of charge less \$120 allowance	\$60
Anti-Reflective Coating		
Standard Anti-Reflective Coating	\$45	None
Premium Anti-Reflective Coating as follows:		
Tier 1	\$57	None
Tier 2	\$68	None
Tier 3	80% of charge	None

**** Medically necessary contacts require authorization from a vision doctor when some conditions are present. Please contact the plan for more information.*

VISION FULL PLAN PREMIUMS

	ANNUAL PREMIUMS	MONTHLY PREMIUMS
Single	\$84.48	\$7.04
Employee + Spouse	\$168.96	\$14.08
Employee + Child(ren)	\$172.44	\$14.37
Family	\$256.92	\$21.41

TIP - If you enroll in the full plan, you will have fairly expensive premiums. You must weigh the benefits of the plan carefully against the cost of the premiums.

Life Insurance

Life insurance can help protect you or your loved ones in the event of a death. Through the State Group Life Insurance program (Securian), RASD staff are eligible for life insurance benefits up to five times their annual earnings (see chart below). Staff must be eligible to enroll in the Wisconsin Retirement System (WRS). If life insurance is declined, coverage can begin only with a qualifying life event or as a late enrollment with the evidence of insurability completed for review by the plan's underwriting.

Monthly Premium Rates		Funding	Benefit Level
Age	Per \$1,000		
Under 30	\$0.05	100% Employee Paid	Basic Life Insurance One times annual earnings
30-34	\$0.06	100% Employee Paid	Optional Life Insurance One times annual earnings
35-39	\$0.07		
40-44	\$0.08	100% Employee Paid	Additional Optional Life Insurance One, two, or three times annual earnings
45-49	\$0.12		
50-54	\$0.22		
55-59	\$0.39		
60-64	\$0.49		
65-69	\$0.57		
\$10,000; \$5,000	\$1.60	100% Employee Paid	1 Unit - Spouse & Dependent Life Insurance (Spouse = \$10,000; Dependent = \$5,000)
\$20,000; \$10,000	\$3.20	100% Employee Paid	2 Units - Spouse & Dependent Life Insurance (Spouse = \$20,000; Dependent = \$10,000)

Disability Insurance

To help provide some peace of mind by protecting a significant chunk of your paycheck, RASD offers staff short-term and long-term disability insurance through National Insurance Services (NIS). RASD pays for Long-Term coverage while staff have the option to purchase different benefit levels of Short-Term coverage.

Short-Term Disability – 100% of premium paid by staff

- Eligible staff working 20 hours per week or more
- 1st Day Accident/4th Day Sick Elimination Period up to the 1st 90 days
- Weekly benefit is not to exceed 66 and 2/3 percentage of weekly pre-disability earnings
- Contact Karin Hanke for coverage options and premiums

Long-Term Disability – 100% of premium paid by RASD

- Eligible staff working 20 hours per week or more
- 90-Day Elimination Period
- 90% of monthly salary to maximum benefit of \$13,125/month

Evidence of insurability (EOI) is required for late enrollees, increases and/or amounts exceeding the Guarantee Issue. If you do not enroll for all available coverage within your initial eligibility period, you may obtain coverage by providing satisfactory evidence of insurability. Please contact Karin Hanke for information on eligibility periods, evidence of insurability forms and submission deadlines.

Please note pre-existing conditions may affect enrollment.

Flexible Spending Accounts

Staff who work at least 20 hours per week are eligible to contribute to Health Care and Dependent Care Flexible Spending Accounts. Contributions to these accounts are tax free and lower your taxable income. A **Health Care FSA** is used for medical expenses not covered by your HRA or your medical plan deductible. The **Dependent Care FSA** is for expenses related to the care of a dependent child or adult (e.g., day care).

In July 2023, Staff can contribute up to \$1,525 toward a Health Care FSA and \$2,500 toward a Dependent Care FSA. However, there is a “Use it or Lose it Rule” stipulating that all expenses must be incurred in the plan year that ends December 31, 2023. No dependent care funds roll over to the next year, and only \$610 of health care funds can roll over. [Read more.](#)

Health Care FSA

The Health Care FSA allows you to set aside money from your paycheck, on a **pre-tax** basis, to pay for eligible expenses, such as copayments, deductibles, eyeglasses, contact lenses, and other health-related expenses that are not reimbursed by insurance plans.

Participants in the Health Care FSA are also eligible to receive an FSA Debit MasterCard that provides an easy, automatic way to pay for eligible health care/benefit expenses. The card lets participants electronically access the pre-tax amounts set aside in their Health Care FSA.

Please note that the FSA Debit MasterCard can only be used with the Health Care FSA, not the Dependent Care FSA. [Read more.](#)

Funds are drawn from the medical FSA first, then the HRA if applicable.

Dependent Care FSA

The Dependent Care FSA allows you to set aside money from your paycheck, on a pre-tax basis, for qualified dependent care expenses, such as daycare. Eligible dependents are children under 13 years of age, or a child over 13, spouse, or elderly parent residing in your home who is physically or mentally unable to care for himself or herself.

Health Reimbursement Accounts³

No HRA Contributions will be made in July 2023 or later. Prior to the 2023-2024 school year, RASD provided HRA funds to staff on the medical insurance plan. Unused HRA funds roll over year after year without a limit to the amount you can rollover. HRA funds can be accessed through a GetMOR card.

The District will no longer offer a secondary HRA, which was a form of self-funding that covered the difference between members' maximum out of pocket expenses and the threshold when the fully-funded insurance began. The 2023 insurance plan kicks in once out-of-pocket maximums have been met, and staff will not need to pay upfront and be reimbursed.

Accessing HRA Funds

Primary HRA: Using your GetMOR card is the quickest and most convenient option. If you can't use your card, you can file claims via the mobile app, online, or by mailing/faxing in a Claim Reimbursement Form.

For reimbursement from your FSA or HRA, complete the form (electronic via the app or online or paper claim if mailing/faxing) and attach your supporting documentation.

³ The Ripon Area School District is phasing out the HRA in favor of offering free medical care through Tier 1 providers. There will be no District contribution toward HRAs in July 2023 or later.

Retirement

I. Wisconsin Retirement System (WRS)

The Wisconsin Retirement System (WRS) is a retirement plan that provides income in retirement for most public employees in the state. Coverage is automatic for eligible staff, and you cannot opt out. In 2023, staff pay 6.80% of salary and RASD pays an employer matching contribution (13.6% total). In 2024, the percentage will increase to 6.90% (13.8% total). The percent of contribution is subject to change in January annually.

Eligibility: All full-time staff are enrolled in WRS as of their hire date. For staff hired **on or after July 1, 2011**, who are regular part-time and part-time temporary & seasonal they must meet both of the following eligibility criteria:

- 880 hours for all district staff, **AND**
- Are expected to be employed for at least one year (365 consecutive days, 366 in leap year) from date of hire.

Vesting: Staff who became WRS eligible **on or after July 1, 2011**, are not eligible for a WRS retirement annuity or lump sum retirement benefit until they have 5.0 years of creditable service. However, the member would still be eligible for a separation benefit, which includes the employee contribution and investment returns only.

If you were enrolled in WRS prior to July 1, 2011, you were vested when you first began WRS employment. Vested participants may receive a retirement benefit at age 55 once they terminate all WRS employment.

See more about WRS here: [WRS Retirement Benefit | ETF \(wi.gov\)](#) .

II. 403(b) Savings Plan *(updated 1/05/2023)*

A 403(b) plan is a tax-advantaged retirement program that permits you to invest a portion of your income for retirement on a pre-tax or after-tax (Roth) basis. Amounts deposited pre-tax into a 403(b) account and any earnings on those contributions are generally not taxed until the staff member makes a withdrawal from his or her 403(b) account following separation from service with the District. In the year of deposit, income amounts deposited into a Roth retirement account are taxed as income, but earnings and withdrawals are never taxed.

MAXIMUM CONTRIBUTIONS (under age 50)	MAXIMUM CONTRIBUTIONS (if age 50 or older at any time during the year)	15 –YEAR CATCH-UP (with 15 years of service and previous avg. annual contribution less than \$5,000)
\$22,500	\$29,000	\$3,000

The District has two approved vendors: **WEA Trust** -.35% fee of assets- (Ph. 800-279-4030) and **Vanguard** - \$60 flat fee - (Ph. 800-569-4903). **TIP**— At roughly \$17,143 in account balance, Vanguard’s fee is cheaper than WEA.

Employee Assistance Program

RASD partners with Morneau Shepell to offer an Employee Assistance Program to all staff working 20 hours per week. The EAP is a voluntary and confidential benefit that offers direction with personal or job-related stresses.

Alcohol or Drug Addictions	Anxiety	Parenting Concerns	Depression
Eating Disorders	Eldercare	Family Conflict	Financial or Legal Concerns
Marital Difficulties	Problem Gambling	Relationship Problems	Stress Management

Counseling Services Overview:

- **No cost or enrollment required** – All staff are eligible from the date of hire
- **Access Options** – Connect with licensed counselors 24/7 over the phone (866-451-5465) and up to three face-to-face visits per situation.
- **Voluntary** – Use at your own discretion
- **Confidential** – Anything discussed with an EAP counselor is kept confidential, within the boundaries of state and federal laws.

See more here: <https://bit.ly/3LQQsD4>

Identity Theft Protection Services

From a lost wallet to credit card fraud, having your personal information compromised is stressful. Through IDX Identity Theft Recovery, you have access to specialists 24/7, who are trained to help restore your peace of mind. They can guide you or your family members through the resolution process:

- Limited Power of Attorney to work on the victim's behalf
- Assistance with investigation
- Guidance through the recovery process

See more here: <https://bit.ly/38VmC1Z>

To start the process, call 855-205-6010 or visit <https://app.idx.us/account-creation/NIS>—*The required code is "NIS."*

Opt-Out Incentive

If you opt out of family medical insurance, you may be eligible to receive a \$3,000 opt-out incentive. This benefit is sometimes referred to as “alternative benefit plan,” “ABP,” or “Cash in Lieu.”

To be eligible, you must have a spouse or dependents. This opt-out payment is not considered compensation by the Wisconsin Retirement System. Payment will be included in 24 paychecks, unless you elect to receive paychecks on a school-year basis. To be eligible, you must meet the following criteria:

1. You must be eligible for family insurance coverage (i.e., You must have a spouse and/or dependents. Those eligible for single health insurance do not qualify for this alternate benefit.)
2. You must waive health insurance coverage under the district’s plan.
3. You must have health insurance coverage through another plan.

TIP—Staff are not eligible for this opt-out incentive if they are enrolled in the district’s medical plan through a spouse who is also employed by the district. This is true because all medical expenses for you and your spouse affect district medical claims.

Contact Information

Plan and Carrier Contacts	Phone Number	Website
Medical Plan FiveStar Health Dr. Eric Miller (Legacy Medical) HPS Network (WI) First Health (outside WI)	(888) 493-9163 (920) 781-1504 (888) 477-7968 (888) 246-9949	www.prairieontheweb.com/ https://legacymedserv.com/ https://hps.md/the-hps-network/ https://www.myfirstthealth.com
Pharmacy Plan ScoutRx	(833) 233-1818 atp@scoutrxconsulting.com	https://www.scoutrxconsulting.com/
Dental Plan (includes vision discount program) Delta Dental of WI	(800) 236-3712	www.deltadentalwi.com
Telemedicine Teladoc Dr. Eric Miller (Legacy Medical)	(800) 835-2362 (920) 781-1504	https://www.teladoc.com/ https://legacymedserv.com/
Vision Discount Program through Delta Dental Voluntary Full Vision Plan Delta Dental/Eye Med Vision	(866) 246-9041 (844) 848-7090	www.deltadentalwi.com www.eyemedvisioncare.com/deltadental
Voluntary Group Life WRS & Securian	(866) 295-8690	etf.wi.gov/members/benefits_life_ins
Short and Long-Term Disability National Insurance Services (NIS)	STD: (866) 295-8690 LTD: (800) 627-3237	https://www.nisbenefits.com/
Wisconsin Retirement System WRS	(877) 533-5020	etf.wi.gov
Flexible Spending Account (FSA) & Health Reimbursement Account (HRA) Consociate (Previously GetMOR)	(888) 900-4667	https://www.consociatehealth.com/getmor/
Employee Assistance Programs (EAP) Morneau Shepell/NIS	EAP: (866) 451-5465 Claim Assist: (866) 472-2734	www.niseap.com
Identity Theft Assistance Service Madison National Life / NIS	(855) 205-6010	https://app.myidcare.com/account-creation/NIS
403(b) Retirement Plans WEA Member Benefits Vanguard	WEA: (800) 279-4030 Vanguard: (800) 569-4903	https://www.weabenefits.com/ https://investor.vanguard.com/accounts-plan

Annual Notices

Newborns' and Mothers' Health Protection Act: <https://bit.ly/3MVbO2n>

Women's Health & Cancer Rights Act: <https://bit.ly/3MVbO2n>

HIPAA Notice of Privacy Practices: <https://bit.ly/3MVbO2n>

HIPAA Special Enrollment Rights: <https://bit.ly/3Fq8yJH>

403(b) Universal Availability Notice : [LINK](#) (updated 1/05/2023)

403(b) Contribution Limitation Notice: [LINK](#) (updated 1/05/2023)

Health Insurance Marketplace Notice: <https://bit.ly/3FI0f25>

COBRA General Notice: <https://bit.ly/38e0Q9r>

Wellness Program Disclosures: <https://bit.ly/3KSz2EZ>

Surprise Medical Billing Notice: <https://bit.ly/383b6S9>

Notice of Creditable Coverage: <https://bit.ly/3ykKO8C>

Premium Assistance under Medicaid / CHIP: <https://bit.ly/3yo0R5o>

<p>You have 30 days from your date of hire or qualifying life event to make your benefit elections. For more information about your benefits, please contact Payroll Manager Karin Hanke</p>
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hankek@ripon.k12.wi.us or Business Manager Jonah Adams adamsj@ripon.k12.wi.us.