# 2025

# RIPON AREA SCHOOL DISTRICT

# BENEFITS GUIDE

Effective January - December 2025

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 Carrie Wiza wizac@ripon.k12.wi.us or Business Manager Jonah Adams adamsj@ripon.k12.wi.us.

# Table of Contents



If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see page 23 for more details.

## Summary of Benefits

- **2024 Brainshark Presentation - **Video Overview of RASD Benefits *(2025 updates coming soon)*
- **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. **NEW -Brainshark Presentation - Understanding the HPS Network & Super EOB Statements**
- **Legacy Medical Clinic** RASD partners with Dr. Eric Miller and Nurse Practitioner Amy Puls 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 2025, the rate increases to 6.95%.

## 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 available
- Opt-Out Incentive available

# Medical

Staff members working at least 30 hours per week can choose between two medical insurance plans:

- **Base Plan**: This plan has higher monthly premiums but offers lower copayments and out-of-pocket maximums.
- **Buy-Down Plan**: This option features lower monthly premiums but comes with higher copayments and out-of-pocket maximums.

RASD staff in either plan have free access to the **Legacy Medical Clinic**, which includes care from our primary providers, Dr. Eric Miller and Nurse Practitioner Amy Puls. In addition, staff can access other free medical providers through our **Tier 1** contracts.

Staff also have the flexibility to choose providers both inside and outside the **HPS network (Tier 2)**, which covers most of Wisconsin. Copayment costs in **Tier 2** and **Tier 3 (out of network)** vary by provider and will depend on the plan you select.

- Brainshark - Narrated Summary of Benefits *from 2024. Updates coming soon.*
- Summary of Benefits and Coverage Notice (PDF)
    - Base Plan Summary (PDF)
    - Buy-Down Plan Summary (PDF)
- Detailed Plan Document (PDF) *Coming Soon*
- Base Plan Overview (bookmark link)
- Buy-Down Plan Overview (bookmark link)
- Medical Plan Enrollment/ Change/ Waiver Form (PDF)
- Open Enrollment Meeting Recording (Video)
- Open Enrollment Presentation (PDF)
- Frequently Asked Questions (Google Document)
- Understanding Your ID Card (PDF)
- Spousal Surcharge Form (PDF)
- On May 8, 2024, a **Member Education Meeting** was offered for staff and spouses on an insurance plan.  View the meeting Video Link (1:18:03) and the Presentation Link (PDF). Note: NOVO is no longer operating in 2025 though there are many other Tier 1 options.

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.

**NEW** - Starting in 2025, if you are referred for orthopedic or spine surgery (hip, knee, shoulder, elbow, neck, etc.), you are required to get a second opinion from **MDDirect**. Most members find value in having their surgery plan reviewed by a second provider. Learn More.

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, podiatry, etc. Please access Tier 1 by calling FiveStar Health at (888) 493-9163.
- Telehealth primary care and mental health visits are also free through Teladoc: https://www.teladoc.com/
  - See how to register for Teladoc here: LINK You should not enter an employer code.

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 established Medicare rates 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 FiveStar Health and/or the RASD business office to see if negotiating a lower cost is possible.

## Monthly Medical Insurance Premiums

### BASE PLAN

| | Staff-Paid Premium | | |
|---|---|---|---|
| | 2024 Monthly Premium | 2025 Monthly Premium | Change |
| Single | $113.56 | $116.97 | **$3.41** |
| Employee + Spouse | $206.86 | $213.07 | **$6.21** |
| Employee + Child(ren) | $201.14 | $207.17 | **$6.03** |

| | | | |
|---|---|---|---|
| Family | $303.61 | $312.72 | **$9.11** |

## BUY-DOWN PLAN

| | Staff-Paid Premium | | |
|---|---|---|---|
| | 2024 Monthly Premium | 2025 Monthly Premium | Change |
| Single | $66.24 | $68.23 | **$1.99** |
| Employee + Spouse | $120.67 | $124.29 | **$3.62** |
| Employee + Child(ren) | $117.32 | $120.84 | **$3.52** |
| Family | $177.10 | $182.41 | **$5.31** |

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 those who do not complete an annual biometric consultation with Dr. Miller or Nurse Practitioner Puls, 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 Carrie Wiza to determine eligibility.

## Legacy Medical Clinic (Tier 1)

Dr. Eric Miller and Nurse Practitioner Amy Puls are contracted with RASD to provide free services to members at **402 Eureka St, Ripon** (Read more). Dr. Miller is a former professor at the UW-Madison School of Medicine and Public Health and previously served as Chief of Staff at UW Health Beaver Dam Clinic. Nurse Practitioner Amy Puls worked as a pediatric nurse before earning her Nurse Practitioner license. Prior to 2023, she was the primary provider at an Aurora clinic in Lomira for 10 years.

Dr. Miller and N.P. Puls are available to staff and family members on the medical plan 24/7 by calling **920-781-1504**. Read more about contacting Legacy through the mobile app: Read more

The Legacy Medical Clinic offers 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

## Ripon Legacy Medical Clinic Hours

**Monday**: 8:00 a.m. – 4:30 p.m.
**Tuesday**: 9:00 a.m. – 5:30 p.m. (Summer Hours, June–August: 8:00 a.m. – 4:30 p.m.)
**Friday**: 7:00 a.m. – 3:30 p.m.

| | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday/ Sunday |
|---|---|---|---|---|---|---|
| **Dr. Eric Miller** | Off | 402 Eureka St., **Ripon**, WI 54971 | Off | 130 S Main St, **Mayville**, WI 53050 | 211 Corporate Dr Suite H, **Beaver Dam**, WI 53916 | *Dr. Miller is available via call or secure text message* |
| **Nurse Practitioner Amy Puls** | 130 S Main St, **Mayville**, WI 53050 | Off | 211 Corporate Dr Suite H, **Beaver Dam**, WI 53916 | Off | 402 Eureka St., **Ripon**, WI 54971 | |
| **Registered Nurse Kari Kittel (Ripon)** | 402 Eureka St., **Ripon**, WI 54971 | 402 Eureka St., **Ripon**, WI 54971 | Off | Off | 402 Eureka St., **Ripon**, WI 54971 | |

## Contact Information

- **Ripon**: (920) 781-1504
- **Mayville**: (920) 644-2224
- **Beaver Dam**: (920) 219-4599

Dr. Miller or Nurse Practitioner Amy Puls are available to meet with you in person five days a week across three clinic locations. You are welcome to schedule appointments at any of these locations. The Ripon clinic is open three days per week:

- **Tuesday**: Dr. Miller is available on-site for visits.
- **Friday**: Nurse Practitioner Amy Puls has office hours.
- **Monday**: A registered nurse will be available on-site and can communicate with providers virtually.

Please call ahead to schedule appointments, as scheduled visits are preferred.

# Base Plan Overview[1]

| | TIER 1 | TIER 2 | TIER 3 |
|---|---|---|---|
| | • Legacy Medical Clinic<br>• Co-op Direct Contracts<br>• HPS Bundled Procedures<br>• Teladoc | • HPS Network<br>• First Health (outside WI) | Out-of-Network |
| Preventive Care | $0 | $0 | $110 |
| Teladoc visit | $0 | N/A | N/A |
| Physical/Occupational/ Speech Therapy per visit | $0 | $55 | $110 |
| Chiropractic visit | $0 | $25 | $44 |
| Behavioral Health visit | $0 | $55 | $110 |
| Behavioral Health visit with Collaborative Wellness | $0 | N/A | N/A |
| Primary Care Physician visit | $0 | $110 | $220 |
| Lab test | $0 | $55 | $110 |
| Specialty Office visit | $0 | $165 | $330 |
| Urgent Care visit | N/A | $200 | $200 |
| Emergency Room visit | N/A | $500 | $500 |
| Inpatient Facility per day (limit 3 per confinement) | N/A | $1,650 | $3,200 |
| Pregnancy/ Deliveries | $0 through Alba Birth Center | $500 | $1,000/ day |
| Outpatient Procedures | $0 | $1,100 | $2,200 |
| X-Ray & Other Low-End Imaging | $0 | $110 | $220 |
| Imaging (CT/ MRI/ PET, etc.) | $0 | $550 | $1,100 |
| Durable Medical Equipment / Prosthetics | $0 | $110 | $220 |
| **Maximum Out-of-Pocket, including Rx** | **$0** | **$3,300/ $6,600** | **$6,600/ $13,200** |

*In-network out-of-pocket maximums are $3,300 per individual, $6,600 per family.*

# Buy-Down Plan Overview[2]

[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.

| | TIER 1 | TIER 2 | TIER 3 |
|---|---|---|---|
| | • RASD Clinic<br>• Co-op Direct Contracts<br>• HPS Bundled Procedures<br>• Teladoc | • HPS Network<br>• 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. 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.

Effective January 2025, the District is transitioning to **TruCardRx** from ScoutRx/OrchestraRx.

**Coverage Tiers:** Check your medications under the TruCardRx Formulary.

| | Copayment | Mail Order (90-Day Supply) |
|---|---|---|
| Tier 0/ Green Tier/ Preventive/ ACA Medications | $0 | $0 |
| Tier 1 - Generic Medications | $5 | $12.50 |
| Tier 2 - Brand Preferred | $30 | $75 |
| Tier 3 - Brand Non-Preferred | N/A | N/A |
| Specialty Medications & Infusions - Rescrybe | Call Rescrybe at 1-866-401-1883 or email support@rescrybe.com | |

**Important**: If your current medication is not covered under the new formulary, you will have a **90-day grace period** for you to work with your doctor for a new prescription.

**For more details:** See the TruCardRx Welcome Packet or contact **TruCardRx Customer Care** at 888-695-1220.
Website: TruCardRx.com

RXBIN: **610568**
RXPCN: **RXS**
RX Group Number: **RIPON3000**

Call Dr. Miller's office with questions about no cost medications from the Legacy Medical 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 Carrie Wiza. 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/3MQjItK

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.

Use the DentaQual ratings to see quality scores for Delta Dental providers. (LINK)

## 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); *Based on calendar year* | | 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 *(any available frame at provider location)* | 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 include 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 *(solid & gradient)* | 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** | 100% Employee Paid | **Basic Life Insurance**<br>One times annual earnings |
| Under 30 | $0.05 | 100% Employee Paid | **Optional Life Insurance**<br>One times annual earnings |
| 30-34 | $0.06 | 100% Employee Paid | **Additional Optional Life Insurance**<br>One, two, or three times annual earnings |
| 35-39 | $0.07 | | |
| 40-44 | $0.08 | | |
| 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**<br>(Spouse = $10,000; Dependent = $5,000) |
| $20,000; $10,000 | $3.20 | 100% Employee Paid | **2 Units - Spouse & Dependent Life Insurance**<br>(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 Carrie Wiza 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 Carrie Wiza for information on eligibility periods, evidence of insurability forms and submission deadlines.

*Please note pre-existing conditions may affect enrollment.*

# Flexible Spending Accounts

Staff working 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 help lower your taxable income.

## Health Care FSA

- The **Health Care FSA** allows you to set aside pre-tax money from your paycheck to cover eligible medical expenses that aren't covered by your health plan, such as copayments, deductibles, eyeglasses, and contact lenses.
- In **2025**, you can contribute up to **$3,300** per year. However, only **$660** of unspent funds can be rolled over to the 2026 plan year.
- Participants will receive an **FSA Debit MasterCard** to easily pay for eligible health care expenses. Please note that the card is only applicable for Health Care FSA, not Dependent Care FSA.
- If applicable, FSA funds are used first before any HRA funds.

## Dependent Care FSA

- The **Dependent Care FSA** lets you set aside pre-tax money from your paycheck to cover qualified dependent care expenses, such as daycare.
- Eligible dependents include children under 13 years of age, or a child over 13, spouse, or elderly parent living in your home who is unable to care for themselves.
- The maximum contribution for **Dependent Care FSA** is **$5,000** per year, with no option to roll over unspent funds to the next plan year.

# Health Reimbursement Accounts[3]

Please note that **no HRA contributions will be made starting July 2023**. Before the 2023-2024 school year, RASD provided HRA funds to staff on the medical insurance plan. Unused HRA funds roll over without any limit, and can be accessed using the **GetMOR debit card**.

## Accessing HRA Funds

- The **GetMOR card** offers the quickest and most convenient way to access your HRA funds.
- If the card isn't accepted, you can submit claims through the **mobile app**, **online**, or by **mail/fax** using a Claim Reimbursement Form.
- For both **FSA** and **HRA** reimbursements, complete the form and attach the required supporting documentation.

[3] The Ripon Area School District phased 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

## Wisconsin Retirement System (WRS)

The **Wisconsin Retirement System (WRS)** is a mandatory retirement plan that provides income for most public employees in Wisconsin upon retirement. For eligible staff, coverage is automatic, and opting out is not allowed. In **2025**, the contribution rate will increase to **6.95%** for both employees and employers (totaling **13.9%**). The contribution percentage is subject to change annually, typically in January.

## Eligibility

- All **full-time staff** are automatically enrolled in WRS as of their hire date.
- For staff hired on or after **July 1, 2011**, who work regular part-time, part-time, temporary, or seasonal positions, the following criteria must be met for WRS eligibility:
    - Work at least **880 hours** during the year.
    - Expected to be employed for at least **one year** (365 consecutive days, 366 days in a leap year) from the hire date.

## Vesting

- Staff who became **WRS eligible on or after July 1, 2011**, must have **5.0 years** of creditable service to be eligible for a WRS retirement annuity or lump sum retirement benefit.
- Those who do not meet the vesting requirement are eligible for a **separation benefit**, which includes the employee's contributions and any investment returns, but does not include employer contributions.
- If you were enrolled in WRS **prior to July 1, 2011**, you were fully vested upon your initial WRS employment.

## Retirement Benefits

Vested participants may receive retirement benefits, such as an annuity, once they terminate all WRS employment and reach the age of **55**. For more detailed information, see

WRS Retirement Benefit | ETF (wi.gov) .

# 403(b) Retirement Plan

A **403(b) plan** is a tax-advantaged retirement program that allows you to invest a portion of your income for retirement on a pre-tax (Traditional) or after-tax (Roth) basis. Amounts deposited pre-tax into a 403(b) account, along with any earnings on those contributions, are generally not taxed until you make a withdrawal from your 403(b) account after separating from service with the District. In the year of deposit, amounts contributed to a Roth retirement account are taxed as income, but earnings and withdrawals are never taxed. Learn more about 403(b) enrollment.

| Contribution Type | Under Age 50 | Age 50 or Older | 15-Year Catch-Up |
|---|---|---|---|
| **Maximum Contribution** | $23,500 | $31,000 | $3,000 |

**Approved Vendors**

The District has two approved vendors for 403(b) plans:

- **WEA Trust**: 0.28% annual fee (Phone: 800-279-4030)
- **Vanguard**: $60 annual flat fee (Phone: 800-569-4903)

**TIP**: If your account balance is approximately **$21,429 or more**, Vanguard's fee becomes more economical than WEA's.

## Employee Assistance Program

The **Ripon Area School District (RASD)** partners with **TELUS Health** to offer an **Employee Assistance Program (EAP)** to all staff members working at least 20 hours per week. The EAP is a voluntary and confidential benefit designed to provide support for personal or job-related stress.

**Services Offered**

The EAP addresses a variety of concerns, including:

- 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**: No enrollment is required; all staff are eligible from their date of hire.
- **Access Options**: Connect with licensed counselors 24/7 over the phone at **866-451-5465**, and receive up to three face-to-face visits per situation.
- **Voluntary**: Use the program at your own discretion.
- **Confidential**: All discussions with EAP counselors are kept confidential, in accordance with state and federal laws.

For more information, visit here (Password: “EAP”).

## 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 IDX Account Creation. The required code is **"NIS."***

## Opt-Out Incentive

If you choose to 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 an **Alternative Benefit Plan (ABP)** or **Cash in Lieu**.

**Eligibility Criteria**

To qualify for this incentive, you must meet the following requirements:

1. **Eligibility for Family Insurance Coverage**: You must have a spouse and/or dependents. Individuals eligible only for single health insurance do not qualify for this alternative benefit.
2. **Waive Health Insurance Coverage**: You must formally waive health insurance coverage under the District's plan.
3. **Alternative Health Insurance Coverage**: You must have health insurance coverage through another plan.

**Important Note**: Staff members 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 because all medical expenses for you and your spouse impact the District's medical claims.

# Contact Information

| Plan and Carrier Contacts | Phone Number | Website |
|---|---|---|
| **Medical Plan**<br>FiveStar Health<br>Dr. Eric Miller (Legacy Medical)<br>HPS Network (WI)<br>First Health (outside WI) | (888) 493-9163<br>(920) 781-1504<br>(888) 477-7968<br>(888) 246-9949 | www.prairieontheweb.com/<br>https://legacymedserv.com/<br>https://hps.md/the-hps-network/<br>https://www.myfirsthealth.com |
| **Pharmacy Plan**<br>TruCardRx | (888) 695-1220 | TruCardRx.com<br>Ripon@trudatarx.com |
| **Dental Plan (includes vision discount program)**<br>Delta Dental of WI | (800) 236-3712 | www.deltadentalwi.com |
| **Telemedicine**<br>Teladoc<br>Dr. Eric Miller (Legacy Medical) | (800) 835-2362<br>(920) 781-1504 | https://www.teladoc.com/<br>https://legacymedserv.com/ |
| **Vision**<br>Discount Program through Delta Dental<br>**Voluntary Full Vision Plan**<br>Delta Dental/Eye Med Vision | (866) 246-9041<br>(844) 848-7090 | www.deltadentalwi.com<br>www.eyemedvisioncare.com/deltadental |
| **Voluntary Group Life**<br>WRS & Securian | (866) 295-8690 | etf.wi.gov/members/benefits_life_ins |
| **Short and Long-Term Disability**<br>National Insurance Services (NIS) | STD:(866) 295-8690<br>LTD: (800) 627-3237 | https://www.nisbenefits.com/ |
| **Wisconsin Retirement System**<br>WRS | (877) 533-5020 | etf.wi.gov |
| **Flexible Spending Account (FSA) & Heath Reimbursement Account (HRA)**<br>Consociate | (888) 900-4667 | https://www.consociatehealth.com/getmor/ |
| **Employee Assistance Programs (EAP)**<br>TELUS Health/NIS | EAP: (866) 451-5465<br>Claim Assist: (866) 472-2734 | www.niseap.com |
| **Identity Theft Assistance Service**<br>Madison National Life / NIS | (855) 205-6010 | https://app.myidcare.com/account-creation/NIS |
| **403(b) Retirement Plans**<br>WEA Member Benefits<br>Vanguard | WEA: (800) 279-4030<br>Vanguard: (800) 569-4903 | https://www.weabenefits.com/<br>https://investor.vanguard.com/accounts-plans/403b-plans |

# Annual Notices

403(b) Universal Availability Notice : LINK *(updated 1/05/2023)*

403(b) Contribution Limitation Notice: LINK *(updated 1/05/2023)*

The annual notices for the following important topics are now available. Please take a moment to review each notice at this LINK:

- Medicare Part D Creditable Coverage Notice
- HIPAA Special Enrollment Rights Notice
- HIPAA Notice of Privacy Practices
- Children's Health Insurance Program (CHIP) Notice
- Women's Health and Cancer Rights Act (WHCRA) Notice
- Newborns' Mothers Health Protection Act (NMHPA) Notice
- General Notice of COBRA Continuation Rights

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 Carrie Wiza wizac@ripon.k12.wi.us or Business Manager Jonah Adams adamsj@ripon.k12.wi.us.