



SCHOOL DISTRICT OF NEILLSVILLE

2025 Employee Benefits Guide



Benefits Enrollment Checklist

This guide will help you get to know your benefits and your choices for the 2022-26 plan year. Be sure to learn about your options so you can make informed choices for yourself and your eligible dependents.

During Enrollment

Enroll in these plans or waive coverage:

- Medical
- Dental
- Vision
- Flex
- Life
- Voluntary Life
- Voluntary Short-Term Disability
- Long Term Disability
- Voluntary Accident
- Voluntary Critical Illness
- Voluntary Hospital Indemnity

Additional Voluntary Options by WEA Member Benefits

- Individual Retirement Accounts (IRA's)
- Tax Sheltered Annuities (TSA's)
- Automobile Insurance
- House Insurance
- Umbrella Insurance

Federal Notices can be found in the Annual Notices Booklet on the School Website.

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This document is an outline of the coverage proposed by the carrier(s), based on information provided by your employer. It does not include all of the terms, coverage, exclusions, limitations and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request. The intent of this document is to provide you with general information regarding the status of and/or potential concerns related to, your current employee benefits environment. It does not necessarily fully address all of your specific issue. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by your general counsel or an attorney who specializes in this practice area.

Carrier Contacts

Coverage	Carrier	Contact
Medical	Security Health Plan	800-472-2363 www.securityhealth.org
Dental	Delta Dental of WI	800-236-3712 www.deltadentalwi.com
Vision	Delta Dental of WI	844-848-7090 EyeMed www.deltavisionwi.com
Flexible Spending Account (Flex) and Health Reimbursement Account (HRA)	Diversified Benefits	800-234-1229 www.dbsbenefits.com
Life	Securian Financial	833-810-8260 www.securian.com
Short Term Disability (STD)	The Standard	866-851-5505 www.standard.com
Long Term Disability (LTD)	The Standard	800-368-1135 www.standard.com
Voluntary Life and AD&D	The Standard	800-628-8600 www.standard.com
Worksite (Accident, Critical Illness & Hospital)	The Standard	866-851-5505 www.standard.com
Retirement (WRS/ETF)	Wisconsin Retirement Service	877-533-5020 www.etf.wi.gov
Investments/Personal Insurance	WEA Member Benefits	800-279-4030 www.weabenefits.com

Medical Plans

Medical Plans

You get the most from your benefits when you take the time to learn about your options and make decisions that are best for you and your family. The School District of Neillsville provides eligible employees the choice of 2 medical plans administered by Security Health Plan. The benefits are the same, the difference is in the networks.

1. Security Health Plan SimplyOne HMO Plan offers the lowest premiums and gives your employees access to the one provider system that simplifies the path to health care: Marshfield Clinic Health System. This plan does not provide any coverage – outside of the network – except for emergency room services or with an approved referral from Security Health Plan.
2. Security Health Plan Premier HMO Plan offers the option of access to a broader Wisconsin provider network that includes Mayo Clinic, Aspirus, ThedaCare, UW Health, and more at a slightly higher cost in premium.

You have the freedom to receive care from any licensed provider. However, you generally pay less when you receive care from doctors, hospitals and other health care facilities that participate in the Security Health Plan network that you select. Find a participating health care provider in your area by going to:

<https://www.securityhealth.org/find-a-plan>

For emergency room services, benefits always pay at the “in-network” level regardless of whether the hospital is considered in-network or not. Refer to the Summary Plan Descriptions (SPDs) or Summary of Benefits Coverage (SBCs) for detailed medical plan coverage information.

Eligibility

- All full-time employees
- Biological children, stepchildren, legally adopted children (effective from the placement date for adoption), and foster children up to age 26.

And Your...

A covered employee’s legal spouse

Terms To Know

Deductible

The amount you pay out of your pocket each year before the plan begins sharing costs for most services. Payments to in-network and out-of-network providers count toward your annual deductible and annual out-of-pocket maximum.

Copay

The dollar amount you must pay for certain covered services. Payments count toward your annual out-of-pocket maximum but not toward your deductible.

Out-of-Pocket Maximum

The most you’ll have to pay out of your pocket in a calendar year for covered services.

Coinsurance

The cost shared between you and the plan after you meet the calendar year deductible. In other words, after you meet your deductible, you share any remaining covered expenses with the plan. The plan covers the percentage of the expenses shown.

In-Network Coinsurance

Plan Pays 100%

.....
You Pay 0%

Medical Plan Highlights

Security Health Plan Network: SimplyOne HMO HDHP	HMO HDHP \$2,000/\$4,000 Deductible In-Network Coverage Only
Deductible	
Single	\$2,000
Family	\$4,000
Out-of-Pocket Maximum	
Single	\$3,000
Family	\$6,000
Coinsurance	100%
Physician Services	
Preventative Care	Select Services Covered in Full
Primary Care Physician	100% After Deductible
Specialist	100% After Deductible
Hospital Services	100% After Deductible
Urgent Care	100% After Deductible
Emergency Room	\$100 After Deductible
Prescription Drugs	Retail- 30 Day Supply
Preventive Medications (See drug list)	Paid in Full
Generic	\$10
Brand	\$30
Non-Preferred	\$60
Specialty	25%
Copays accrue to a maximum out-of-pocket	

Refer to the Summary Plan Descriptions (SPDs) or Summary of Benefits Coverage (SBCs) for detailed medical plan coverage information.

Premiums	Premium Cost	Employee Cost	Employer Cost
Employee (Single)	\$12,439.32	Based on hours worked	Based on hours worked
Work (1080-1349 hours)	EE 50% and ER 50%	\$6,219.66	\$6,219.66
Work (1350-2079 hours)	EE 25% and ER 75%	\$3,109.83	\$9,329.49
Work (2080+ hours)	EE 12% and ER 88%	\$1,492.72	\$10,946.60
Employee + Spouse	\$28,237.20	Based on hours worked	Based on hours worked
Employee + Child(ren)	\$28,237.20	Based on hours worked	Based on hours worked
Family	\$28,237.20	Based on hours worked	Based on hours worked
Work (1080-1349 hours)	EE 50% and ER 50%	\$14,118.60	\$14,118.60
Work (1350-2079 hours)	EE 25% and ER 75%	\$7,059.30	\$21,177.90
Work (2080+ hours)	EE 12% and ER 88%	\$3,388.47	\$24,848.73

*Hours are based on your contract/position. To calculate per check costs, take employee cost and divide by either 18 for 9-11 month support staff or 24 payments for 12 months staff and teachers.

Medical Plan Highlights

Security Health Plan Network: Premier HMO HDHP	HMO HDHP \$2,000/\$4,000 Deductible In-Network Coverage Only
Deductible	
Single	\$2,000
Family	\$4,000
Out-of-Pocket Maximum	
Single	\$3,000
Family	\$6,000
Coinsurance	100%
Physician Services	
Preventative Care	Select Services Covered in Full
Primary Care Physician	100% After Deductible
Specialist	100% After Deductible
Hospital Services	100% After Deductible
Urgent Care	100% After Deductible
Emergency Room	\$100 After Deductible
Prescription Drugs	Retail- 30 Day Supply
Preventive Medications (See drug list)	Paid in Full
Generic	\$10
Brand	\$30
Non-Preferred	\$60
Specialty	25%
Copays accrue to a maximum out-of-pocket	

Refer to the Summary Plan Descriptions (SPDs) or Summary of Benefits Coverage (SBCs) for detailed medical plan coverage information.

Premiums	Premium Cost	Employee Cost	Employer Cost
Employee (Single)	\$13,212.12	Based on hours worked	Based on hours worked
Work (1080-1349 hours)	EE 50% and ER 50%	\$6,606.06	\$6,606.06
Work (1350-2079 hours)	EE 25% and ER 75%	\$3,303.03	\$9,909.09
Work (2080+ hours)	EE 12% and ER 88%	\$1,585.45	\$11,626.67
Employee + Spouse	\$29,991.60	Based on hours worked	Based on hours worked
Employee + Child(ren)	\$29,991.60	Based on hours worked	Based on hours worked
Family	\$29,991.60	Based on hours worked	Based on hours worked
Work (1080-1349 hours)	EE 50% and ER 50%	\$14,995.80	\$14,995.80
Work (1350-2079 hours)	EE 25% and ER 75%	\$7,497.90	\$22,493.70
Work (2080+ hours)	EE 12% and ER 88%	\$3,598.99	\$26,392.61

*Hours are based on your contract/position. To calculate per check costs, take employee cost and divide by either 18 for 9-11 month support staff or 24 payments for 12 months staff and teachers.

Understanding Your Care Options

Proactively understanding your care options can have a big impact in the amount you pay out-of-pocket when seeking care. The chart below is intended to help you identify the right setting for your specific needs.

Type of Care	Common Services	Approximate Wait Time	Average Member Cost
Virtual Care 	<ul style="list-style-type: none"> ▪ Colds or flu ▪ Bronchitis ▪ Respiratory infection ▪ Pink eye ▪ Sinus problems ▪ Allergies ▪ Urinary tract infection ▪ Poison ivy 	15-20 Minutes	\$0
Your Doctor's Office 	<ul style="list-style-type: none"> ▪ Preventative services ▪ Vaccinations ▪ Medical problems that are not an immediate, serious threat to your health or life 	1 Week or More	\$100-\$150
Urgent Care 	<ul style="list-style-type: none"> ▪ Sprains or strains ▪ Mild asthma attack ▪ Sore throat ▪ Earaches ▪ Minor broken bone ▪ Minor cut ▪ Minor infection ▪ Minor rash 	20 – 30 Minutes	\$80-\$280
Emergency Room 	<ul style="list-style-type: none"> ▪ Sudden change in vision ▪ Sudden trouble talking ▪ Large open wounds ▪ Major burn ▪ Severe head injury ▪ Heavy bleeding ▪ Chest pain ▪ Major broken bone 	3 – 12 Hours	\$500-\$2,200

Health Reimbursement Account (HRA)

The School District of Neillsville offers a Health Reimbursement Account (HRA) for those who take our group health insurance plan. The HRA keeps track of the employee and the employer's portion of the deductible for health insurance and automatically pays the districts portion of your health insurance deductible. This plan is administered by Diversified Benefit Services, Inc.

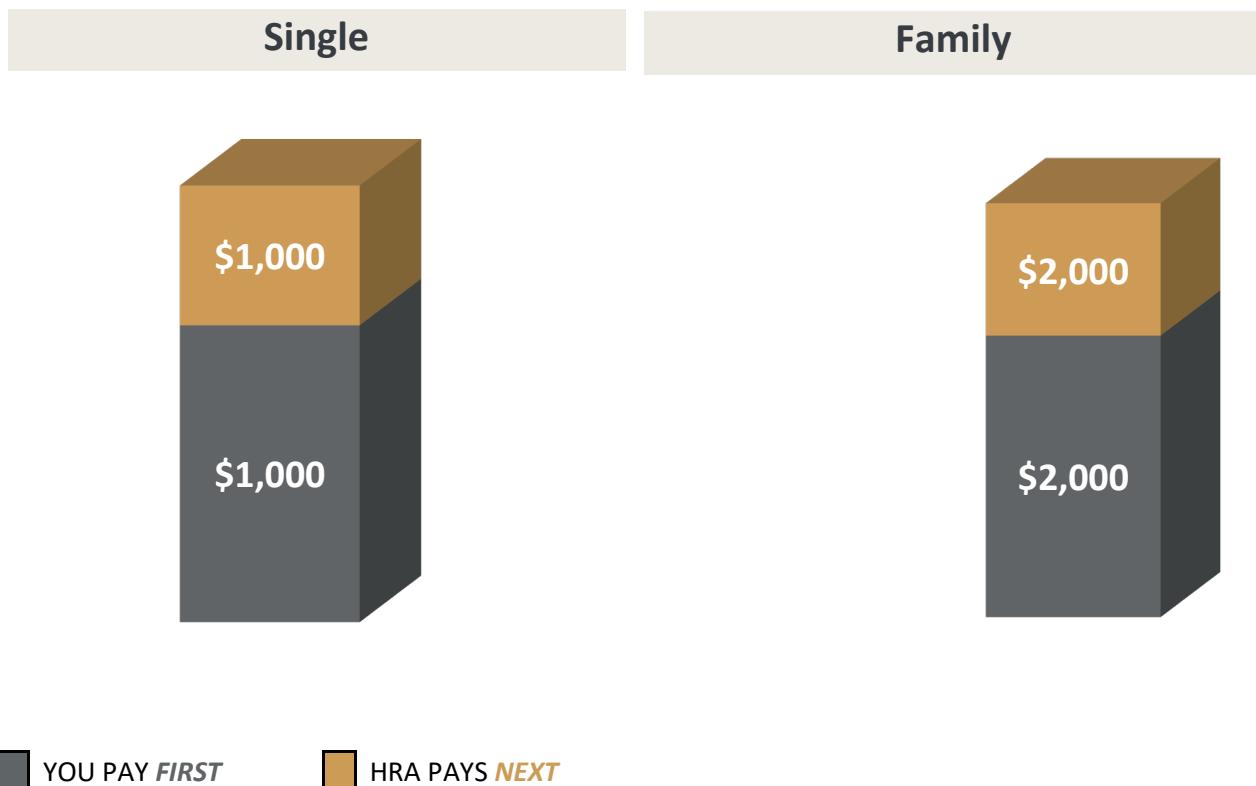
How does a Health Reimbursement Account work?

Employees are required to cover the ***FIRST***

- \$1,000 for single coverage
- \$2,000 for family coverage

Health Reimbursement Account (HRA) covers the ***NEXT***

- \$1,000 for single coverage
- \$2,000 for family coverage



Flexible Spending Account (FSA)

With an FSA, you can set aside tax-free money to pay for eligible medical and dependent care expenses. When you participate in an FSA, you decide how much you want to contribute each plan year (Jan. 1 through Dec. 31). The money you contribute is deducted from your pay before taxes are taken out. ***This lowers your taxable income, which means lower taxes for you!*** However, you must use the amounts in your account by year-end or lose the balance.

The School District of Neillsville offers an FSA administered by Diversified Benefit Services, Inc.

General Purpose FSA

You can use this FSA to pay any qualified health care expense, including copays and deductibles, dental care and vision care. You're not eligible for the General Purpose FSA if you are currently contributing to a Health Savings Account.

General Purpose & Limited Health Care FSA Contribution Limits

School District of Neillsville follows the indexed contribution limits set for this type of account by the Internal Revenue Service (IRS). The contribution limits for both the General Purpose FSA and Limited Health Care FSA work on an individual employee/financial representative basis. The individual maximum is \$3,300. However, if you and your spouse are both eligible for the same employer's FSA, you can each contribute separately to have your own \$3,300 cap.

Dependent Care FSA

The Dependent Care FSA covers the eligible day care expenses for your tax-qualified dependent(s). This can include a tax-qualified dependent under the age of 13 or an elderly parent or spouse who is physically or mentally incapable of self-care and lives with the account owner.

Unmarried individuals and married couples who file a joint tax return can contribute up to a maximum of \$5,000 per year. Individuals who are married and file taxes separately can contribute up to a maximum of \$2,500. You cannot contribute more than you or your spouse earned in income for the year. ***If you enroll during the year, you may not be eligible to make the maximum contribution to your FSAs. Talk to your tax advisor before signing up for pretax deductions. See IRS Publication 502 for more information.***

Dental Plan Highlights

Healthy teeth and gums are an important part of maintaining your overall health. That's why School District of Neillsville offers a dental plan administered by Delta Dental.

Delta Dental of WI	PPO / Premier		
Individual Annual Maximum	\$1,000		
Deductible			
Employee Only	\$0		
Family	\$0		
Preventive Care Services			
Exams	100%		
Cleanings	100%		
Fluoride Treatments	100%		
X-Rays	100%		
Space Maintainers	100%		
Sealants	100%		
Emergency Treatment to Relieve Pain <i>(Deductible does not Apply)</i>	100%		
Basic Restorative Services			
Fillings	100%		
Endodontics – Surgical / Non-Surgical	100%		
Periodontics – Surgical / Non-Surgical	100%		
Extractions – Surgical / Non-Surgical and other oral surgery <i>(Deductible Applies)</i>	100%		
Major Restorative Services			
Crowns, Inlays, Onlays	80%		
Bridges and Dentures	50%		
Repairs and Adjustments to Bridges and Dentures	80%		
Implants	50%		
Orthodontic Services			
Coinsurance	50%		
Individual Lifetime Maximum	\$1,500		
Dependents Eligible to Age	19		
Full-Time Students Eligible to Age	19		
Premiums	Premium Cost	Employee Cost	Employer Cost
Employee	\$558.24	Based on hours worked	Based on hours worked
Work (1080-1349 hours)	EE 50% and ER 50%	\$279.12	\$279.12
Work (1350-2079 hours)	EE 25% and ER 75%	\$139.56	\$418.68
Work (2080+ hours)	EE 12% and ER 88%	\$66.99	\$491.25
Employee + Spouse (Family)	\$1,598.04	Based on hours worked	Based on hours worked
Employee + Child(ren) (Family)	\$1,598.04	Based on hours worked	Based on hours worked
Family	\$1,598.04	Based on hours worked	Based on hours worked
Work (1080-1349 hours)	EE 50% and ER 50%	\$799.02	\$799.02
Work (1350-2079 hours)	EE 25% and ER 75%	\$399.51	\$1,198.53
Work (2080+ hours)	EE 12% and ER 88%	\$191.76	\$1,406.28

Vision Plan Highlights

Your eyes provide doctors with a clear picture of your overall health. A comprehensive eye exam can identify serious medical problems such as high blood pressure, diabetes, heart disease and much more. That's why School District of Neillsville provides vision care administered by Delta Dental.

DeltaVision	In-Network	Out-of-Network
Frequency		
Vision Exam	Once per 12 months	
Frame	Once per 12 months	
Lenses	Once per 12 months	
Annual Vision Exam	\$10	\$35
Contact Lens (fit and follow-up)	\$0	\$40
Allowance Summary		
Frames	\$150, then 20% off balance	\$75
Conventional Contacts	\$150, then 15% off balance	\$120
Disposable Contacts	\$150	\$120
Medically Necessary***	Paid in Full	\$200
Standard Plastic Lenses		
Single Vision	Member pays \$10, plan pays balance	\$25
Bifocal	Member pays \$10, plan pays balance	\$40
Trifocal	Member pays \$10, plan pays balance	\$55
Standard Progressive	Member pays \$75, plan pays balance	Not Applicable
Lens Options		
UV Coating	Member pays \$15	Not Applicable
Tint (Solid and Gradient)	Member pays \$15	Not Applicable
Standard Scratch Resistance	Member pays \$15	Not Applicable
Standard Polycarbonate	Member pays \$40	Not Applicable
Standard Anti-Reflective Coating	Member pays \$45	Not Applicable
Other Add-Ons and Services	20% off retail	Not Applicable
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.

Monthly Premiums	Employee Cost
Employee	\$7.74
Family	\$19.27

*Lenses that are spherical power only, soft lens materials, including planned replacement and conventional lenses. Lenses are to be used in a daily wear mode only.

**Includes all lens powers and designs other than spherical powers, modes of wear that are extended or overnight schedules and rigid or gas-permeable materials.

***Medically necessary contacts require authorization from a vision doctor. Refer to the DeltaVision summary for detailed coverage information.

Protection Plans

Short Term Disability (STD)

The School District of Neillsville offers two voluntary Short Term Disability plans that are administered by The Standard. These plans will help offset your salary if you become temporarily disabled, meaning that you are not able to work for a short period of time due to sickness or injury. This benefit is offered to staff working twenty (20) or more hours per week.

The Standard	Benefit Highlights - Plan A
Premium	Voluntary
Weekly Benefit	\$150
Sickness Benefit Begins On	08 Day
Accident Benefit Begins On	08 Day
Maximum Benefit Duration	60 Days

The Standard	Benefit Highlights - Plan B
Premium	Voluntary
Weekly Benefit	66 2/3% of the first \$750 of your pre-disability earnings
Sickness Benefit Begins On	08 Day
Accident Benefit Begins On	08 Day
Maximum Benefit Duration	60 Days

Long Term Disability (LTD)

School District of Neillsville's Long Term Disability plan is administered by The Standard and paid for by School District of Neillsville. This benefit pays a *monthly* percentage of your salary if you become disabled and are unable to work for an extended period. This benefit is offered to staff working twenty (20) or more hours per week.

The Standard	Benefit Highlights
Premium	Employer Paid
Monthly Benefit	90% of the first \$10,500 of your monthly pre-disability
Elimination Period	60 Days
Maximum Benefit Duration	Determined by your age

NOTE: Both the STD and LTD include pre-existing condition limitations. Please review the plan summaries for more details. Earnings for STD and LTD benefits are based on your base annual earnings and do not include other income such as bonuses and commissions.

Protection Plans (continued)

Group Term Life and Accidental Death & Dismemberment (AD&D)

Life Insurance provides financial security for the people who depend on you. Your beneficiaries will receive a lump payment if you pass away while employed by School District of Neillsville.

School District of Neillsville offers a Group Term Life Insurance benefit equal to your annual salary plus accidental death and dismemberment insurance coverage. Specific details of the plan are covered in the Plan Certificate. This benefit is offered to staff working twenty (20) or more hours per week.

Securian Basic Life Plan Highlights

Amount of Life Insurance Benefit	Equal to your annual salary and increases with your salary increases.
Amount of AD&D Benefit	Equal to term life

Voluntary Life and Accidental Death and Dismemberment Insurance

In addition to the Basic Term Life and AD&D insurance, you have the option to purchase Supplemental Life Insurance coverage for you and your eligible family members through The Standard. Please see a representative from HR with any questions.

The Standard Plan Highlights

Employee Coverage (\$10,000 increments)	<u>Employee</u> – minimum benefit \$10,000, maximum benefit \$500,000, Guarantee issue is \$100,000
Spouse Coverage (\$5,000 Increments)	<u>Spouse</u> – minimum benefit \$5,000, maximum benefit \$250,000, Guarantee Issue is \$30,000
Child Coverage (Flat \$10,000)	<u>AD&D</u> – Matches life benefit and is .015 per \$1,000 <u>Child</u> – Flat \$10,000
	Rate: per \$1,000 is .200 for life and the AD&D Rate: Per \$1,000 is .030

Employee & Spouse Premiums

Rate per \$1,000 of coverage

Age	Employee Per \$	Spouse Per \$
00-24	\$.050	\$.050
25-29	\$.060	\$.060
30-34	\$.080	\$.080
35-39	\$.090	\$.090
40-44	\$.129	\$.129
45-49	\$.203	\$.203
50-54	\$.320	\$.320
55-59	\$.497	\$.497
60-64	\$.660	\$.660
65-69	\$1.270	\$1.270
70-999	\$2.300	\$2.865

Accident Insurance



Having an accident doesn't just hurt you — it can also damage your finances. Your medical insurance will cover some of the expenses, but you'll be left to foot the bills for your copays and deductible. Those can add up fast, especially if you're unable to work while you recover. That's where Group Accident insurance comes in: It helps protect your bank account from the out-of-pocket expenses that can come with an injury — whether you're coping with a broken arm or recovering from a serious car accident.

You can get a Health Maintenance Screening Benefit of \$50 each year just for going to the doctor for a covered wellness exam, such as a stress test or lipid panel — a routine preventive visit that typically costs you nothing under your medical insurance.

HERE'S HOW IT WORKS

In the event of a covered accident, your Accident insurance will pay a benefit directly to you. You can use this money wherever you need it most — whether that's to help with your deductible, copays and other medical bills, or your daily expenses while you recover.



Let's say your teenage daughter gets injured during tryouts for her school basketball team and goes to urgent care for treatment. Diagnosis: dislocated elbow and fracture of the forearm and wrist. Although surgery isn't necessary, she will need follow-up appointments and physical therapy.



Imagine that you survive a serious car accident. After a trip to the ER, you stay in the hospital for several days while you recover. In the weeks following the accident, you have a follow-up appointment at a clinic in another city and physical therapy.

BENEFITS PAID TO YOU

Urgent Care Visit.....	\$50
X-ray.....	\$50
Dislocated Elbow.....	\$800
Arm Fracture.....	\$550
Wrist Fracture.....	\$550
Physician Follow-up Appointment.....	\$50
Physical Therapy Appointment (2 visits)	\$100
SUBTOTAL.....	\$2,150
Youth Organized Sports Benefit (25% of subtotal).....	\$538
Total paid directly to you.....	\$2,688

BENEFITS PAID TO YOU

Ambulance.....	\$300
Emergency Room Visit.....	\$150
CAT Scan.....	\$200
Hospital Admission Benefit.....	\$1,000
5-Day Hospital Confinement (\$200 per day).....	\$1,000
Right Leg Fracture.....	\$4,000
Knee Cap Fracture.....	\$1,100
Pelvis Fracture.....	\$2,400
Physician Follow-up Appointment.....	\$50
Physical Therapy Appointment.....	\$50
SUBTOTAL.....	\$10,250
Automobile Accident Benefit.....	\$500
Transportation Benefit.....	\$150
Lodging (4 days).....	\$700
Total paid directly to you.....	\$11,600

Coverage Tier	Monthly Accident Insurance Premiums
You	\$8.34
You and your spouse	\$13.31
You and your children	\$15.76
You, your spouse and your children	\$24.70

Accident Insurance Schedule of Benefits

These are actual benefits you could receive in the event of a covered accident. Benefits are paid once per covered accident unless otherwise noted:

Emergency Care Benefits		Dislocations	
Ambulance — Ground	\$300	Ankle, Collarbone (sternoclavicular), Elbow, Foot, Hand, Lower Jaw, Shoulder, Wrist	\$800/\$1,600
Emergency Room Visit	\$150	Knee (not including kneecap)	\$900/\$1,800
Urgent Care Visit	\$50	Collarbone, Spine	\$400/\$800
Initial Care Visit (not payable if Urgent Care or Emergency Room Visit Benefit is payable)	\$50	Finger, Rib, Toe	\$150/\$300
Emergency Dental Care — Crown	\$200	Hip	\$2,500/\$5,000
Emergency Dental Care — Extraction	\$100	Partial Dislocation	25% of the associated dislocation listed above (non-surgical)
X-ray	\$50	Fractures	Non-Surgical/Surgical
Major Diagnostic Exam (such as CT scan, MRI, EEG)	\$200	Ankle, Arm, Collarbone, Elbow, Foot, Hand, Kneecap, Lower Jaw, Shoulder Blade, Sternum, Wrist	\$550/\$1,100
Transfusion Blood, Plasma or Platelets	\$300	Bones of Face, Coccyx, Nose, Vertebrae	\$500/\$1,000
Specific Injury Benefits		Rib	\$400/\$800
Burns	\$200-\$10,000, depending on severity	Finger, Toe	\$100/\$200
Coma	\$7,500	Hip	\$2,500/\$5,000
Concussion	\$150	Skull (non-depressed)	\$1,500/\$3,000
Eye Injury	\$200	Chip Fracture	25% of the associated fracture listed above (non-surgical)
Lacerations	\$75-\$500, depending on size	Leg (knee to ankle), Pelvis, Vertebral Column	\$1,200/\$2,400
Skin Graft	25% of burn benefit	Leg (hip to knee)	\$2,000/\$4,000
		Skull (depressed)	\$4,000/\$8,000

Accident Insurance Schedule of Benefits (Continued)

Surgical Benefits		Additional Benefits	
Knee Cartilage (Once per covered accident, regardless of whether one or both knees require repair. If both exploratory and repair surgeries are performed, will pay repair benefit amount)		Lodging (per day, to a maximum of 30 days per covered accident and a total of 90 days per year) \$175	
Exploratory	\$200	Transportation (per trip) (per day, to a maximum of 30 days per covered accident and a total of 90 days per year) \$150	
Repair	\$750	Health Maintenance Screening Benefit (once per calendar year) \$50	
Tendon, Ligament, Rotator Cuff (If two or more surgeries are required for the same covered accident, will pay the highest benefit amount)		Automobile Accident Benefit \$500	
Exploratory	\$200	Youth Organized Sports Benefit	Additional 25% of total benefit payable
Repair of one	\$750	Follow-Up Care	
Repair of two or more	\$1,000	Medical Appliance (e.g., wheelchair, cane or brace) \$100	
Ruptured Disc		Prosthesis	One: \$500 Two or more: \$1,000
Repair	\$750	Hearing Device	\$500
Abdominal/Thoracic Surgery (If more than one surgery required for the same covered accident, will pay the highest benefit amount)		Physician Follow-up (maximum 2 visits per covered accident, 1 per day)	\$50 per day
Exploratory	\$200	Chiropractic Care (maximum 2 visits per covered accident, 1 per day)	\$50 per day
Laparoscopic Repair Surgery	\$750	Occupational, Speech or Physical Therapy (maximum 3 visits per covered accident, 1 per day)	\$50 per day
Open Repair Surgery	\$1,000		
Surgical Facility Benefit	\$150		
Hospital Benefits			
Hospital Admission (once per covered accident)	\$1,000		
Daily Hospital Confinement (maximum 365 days per covered accident)	\$200 per day		
Critical Care Unit Admission* (once per covered accident)	\$750		
Daily Critical Care Unit Confinement* (maximum 15 days per covered accident)	\$200 per day		
Daily Rehabilitation Facility (maximum 90 days per covered accident)	\$100 per day		
* Payable in addition to any Hospital Admission and/or Daily Hospital Confinement Benefit you may be eligible to receive.			

Critical Illness Insurance



You may have medical insurance. But that doesn't mean you're covered for all of the expenses resulting from a serious illness that you probably haven't budgeted for — things like copays, deductibles, loss of income, childcare and travel expenses. Group Critical Illness insurance helps fill the gap caused by these out-of-pocket costs, creating a financial safety net for you and your family.

Here's how it works:

John has \$15,000 of Critical Illness insurance coverage. He makes an appointment with his doctor after feeling off for the past few weeks.



Diagnosis: cancer, with a good prognosis but a long road ahead. Within days of making a claim, John receives his Critical Illness insurance benefit paid directly to him. As John undergoes intensive treatment over the next few months, he can use the benefit for any purpose, including to pay for things that his medical insurance does not cover. Things like the deductible, copays, childcare, certain medications, time away from work, alternative treatments and a special diet.

Coverage for...	Coverage Amount...
You	\$5,000-\$30,000 in increments of \$5,000
Your spouse	\$5,000-\$15,000 in increments of \$5,000, as long as it's not more than your coverage amount
Your child(ren) through age 25	Automatically covered at 50% of your coverage amount
See the Important Details section for more information, including requirements, exclusions, age reductions and definitions.	

Covered Conditions:

Receive 100 percent of your coverage amount for:

- Heart attack
- Stroke
- Cancer
- End stage renal (kidney) failure
- Major organ failure
- Coma
- Paralysis of two or more limbs
- Loss of sight, hearing, or speech
- Occupational HIV
- Occupational hepatitis
- ALS (Lou Gehrig's Disease)
- Advanced Multiple Sclerosis
- Advanced Parkinson's Disease
- Benign Brain Tumor
- Bone Marrow Transplant

Receive 25 percent of your coverage amount for:

- Severe coronary artery disease with recommendation for bypass surgery
- Carcinoma in situ (cancer that has not metastasized)

Initial diagnosis and initial recommendation must occur after your coverage becomes effective.

SAMPLE OUT-OF-POCKET EXPENSES

Medical insurance deductible.....	\$1,300
Out-of-pocket expenses over the course of six months.....	\$5,000
Lost wages.....	\$4,500
Alternative treatments and diets not covered by medical plan.....	\$4,500
TOTAL OUT-OF-POCKET EXPENSES.....	\$15,300
CRITICAL ILLNESS BENEFIT.....	\$15,000
OUT-OF-POCKET EXPENSES.....	\$300

Costs are hypothetical. Actual costs will vary by state, cancer type, stage at diagnosis, treatments received and personal factors.

Critical Illness Monthly Premiums

	Employee or Spouse Rate			Employee Only		
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
<30	\$1.95	\$3.90	\$5.85	\$7.80	\$9.75	\$11.70
30-39	\$2.85	\$5.70	\$8.55	\$11.40	\$14.25	\$17.10
40-49	\$5.85	\$11.70	\$17.55	\$23.40	\$29.25	\$35.10
50-59	\$12.15	\$24.30	\$36.45	\$48.60	\$60.75	\$72.90
60-69	\$22.35	\$44.70	\$67.05	\$89.40	\$111.75	\$134.10
70+	\$39.35	\$78.70	\$118.05	\$157.40	\$196.75	\$236.10

Hospital Indemnity and Other Fixed Indemnity Notice

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit HealthCare.gov or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website (naic.org) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

Hospital Indemnity Insurance



Planned or unplanned, a trip to the hospital can be scary. It can be even more frightening to know that your medical insurance probably won't cover all your costs. Group Hospital Indemnity insurance can help cover unexpected out-of-pocket expenses such as copays, deductibles, and out-of-network charges, as well as everyday living expenses. It pays a benefit directly to you for hospital-related events, regardless of your treatment costs or other insurance coverage you might have.

A cash benefit when you need it.

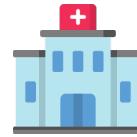
Even the best budgeters can forget to set aside money for medical expenses. Hospital Indemnity insurance provides a way to cover unexpected out-of-pocket expenses when you end up in the hospital. It also allows you to:

Choose how to spend your benefit. It's your money — spend it however you want, whether it's to pay for your groceries, rent or medical bills.

- Get a break from paying premiums during long hospital stays. If you are in the hospital for more than 30 days, you will be able to stop making premium payments until you're discharged.
- Take it with you. If you leave your job, you can take your coverage with you.

Receive a benefit for taking care of your health.

You can get a Health Maintenance Screening Benefit of \$50 once a calendar year just for going to the doctor for a covered wellness exam, such as a bone density screening or mammogram — routine preventive visits that typically cost you nothing under your medical plan.



Here's how it works:

Kim is out of town on a business trip when she experiences abdominal pain and a racing heartbeat. Diagnosis: ruptured gastric ulcer. She is rushed to the hospital, admitted, and taken into surgery. She ends up being hospitalized for 10 days, three of which are in a critical care unit. Kim's husband leaves their two kids with their daycare provider and flies to be at her side. The family now faces additional costs for travel and childcare.

Hospital Indemnity Benefits	
Hospital Admission (maximum 1 per calendar year)	\$500
Daily Hospital Confinement (maximum 15 days per stay)	\$100 per day
Daily Critical Care Unit Confinement (maximum 15 days per stay)	\$150 per day
Annual Health Screening Benefit	\$50 once per year

SAMPLE OUT-OF-POCKET EXPENSES

Medical plan deductible/coinsurance	\$3,000
Other non-medical expenses	\$475
Travel expenses (flights, change fees, etc.).....	\$350
Childcare.....	\$500
Total Expenses.....	\$4,325
Benefit for:	
Hospital admission.....	\$500
Hospital confinement (10 days x \$100 per day).....	\$1,000
CCU confinement (3 days x \$50 per day)	\$150
Total paid to you.....	\$1,650
Net Out-Of-Pocket Expenses.....	\$2,675
Costs are hypothetical. Actual costs will vary by state, condition, treatments received and personal factors.	

Coverage Tier	Monthly Hospital Indemnity Premiums
You	\$8.96
You and your spouse	\$15.42
You and your children	\$12.92
You, your spouse and your children	\$22.80

Health Maintenance Screening

Get a Cash Benefit Each Year for Covered Wellness Exams

Regular checkups are important for the things you depend on — especially your health. You and your covered dependents will receive a cash benefit each calendar year when completing any one of the 20 tests listed below. It's all part of the Health Maintenance Screening Benefit that comes with your group insurance from Standard Insurance Company.

Approved Tests:

- ✓ Mental Health Assessment
- ✓ Novel Infectious Disease (COVID-19) testing
- ✓ Abdominal aortic aneurysm ultrasound
- ✓ Ankle Brachial Index (ABI) screening for peripheral vascular disease
- ✓ Biopsies for cancer
- ✓ Bone density screening
- ✓ Breast ultrasound
- ✓ Cancer antigen 125 (CA 125) blood test for ovarian cancer
- ✓ Cancer antigen 15-3 (CA 15-3) for breast cancer
- ✓ Carcinoembryonic antigen (CEA) blood test for colon cancer
- ✓ Colonoscopy
- ✓ Complete Blood Count (CBC)
- ✓ Comprehensive Metabolic Panel (CMP)
- ✓ Electrocardiogram (EKG)
- ✓ Hemoccult stool analysis
- ✓ Hemoglobin AIC
- ✓ Human Papillomavirus (HPV) vaccination
- ✓ Lipid panel
- ✓ Mammography
- ✓ Pap smears or thin prep pap test
- ✓ Prostate specific (PSA) test
- ✓ Stress test on a bicycle or treadmill

Schedule your health screening test today, submit your claim, and receive your cash benefits.



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Mental Health Resources

A helping hand when you need it.

Rely on the support, guidance and resources of your Employee Assistance Program.



There are times in life when you might need a little help coping or figuring out what to do. Take advantage of the Employee Assistance Program,¹ which includes WorkLife Services and is available to you and your family in connection with your group insurance from Standard Insurance Company (The Standard). It's confidential — information will be released only with your permission or as required by law.

Connection to Resources, Support and Guidance

You, your dependents (including children to age 26)² and all household members can contact the program's master's-level counselors 24/7. Reach out through the mobile EAP app or by phone, online, live chat, and email. You can get referrals to support groups, a network counselor, community resources or your health plan. If necessary, you'll be connected to emergency services.

Your program includes up to three counseling sessions per issue. Sessions can be done in person, on the phone or through video.

EAP services can help with:

- Depression, grief, loss and emotional well-being
- Family, marital and other relationship issues
- Life improvement and goal-setting
- Addictions such as alcohol and drug abuse
- Stress or anxiety with work or family
- Financial and legal concerns
- Identity theft and fraud resolution
- Online will preparation and other legal documents



Contact EAP

888.293.6948
(TTY Services: 711)
24 hours a day,
seven days a week

healthadvocate.com/standard3

NOTE: It's a violation of your company's contract to share this information with individuals who are not eligible for this service.

With EAP, personal assistance is immediate, confidential and available when you need it.

WorkLife Services

WorkLife Services are included with the Employee Assistance Program. Get help with referrals for important needs like education, adoption, daily living and care for your pet, child or elderly loved one.

Online Resources

Visit healthadvocate.com/standard3 to explore a wealth of information online, including videos, guides, articles, webinars, resources, self-assessments and calculators.

1 The EAP service is provided through an arrangement with Health AdvocateSM, which is not affiliated with The Standard. Health AdvocateSM is solely responsible for providing and administering the included service. EAP is not an insurance product and is provided to groups of 10-2,499 lives. This service is only available while insured under The Standard's group policy.

2 Individual EAP counseling sessions are available to eligible participants 16 years and older; family sessions are available for eligible members 12 years and older, and their parent or guardian. Children under the age of 12 will not receive individual counseling sessions.

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

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Employee Assistance Program-3 EE
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Retirement Saving

Wisconsin Retirement Service (WRS)

WRS is a state pension fund that is designed to help you build retirement savings. If you meet eligibility criteria, you will be required to contribute to the WRS Plan through pretax automatic payroll deductions. In addition, the School District of Neillsville is required to match the employee required contribution which is set by the state of Wisconsin annually. Currently for 2025 the employee portion is 6.95% and the employer portion is 6.9% of your gross wages.

WEA Member Benefits (WEA)

WEA Member Benefits is the only financial organization that was created solely for the benefit of Wisconsin public school employees and their families. They offer voluntary investments such as individual retirement accounts (IRA's) and tax-sheltered annuities (TSA's), as well as insurance such as home, automobile, and umbrella policies. The School District of Neillsville has accepted WEA as a vendor for automatic payroll deductions for these services.

To enroll, make changes or manage your retirement account(s), please contact the School District of Neillsville's Human Resources.

Holidays

Part-time and full-time employees are eligible for paid holidays immediately upon hire based on their position and hours per day. Employees must work or have paid time off the day before and the day after each holiday to receive the paid holiday. Our holiday schedule includes the following for 2025-26:

Holiday	9-11 Month Support Staff and Teachers	12 Month Confidential and Support Staff	Observance Date
New Year's Eve Day		X	December 31, 2025
New Year's Day		X	January 1, 2026
Good Friday	X	X	April 3, 2026
Memorial Day	X	X	May 25, 2026
Independence Day		X	July 3, 2025
Labor Day	X	X	September 1, 2025
Thanksgiving Day		X	November 27, 2025
Day after Thanksgiving	X	X	November 28, 2025
Christmas Eve Day		X	December 24, 2025
Christmas Day	X	X	December 25, 2025

Paid Time Off (PTO)

The School District of Neillsville provides paid time away from work that can be used for vacation, employee/family doctor visits, bereavement, illness, dependent care, weather and/or to attend to other personal business. PTO promotes a flexible approach to employee time off. All full-time and part-time employees receive PTO annually based on their specific employee handbook and length of service. Employees are eligible for PTO immediately upon hire under the following schedule:

Leave Type	Staff Classification	Annual PTO Hours	Accumulation of PTO Days
Personal Leave	All Staff	2 Days	No rollover
Vacation Leave	12 Month Support Staff and Confidential Staff	Please see handbook for details	No rollover
Sick Leave	9.5 Month Support Staff 10 Month Support Staff and Teachers 12 Month Staff	9.5 Days 10 Days 12 Days	Rollover up to 100 days Additional days over 100 are paid or banked based on employee handbook.
Bereavement Leave- Immediate Family	All Staff	3 Days for each member	No rollover
Bereavement Leave- Non-Immediate Family	All Staff	1 Day	No rollover. Taken off sick leave.
Military Leave	All Staff	Based on need	No rollover
Jury Duty Leave	All Staff	Based on need	No rollover. Checks received are signed over to district and days are paid by district.
Unpaid Leave	All Staff	Based on need	No rollover

Payroll Schedule

Payroll will be paid on the following dates:

Also found in the Annual Notices Booklet in January of each year online.

24 Payment Staff	19 Payment Staff (Teacher Choice)	18 Payment Staff	Payment by Timesheet Period Paid	Extra-Curricular Activity Payments
01/15/2025	01/15/2025	01/15/2025	12/16/24-12/31/24	02/28/2025 Winter Activity
01/31/2025	01/31/2025	01/31/2025	01/01/25-01/15/25	06/30/2025 Spring Activity
02/14/2025	02/14/2025	02/14/2025	01/16/25-01/31/25	10/31/2025 Fall Activity
02/28/2025	02/28/2025	02/28/2025	02/01/25-02/15/25	
03/14/2025	03/14/2025	03/14/2025	02/16/25-02/28/25	
03/31/2025	03/31/2025	03/31/2025	03/01/25-03/15/25	
04/15/2025	04/15/2025	04/15/2025	03/16/25-03/31/25	
04/30/2025	04/30/2025	04/30/2025	04/01/25-04/15/25	
05/15/2025	05/15/2025	05/15/2025	04/16/25-04/30/25	
05/30/2025	05/30/2025	05/30/2025	05/01/25-05/15/25	
06/13/2025	06/13/2025 (deductions stop)	06/13/2025 (deductions stop)	05/16/25-05/31/25	
06/30/2025	No Checks	No Checks	06/01/25-06/15/25	
07/15/2025	No Checks	No Checks	06/16/25-06/30/25	
07/31/2025	No Checks	No Checks	07/01/25-07/15/25	
08/15/2025	No Checks	No Checks	07/16/25-07/31/25	
08/29/2025	No Checks	No Checks	08/01/25-08/15/25	
09/15/2025	09/15/2025	09/15/2025	08/16/25-08/31/25	
09/30/2025	09/30/2025 (deductions start)	09/30/2025 (deductions start)	09/01/25-09/15/25	
10/15/2025	10/15/2025	10/15/2025	09/16/25-09/30/25	
10/31/2025	10/31/2025	10/31/2025	10/01/25-10/15/25	
11/14/2025	11/14/2025	11/14/2025	10/16/25-10/31/25	
11/28/2025	11/28/2025	11/28/2025	11/01/25-11/15/25	
12/15/2025	12/15/2025	12/15/2025	11/16/25-11/30/25	
12/31/2025	12/31/2025	12/31/2025	12/01/25-12/15/25	

Benefit Plan and Open Enrollment Dates

Also found in the Annual Notices Booklet in January of each year online.

Benefit	Plan Dates	Deductible Dates	Open Enrollment Dates for this year
Health Insurance	07/01/2025-06/30/2026	01/01/2025-12/31/2025	05/12/2025-05/23/2025
Dental Insurance	07/01/2025-06/30/2026	01/01/2025-12/31/2025	05/12/2025-05/23/2025
Vision Insurance	07/01/2025-06/30/2026	01/01/2025-12/31/2025	05/12/2025-05/23/2025
Flexible Spending Account (FSA)	01/01/2025-12/31/2025	01/01/2024-12/31/2024 Can use credit card received from Diversified, claim on mobile app or online at any time during plan year.	11/17/2025-11/28/2025
STD Insurance	07/01/2025-06/30/2026	Paper claim must be filed immediately at time of disability.	05/12/2025-05/23/2025
LTD Insurance	07/01/2025-06/30/2026	Paper claim must be filed immediately at time of disability.	Enrolled automatically at time of hire.
Life Insurance	07/01/2025-06/30/2026	Online claim form must be filed shortly after deceased	05/12/2025-05/23/2025
Voluntary Life	07/01/2025-06/30/2026	Online claim form must be filed shortly after deceased	05/12/2025-05/23/2025
Worksite (Accident, Critical Illness & Hospital)	07/01/2025-06/30/2026	Online claim form must be filed within 3 months of the incident.	05/12/2025-05/23/2025
Voluntary Investments: IRA's, TSA's & Individual Insurance	07/01/2025-06/30/2026	See Human Resources to Enroll	Enroll anytime.

For information on benefits please contact Jessica Fitzl, Payroll/HR directly at jefitzl@neillsvillek12.org or Michelle Kranz, Business Manager at mikranz@neillsvillek12.org.

*Thank you for your dedication to the
School District of Neillsville*