



MIDDLETON-CROSS PLAINS

— AREA SCHOOL DISTRICT —

MCPASD Benefits

Hours of Eligibility: 30 hours or more per week unless noted otherwise

Benefits	Provider	Highlights
Health Insurance	<ul style="list-style-type: none"> • Dean HMO • Dean POS • Dean HDHP with HSA • Family or Single plans • RATES 	<ul style="list-style-type: none"> • HMO: \$100/\$200 Single/Family Deductible with \$40 Office co-pay • POS: \$200/\$400 Single/Family Deductible with 10% coinsurance • HDHP: \$3,000 deductible for Single plan, \$6,000 for Family plan. MCPASD contributes into an HSA: \$2,070 for Single, \$5,175 for Family
Dental Insurance	<ul style="list-style-type: none"> • Delta Dental of Wisconsin • Family or Single plans • RATES 	<ul style="list-style-type: none"> • MCPASD pays up to 100% of monthly premium dependent on FTE • \$1000 annual benefit <u>plus</u> two annual check-ups and cleanings
Vision Insurance	<ul style="list-style-type: none"> • DeltaVision in partnership with EyeMed • Family or Single plans 	<ul style="list-style-type: none"> • \$200 allowance once every 12 months • Additional discounts • Family \$19.12/mo Single \$7.68/mo
Life Insurance	<ul style="list-style-type: none"> • Administered by Employee Trust Funds (ETF) in partnership with Securian 	<ul style="list-style-type: none"> • All WRS employees are eligible • Employee pays 100% of premiums • RATES
Long Term Disability	<ul style="list-style-type: none"> • Madison National Life 	<ul style="list-style-type: none"> • Pays 90% of pre-disability earnings following 60 days of disability • MCPASD pays 100% of premiums
Short Term Disability	<ul style="list-style-type: none"> • Madison National Life • RATES 	<ul style="list-style-type: none"> • Choose coverage level • Employee pays 100% of premiums • Automatically converts to long term disability when needed
Legal Services & Identity Theft Protection	<ul style="list-style-type: none"> • LegalShield / IDShield • Family or Single plans • RATES 	<ul style="list-style-type: none"> • Employee pays 100% of premiums • Legal services, ID theft protections or dual plans available
Retirement Savings	<ul style="list-style-type: none"> • Wisconsin Retirement System • 403(b) 	<ul style="list-style-type: none"> • Hours of eligibility are at least 880 hours per year • Automatic enrollment if eligible • MCPASD matches employee WRS contributions when vested • 403(b) account available to all staff

Pet Insurance	<ul style="list-style-type: none"> ● PetPartners ● Rates 	<ul style="list-style-type: none"> ● Dog and/or cat insurance ● Accident and illness protection with a wellness option ● Employee pays 100% of premiums
Employee Assistance Program	<ul style="list-style-type: none"> ● National Insurance Services 	<ul style="list-style-type: none"> ● Free to all staff ● Support for personal issues including counseling, financial and/or legal advice
Identity Theft Protection Services	<ul style="list-style-type: none"> ● IDX in partnership with Madison National Life 	<ul style="list-style-type: none"> ● Victims of identity theft will receive support until total restoration ● Free to staff on long term disability
Student Loan Solutions	<ul style="list-style-type: none"> ● Horace Mann in partnership with Madison National Life 	<ul style="list-style-type: none"> ● Free to all staff ● Support and guidance through student loan forgiveness programs