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	• Dean HMO • Dean POS • Dean HDHP with HSA • Family or Single plans • RATES	• 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	• Delta Dental of Wisconsin • Family or Single plans • RATES	• MCPASD pays up to 100% of monthly premium dependent on FTE • $1000 annual benefit plus two annual check-ups and cleanings
Vision Insurance	• DeltaVision in partnership with EyeMed • Family or Single plans	• $200 allowance once every 12 months • Additional discounts • Family $19.12/mo Single $7.68/mo
Life Insurance	• Administered by Employee Trust Funds (ETF) in partnership with Securian	• All WRS employees are eligible • Employee pays 100% of premiums • RATES
Long Term Disability	• Madison National Life	• Pays 90% of pre-disability earnings following 60 days of disability • MCPASD pays 100% of premiums
Short Term Disability	• Madison National Life • RATES	• Choose coverage level • Employee pays 100% of premiums • Automatically converts to long term disability when needed
Legal Services & Identity Theft Protection	• LegalShield / IDShield • Family or Single plans • RATES	• Employee pays 100% of premiums • Legal services, ID theft protections or dual plans available
Retirement Savings	• Wisconsin Retirement System • 403(b)	• 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	• PetPartners • Rates	• Dog and/or cat insurance • Accident and illness protection with a wellness option • Employee pays 100% of premiums
Employee Assistance Program	• National Insurance Services	• Free to all staff • Support for personal issues including counseling, financial and/or legal advice
Identity Theft Protection Services	• IDX in partnership with Madison National Life	• Victims of identity theft will receive support until total restoration • Free to staff on long term disability
Student Loan Solutions	• Horace Mann in partnership with Madison National Life	• Free to all staff • Support and guidance through student loan forgiveness programs