



RFSD BENEFITS OVERVIEW

BENEFIT	PROVIDER	SUMMARY OF PLAN OPTIONS	ELIGIBILITY	ENROLLMENT
<p>Health</p>	<p>Health Partners Group #: 26518</p> <p>Member Services 800-883-2177</p> <p>healthpartners.com</p> <p><i>Mobile App (via Apple or Android):</i> Search App store: HealthPartners</p> <p>Network Options Employees can choose the <i>Open Access</i> or <i>Achieve</i> Networks.</p> <p>Open Access is a larger network that is more expensive.</p> <p>Achieve is a smaller network that is less expensive</p>	<p>Medical Base Health, Open Access Network: This plan has a \$2000 single deductible and \$4000 family deductible with the Open Access Network.</p> <p>Medical Alt Health, Open Access Network: This plan has a \$4000 single deductible and \$8000 family deductible with the Open Access Network.</p> <p>Medical Base Health, Achieve Network. This plan has a \$2000 single deductible and \$4000 family deductible with the Achieve Network.</p> <p>Medical Alt Health, Achieve Network: This plan has a \$4000 single deductible and \$8000 family deductible with the Achieve Network.</p> <p>*Base Deductible Plans have a lower deductible, but less of an HSA contribution (see exact rates below).</p> <p>*Alternative Deductible Plans have a higher deductible, but a larger HSA contribution (see exact rates below).</p>	<p>Employees are eligible if their FTE is 0.5 or greater.</p> <p>For a 1.0 FTE employee, the district will contribute:</p> <ul style="list-style-type: none"> ● 87.5% of the premium for the Open Access Network. ● 93% of the premium for the Achieve Network <p>For eligible employees with an FTE less than 1.0 the district contribution is prorated. The exact contribution rates are:</p> <ul style="list-style-type: none"> ● Base Deductible, Open Access Network ● Alternative Deductible, Open Access Network ● Base Deductible, Achieve Network ● Alternative Deductible, Achieve Network 	<p>Open Enrollment May 1-May 15</p> <p>Employees can drop/add coverage outside of open enrollment within 30 days of a qualifying life-event. Examples:</p> <ul style="list-style-type: none"> ● Marriage/divorce ● Birth of child ● Loss of spouse's coverage <p>2025-26 Open Enrollment Presentation</p> <p>2025-26 Open Enrollment FAQ</p> <p>2025-26 Open Enrollment Instructions</p> <p>Deductible is calculated from July 1, 2025-June 30, 2026.</p>

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Health Savings Account (HSA)	HSABank Member Services 1-800-357-6246 hsabank.com	<p>The H.S.A. is a tax-free account that is used to pay for qualified medical expenses. As part of your health insurance benefit, the district will contribute an annual amount to your H.S.A.</p> <p>The specific district contribution amount varies depending on the plan you select (Family/Single or Base/Alternative).</p> <p>Family-Base: \$1800 per year Single-Base: \$900 per year Family-Alt: \$4767 per year Single-Alt: \$2204 per year</p> <p>Benefits of HSA's</p>	<p>Employees who enroll in Health Insurance.</p> <p>HSA accounts are owned by the employee, if you leave RFSD, you retain these funds.</p> <p>Employees can elect to contribute more to their HSA account.</p> <ul style="list-style-type: none"> • HSA Limits (2024) • HSA Contribution Form 	<p>Coincides with Health Insurance Enrollment.</p> <p>District Contributions</p> <ul style="list-style-type: none"> • 50% by July 31 • 50% by Oct. 31
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Dental	Health Partners Member Services 800-883-2177 healthpartners.com	<p>Plan Summary</p> <ul style="list-style-type: none"> • \$1000 per person annual maximum <ul style="list-style-type: none"> ○ 100% coverage for Diagnostic and Preventative Services ○ 80% coverage for Basic and Restorative Services • Orthodontic care- lifetime max of \$1,200 <ul style="list-style-type: none"> ○ 50% coverage 	<p>Employees are eligible if their FTE is 0.5 or greater.</p> <p>For a 1.0 FTE employee, the district will pay 87.5% of the premium.</p> <p>For eligible employees with an FTE less than 1.0 the district contribution is prorated.</p> <p>Dental</p>	<p>Open Enrollment May 1-May 15</p> <p>Annual maximums are calculated from July 1-June 30</p>
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Questions? Contact Amanda Huppert: 715-425-1800 ext. 1112 *Information is for the 2025-26 school year if you have questions about 2024-25 contact Amanda.

Voluntary Vision	EyeMed	Plan Summary Resources	Single: \$8.34 per month Family: \$21.27 per month	Open Enrollment May 1-May 15 Plan Year: July 1-June 30
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Long Term Disability	The Standard 1-800-368-1135	Plan at a Glance <ul style="list-style-type: none"> 90% of current pay 90-day waiting period 	All regular employees working at least 20 hours per week. Eligibility waiting period - you become eligible on your date of hire.	100% of the premium is paid by the district.
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Short Term Disability	The Standard 1-800-368-1135	Plan at a Glance <ul style="list-style-type: none"> This coverage replaces a portion of your income when you can't work because of a qualifying disability. There are many options to choose from. Contact Amanda Huppert ext.1112 for further information. 	All regular employees working at least 20 hours per week. Eligibility waiting period - you become eligible on your date of hire.	This is an elective benefit, 100% of the premium is paid by the employee.
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Life Insurance	Employee Trust Fund (ETF) 877.533.5020 etf.wi.gov	Resource Folder <ul style="list-style-type: none"> You are allowed up to 5x your annual earnings in coverage. Spouse/Dependent coverage offered 	All employees who are enrolled in WRS. Applications must be submitted within 30 days of hire.	Basic coverage (1x) is 100% paid by the district. Additional, Supplemental, Spouse and Dependent are optional and paid by the employee.

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Wisconsin Retirement System (WRS)	Employee Trust Fund (ETF) 877.533.5020 etf.wi.gov Understanding your WRS Benefit	Quick Summary and Resources <ul style="list-style-type: none"> The State of Wisconsin funds and manages the Wisconsin Retirement System (WRS). This is a mandatory defined benefit retirement program sponsored by the State of Wisconsin. 6.8% of your earnings are contributed to WRS. In addition, the district contributes an additional/matching 6.8% of your gross earnings. Teacher Retirement Benefit Guide Support Staff Retirement Benefit Guide 	Teachers/Support Staff who are contracted to work more than 880 hours and expected to be employed for at least one year are required to participate. You must have 5 years of WRS creditable service	To earn 1 year of service: <ul style="list-style-type: none"> Teachers need to work 1,320 hours. Support staff need to work 1904 hours If you request a separation benefit prior to retirement eligibility, you will only receive the employee contributions (LINK)
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District HRA Benefit	MidAmerica (855) 329-0095 MyMidAmerica.com	Quick Summary and Resources <ul style="list-style-type: none"> Teachers/Support Staff who meet retirement eligibility requirements, qualify for additional retirement benefits provided by the district. All district retirement benefits come in the form of a contribution to a Health Reimbursement Arrangement (HRA). An HRA can be used to pay for qualified medical expenses and insurance premiums during retirement without being subject to taxes. Specific details can be found here: Teacher Retirement Benefit 	Specific requirements vary. Generally, an employee must work for 15 years and be 57 years of age to qualify for this benefit.	Employees are automatically enrolled and 100% of the contributions are provided by the district. Benefit will be forfeited if the employee leaves before meeting eligibility requirements.

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		<ul style="list-style-type: none"> Guide Support Staff Retirement Benefit Guide 		
Section 125 Flex Plan for Dependent Care	Employee Benefit Corporation (EBC) 800.346.2126 Ebcflex.com	Plan Summary <ul style="list-style-type: none"> Dependent care up to \$5,000 as set by the IRS. Use tax free dollars to pay for dependent care expenses. Plan year is Jan-Dec. 	Employees are eligible if their FTE is 0.5 or greater. Eligible the first of the month following 30 days of employment.	Enroll at hire or during annual flex open enrollment in November.
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403(b)	WEA Member Benefits weabenefits.com	Summary <ul style="list-style-type: none"> All employees are eligible to participate in 403(b) programs. All contributions are elective. If you resign from the district, these savings stay with you. 	All employees are eligible to enroll. Contributions are subject to annual limits.	This is an elective benefit, 100% of the contribution is paid by the employee.
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457	Wisconsin Deferred Compensation Program (WDC) WI Deferred Comp	Summary <ul style="list-style-type: none"> All employees are eligible to participate in 457(b) programs. All contributions are elective. If you resign from the district, these savings stay with you. 457(b) is similar to 403(b), however, the fee structure, withdrawal provisions, and contribution limits are different. 	All employees are eligible to enroll.	This is an elective benefit, 100% of the contribution is paid by the employee.
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Employee Assistance Program	FamilyMeans 800.327.3203 FamilyMeans.org	<u>Summary</u> <ul style="list-style-type: none">• Confidential program designed to assist you in managing personal and/or work-related challenges that affect your overall well-being.• Supports include counseling, financial education, and assistance for caregivers.	All employees are eligible.	100% of the premium is paid by the district.
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