



# Your Benefits

Effective October 1st 2024 – June 30th 2025

Getting started

# Making benefit selections



## Eligibility

### Covering your family

You may also cover your eligible dependents when you elect coverage for yourself.

#### Your Spouse

You may cover your legal spouse.

#### Your children

Dependent children are eligible until age 26 regardless of student or marital status.

### Ineligible

- Divorced or Legally separated spouse
- Common law spouse, even if recognized by your state
- Domestic partners, unless your employer states otherwise
- Foster children
- Sisters, brothers, parents or in-laws, etc.

## How to Enroll

Read your materials and make sure you understand all of the options available.

- Be on the lookout for an email from the HR Department with your instructions on how to make your elections.
- Come prepared with dates of birth, social security numbers, and legal names of any dependents you live with to enroll in benefits.
- Remember to review your beneficiaries.
- Complete and submit your EOI form if your enrollment requires it.

[Take a look at your benefits in your open enrollment video now!](#)

## Enrolling in coverage

Your benefit plans are in effect October 1, 2024 – June 30, 2025.

### Open Enrollment

Open Enrollment is your one chance each year to review your coverage options and make changes to your benefits.

Your choices are in effect from October – June of the following year unless you have a qualifying life event.

### If you have a qualifying life event

Qualifying life events allow you to change your coverage during the year outside of Open Enrollment. These include:

- marriage or divorce,
- birth or adoption,
- death of a covered dependent, and
- a change in eligibility through Medicare, Medicaid, or a spouse or parent's coverage.

You must request a change to your benefits within 30 days of your life event (60 days for changes involving Medicaid eligibility). Documentation may be required.



Getting started

# Helpful terms & resources



## We've removed as much jargon as possible.

But you'll probably still encounter some terms as you enroll in and use your benefits, and we want you to be prepared!

### Balance billing

When you use an **out-of-network** medical or dental provider, they may bill you the difference between what they charge and the amount your insurance pays.

*Medical: balance billing is in addition to – and does not count towards – your out-of-pocket maximum.*

### Coinsurance

After you've met your deductible, you're sometimes responsible for a percentage of the cost of the medical care, dental care, or prescription medication you received. This percentage is coinsurance.

### Copay

A flat fee you pay each time you receive a copay-eligible medical, dental, or vision service or prescription medication.

### Deductible

The amount you're responsible for paying in care expenses before the medical or dental plan starts paying deductible-eligible expenses.

### In-network

In-network care is always your lowest-cost option. Networks are groups of medical, dental, and vision providers, pharmacies, and facilities that agree to discount the cost of their care or service.

### Out-of-pocket maximum

The most you'll pay for covered in-network medical care in a year. This includes your deductible, any coinsurance or copays, and prescription drugs.

The out-of-pocket maximum does not include your premium (the amount you pay for coverage), non-covered expenses, or out-of-network care that's been balance billed.

### Primary care physician

A primary care physician (**PCP**) is your main medical doctor – usually a general practitioner (GP), family doctor, internist, OB/GYN, or pediatrician (for children).

### Pre/Prior-authorization

Some specialty medical providers, services and prescriptions require prior authorization from your insurance company. These may include – but are not limited to – surgery, imaging (CT, MRI) and certain prescription medications

### Have questions?

Your advocate is here to help you with all things benefits. **See their contact information on the next page.**



[How to handle medical bills \(2:04\)](#)



# Contact information

**Benefits Coordinator:**

Rachelle Dethloff

Phone: 218-327-5806

Email: [rdethloff@isd318.org](mailto:rdethloff@isd318.org)

**Payroll Clerk:**

Isaac Olson

Phone: 218-327-5790

Email: [iolson@isd318.org](mailto:iolson@isd318.org)

**Annual Notices**

We're required to tell you about certain rights and responsibilities you have as an employee of School District #318

[View Your Notices](#)

<b>Medical / Rx</b>  <b>Dental</b>	<a href="#">HealthPartners</a>  <a href="#">Client Portal</a>	Member Services: Toll Free: 1-800-883-2177 Phone: 952-883-5000  7:00am - 6:00pm
<b>Life &amp; AD&amp;D</b>  <b>Long-Term Disability</b>  <b>Employee Assistance Program</b>	<a href="#">Madison Life</a>  <a href="#">Client Portal</a>  <a href="#">EAP Portal</a>	Customer Service: 1-800-356-9601 8:00am - 5:00pm  EAP Phone: 866-451-5465  Login: NISEAP Password: EAP
<b>Health Savings Account (HSA)</b>  <b>Flexible Spending Account (FSA)</b>	<a href="#">Wex</a>  <a href="#">Client Portal</a>	Customer Service: 1-833-225-5939



# Medical insurance

## You have an HSA plan through HealthPartners

Refer to the carrier benefits summary for the exact benefit levels associated with your plan.



Find an In-Network Provider Here:

[Network Directory](#)

[HealthPartners Open Enrollment Guide](#)



In-network care		HSA Plan	Retired Copay Plan
		<a href="#">View Plan Details</a>	<a href="#">Details</a>
Deductible (DED)		\$3,200 per person \$6,400 family max	
Out-of-pocket maximum		\$3,200 per person \$6,400 family max	
Preventive Care, Screening, Immunization		No charge, 100% covered prior to the deductible being met	
Office Visits (PCP / Specialist)		DED then 100%	
Testing, Imaging		DED then 100%	
Outpatient Procedures, Inpatient Stays		DED then 100%	
Mental Health, Behavioral Health, Substance Use Disorder Services		DED then 100%	
Emergency Room, Urgent Care		DED then 100%	
Rx (Generic / Brand / Specialty)		DED then 100%	

For details regarding the copay plan available for retirees, please view the linked summary at the top of the table.

See your plan documents for out-of-network benefits.

The information shown in this presentation is an illustrative summary only. The underlying plan contract or document governs all aspects of the plan. Final rates are dependent on actual enrollment, insurance carrier or plan rules, plan selection, and eligibility criteria. Please refer to the plan document, contract, and other notices contained in this document, applications, and other corresponding communications for additional information.





# Health Savings Account (HSA)

An HSA through Wex is paired with your HSA plan.

Save pre-tax money for health care expenses – or retirement!



[Plan Details](#)

[Learn more about HSA's with HSA Academy!](#)



## Contributions

You may also contribute tax-free funds to save for current and future health expenses:

	If you cover yourself only	If you cover dependents
2024 IRS maximum contribution *	\$3,112.50	\$6,225

**\*SHORT YEAR, 9/12 CONTRIBUTION**

**55 or older?** You can contribute an extra **\$1,000** per year in catch-up contributions.

## Eligibility

In order to make – or receive – contributions to a Health Savings Account (HSA), you must:

- **be enrolled** in a qualified High Deductible Health Plan (HDHP),
- **not be covered** under any other non-HDHP health coverage, including a full health care FSA through your spouse,
- **not** be anyone else's tax dependent, and
- **not** be eligible for or enrolled in Medicare A or B, Tricare, or VA benefits.

## HSA funds

### Using your money

- Spend your HSA balance on health care expenses (medical, prescription, dental, and vision) for you and your tax dependents, OR
- Let your balance grow for retirement.

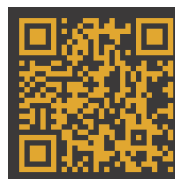
The money in your HSA is **always yours** and available for qualified health care expenses – even if you change jobs or health plans. Before retirement, any funds used for non-healthcare expenses are subject to tax penalties. **Keep your receipts!**

### Growing your money + tax savings

HSA dollars go in tax-free, grow tax-free, and come out tax-free when you use them for qualified health expenses. You may also be able to invest part of your balance once it meets a certain level.

### In retirement

At age 65, you can withdraw the funds in your HSA for any use (not just health care!) without tax penalties.



Learn how HSAs can help you save for today and tomorrow.



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# Flexible Spending Accounts (FSAs)

## Pay for qualifying expenses with tax-free money using your Flexible Spending Account through Wex.

Health and dependent care expenses can add up. Paying with tax-free funds can help. Enroll in one or more flexible spending accounts (FSAs) depending on your needs.



[Eligible expenses](#)



## Health care expenses

### Health care FSA

[See plan details](#)

Pay for eligible medical, prescription, dental, and vision expenses.

**2024 maximum contribution\*** \$2,400

**Annual rollover amount** \$640

**\*SHORT YEAR, 9/12 CONTRIBUTION**

Enrolled in an **HDHP** plan and eligible for HSA contributions? You're not eligible for a health care FSA; you can contribute to a limited purpose FSA instead.

### Limited purpose FSA

[See plan details](#)

Pay for eligible **dental** and **vision** expenses when you're also contributing to an HSA.

**2024 maximum contribution\*** \$2,400

**Annual rollover amount** \$640

**\*SHORT YEAR, 9/12 CONTRIBUTION**

## Dependent care FSA

[See plan details](#)

Pay for eligible child or disabled adult care while you work or attend school.

**2024 maximum contribution\*** \$3,750

Married filing separately?

You can contribute up to \$2,500 per person.

**\*SHORT YEAR, 9/12 CONTRIBUTION**

Only the amount you've **actually contributed** is available for use at any one time.

**Estimate carefully!** Unused funds will be forfeited at the end of the year per IRS regulations.

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# Dental insurance

Your dental coverage is through HealthPartners.

You'll get in-network preventive care at 100% along with coverage for basic and major dental services.



Find an In-Network Provider Here:

[Aware Network](#)



## Dental plan

[See plan details](#)

### In-network care

#### Deductible (DED)

\$50 per person  
\$150 family max

#### Calendar Year Maximum Benefit

\$1,250 per person

#### Diagnostic & Preventive Services

Exams, Cleanings, X-Rays, Fluoride, Sealants

100% covered

#### Basic Care I

Amalgam and Anterior composite Fillings,  
Simple Extractions, Non-Surgical Periodontics, Endodontics

DED then you pay 20%

#### Basic Care II

White Fillings, Surgical Periodontics,  
Complex Oral Surgery

DED then you pay 50%

#### Special Care

Restorative Crowns and Onlays

DED then you pay 50%

#### Prosthetics

Dentures, Bridges, Dental Implants

DED then you pay 50%

**12-Month Waiting Period Applies to Special restoratives, Prosthetics, Implants**

**See your plan documents for out-of-network benefits.**



**Stay in-network to avoid balance billing** (the difference between what an out-of-network provider charges and the amount your insurance pays).

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# Employee Assistance Program (EAP)

Care for your mind – and your life – with support through NIS.

Confidential care designed for all that life brings.



[See plan details](#)



## Everyone needs support sometimes (even superheroes)

Our Employee Assistance Plan (EAP) is a confidential service with access to guidance and resources for:

- mental health concerns (including substance abuse or addiction),
- adoption, parenting, or caregiving needs,
- financial or legal support,
- familial relationships and friendships,
- coping with day-to-day challenges, and
- so much more.

**Essentially, if it's part of your life, our EAP is here for you.**

Access support online, through live chat, or over the phone. 24/7/365.

### EAP features:

- **Confidential.** No one at School District #318 will ever know you called or what was discussed.
- **Available 24/7/365.** Life doesn't happen during office hours. The EAP is here when you need them.

**24/7/365 access to care.**

866-451-5465

[www.niseap.com](http://www.niseap.com)

**Login:** NISEAP

**Password:** EAP

**Claimant Assist Services:**

866-472-2734



# Life & AD&D and Disability insurance

## Financial peace of mind through Madison National Life.

Life insurance pays a benefit if you pass away while you're covered. Accidental Death and Dismemberment (AD&D) insurance offers additional support if you pass away or are seriously injured due to an accident.

Disability coverage insures your paycheck, replacing a portion of your income if you're unable to work due to a covered illness or injury.



### Basic life and AD&D insurance

School District #318 may also provide Basic Life & AD&D Benefits; refer to employment contract for details.

### Additional life and AD&D insurance

You may also purchase additional coverage for you, your spouse, and your eligible child(ren).

	For you
Election Increments	\$1,000
Coverage Amount Maximum	Up to \$150,000
Guarantee Issue	\$150,000
Minimum Election	\$10,000

Make sure to designate a **beneficiary** for your life insurance coverage to ensure your family is cared for according to your wishes.

### Long-term disability

Long-term disability coverage can provide lasting income protection if you remain unable to work. School District #318 provides this coverage at no cost to you.

Benefit	Up to 66 2/3% of base pay
Waiting Period	Varies by Class; Please Review Employment Contract for Additional Details
Maximum Benefit Duration	Under Age 60: Up to Age 65 Ages 60-64: Up to 5 Years of Benefit Ages 65-68: Up to Age 70 Age 69 and Older: 1 Year of Benefit

### What's AD&D?

Accidental death and dismemberment (AD&D) insurance may pay:

- **your beneficiary** if you pass away due to an accident
- **you** a partial benefit if you lose specified bodily functions (sight, limbs, etc.)

### Medical question limit

When you're first eligible (a new hire), you can purchase additional life insurance up to this limit without any medical questions required.

Medical questions and approval will be required for all future increase and purchase requests.

The benefit plan information shown in this guide is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases.



# Carrier Resources

Your employer offers a handful of non-traditional benefits through your insurance carriers to support you and your family as you juggle life's demands.



## **Assist America Travel Assistance** **Offered through HealthPartners**

[See plan details](#)

## **Personal Nurse Support** **Offered through HealthPartners**

[See plan details](#)

## **Identity Theft Protection** **Offered Through Madison National Life**

[See plan details](#)





2024 benefits