

# New Employee Benefits Enrollment Guide

2020-2021

Madison Metropolitan School District

# Important Dates

Due Date	Topic	Employee Group
30 Days of Start Date	Enroll in Benefits	All Employees
October 1	Credit Deadline	Teachers
October 15 – November 15	Open Enrollment	All Employees
January 1	Open Enrollment Elections Effective	All Employees
January 15	Retirement Notice Due	Administrators
February 1	Credit Deadline	Teachers
February 15	Retirement Notice Due	Teachers
June 11	Staff Only Day	All Employees
June 15	Contracts Due	Teachers
July 31	10 or 12 Paycheck Election	Teachers
July 1	Credit Deadline	Teachers
July 1	Health & Dental Premiums Change	All Employees

## Other Important Dates

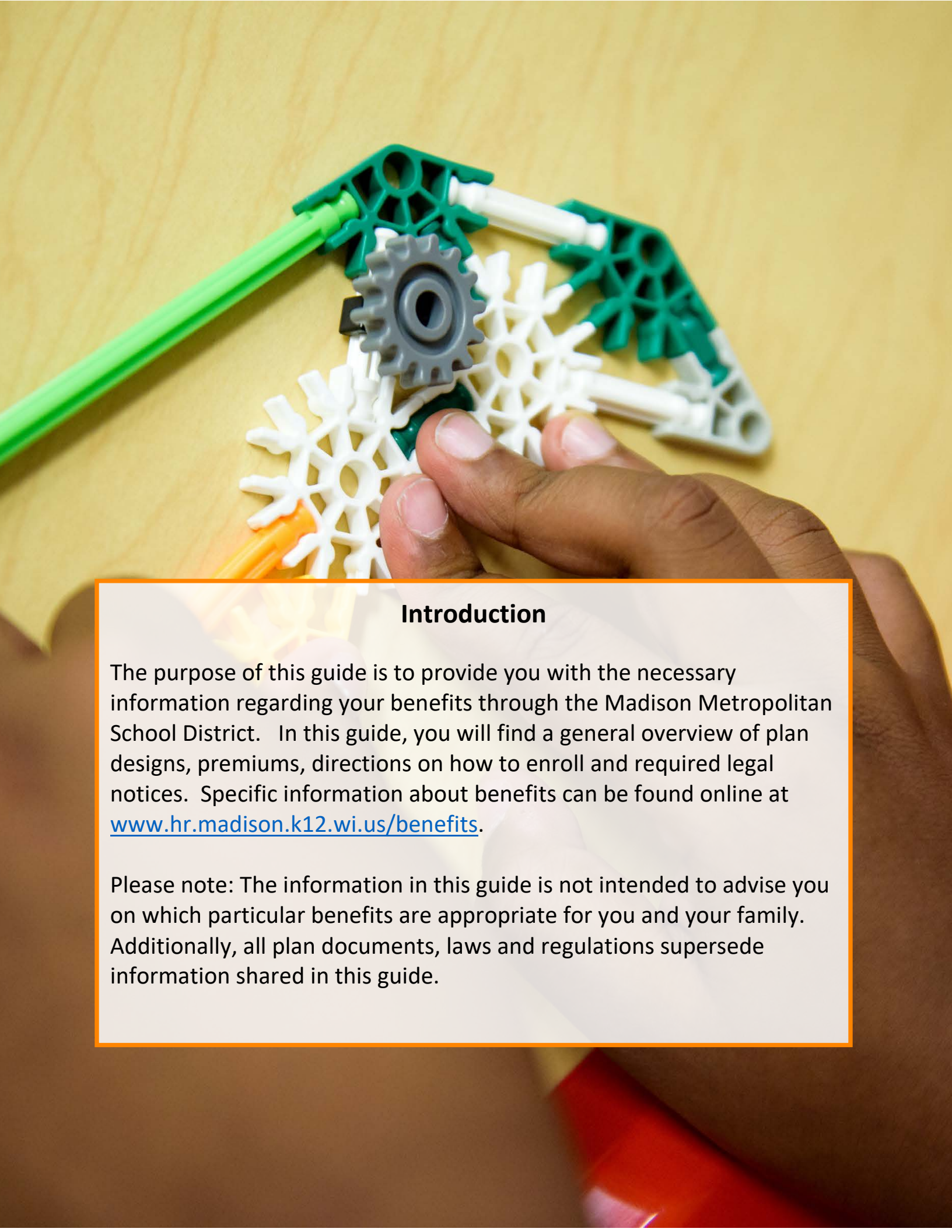
- Personal contact information updates, such as name or address changes, should be made immediately at <https://mmsd.munisselfservice.com>
- Mid-year changes to benefits due to marriage, divorce, birth of a child, etc., must be made within 30 days of event.
- Long-term Leave of Absence requests should be made at least 30 days in advance, when possible.
- Child Rearing Leave of Absence requests should be made at least 90 days in advance.
- Work-related injury reporting, including Student Assault Forms, should be completed within 3 days of injury.
- School Calendar: <https://www.madison.k12.wi.us/event>

# Contents

Introduction	4
Welcome to MMSD	5
Benefit Enrollment Instructions	7
General Plan Information	8
Health Insurance	9
Flexible Spending Accounts	12
Dental Insurance	13
Vision Insurance	14
Income Protection	15
Wisconsin Retirement System Pension	16
Retirement Savings Plan 403(b)	17
Employee Assistance Program	18
Additional Contact Information	19
Compliance Addendum:	
<a href="https://hr.madison.k12.wi.us/files/hr/uploads/compliance_addendum_2020.pdf">https://hr.madison.k12.wi.us/files/hr/uploads/compliance_addendum_2020.pdf</a>	

## Contact Information

HR Department	(608) 663-1693 <a href="https://hr.madison.k12.wi.us">https://hr.madison.k12.wi.us</a>
Benefits Division	(608) 663-1692 <a href="mailto:benefits@madison.k12.wi.us">benefits@madison.k12.wi.us</a>
Payroll Division	(608) 663-5387 <a href="mailto:payroll@madison.k12.wi.us">payroll@madison.k12.wi.us</a>



## Introduction

The purpose of this guide is to provide you with the necessary information regarding your benefits through the Madison Metropolitan School District. In this guide, you will find a general overview of plan designs, premiums, directions on how to enroll and required legal notices. Specific information about benefits can be found online at [www.hr.madison.k12.wi.us/benefits](http://www.hr.madison.k12.wi.us/benefits).

Please note: The information in this guide is not intended to advise you on which particular benefits are appropriate for you and your family. Additionally, all plan documents, laws and regulations supersede information shared in this guide.

# Welcome to MMSD!

Congratulations on your new position with MMSD! Our goal is to offer you a comprehensive benefits program that provides you with the flexibility you need. For additional plan information, please refer to the specific insurance plan information and documents, which can be found on the [Human Resources - Benefits Website](https://hr.madison.k12.wi.us/benefits) (<https://hr.madison.k12.wi.us/benefits>).

## Benefits Eligibility

Benefits are available to all regular employees who are scheduled to work at least a 50% FTE position, or a regular permanent schedule of 19+ hours per week. Coverage is effective the first day of the month following your official date of hire. **As a new benefits eligible employee, you have 30 days from your eligibility date to enroll in the various insurance plans. More information can be found on the following page.**

## NEW! Munis Employee Self Service (ESS) NEW!

[MUNIS Employee Self Service \(ESS\)](#) is a web-based application that allows Madison Metropolitan School District employees to privately and securely access personal and payroll information, including links to useful information on MMSD's website, Certifications - view DPI licenses we have on file for you, Pay and Tax Information - view year-to-date gross earnings; view W-2s; view/update federal and state W-4 withholding; paycheck simulator utility; view/update direct deposit information, Personal Information - view/update address, personal and telephone numbers; view email address; view/update emergency contact information; view/update job title and demographic information, Time Off Information - View and print a history of used and accrued leave (up to the last pay period) and much more.

For first time login, your Username will be your employee "b" number (b7xxxxx) and your default Password will be the last 4 digits of your Social Security number. Once logged in, you will be prompted to create a more secure password. Login instructions and other details are provided in the [EES Employee Guidebook](https://mmsd.munisselfservice.com) (<https://mmsd.munisselfservice.com>).

## Payroll

Direct Deposit is required as a part of employment at MMSD (your Social Security Number and Bank Account Number will not appear on your paystub). If Direct Deposit is not set up within one month of hire, your paycheck will be held in the Payroll Department. You can view your paperless paystubs 48 hours before your payday through your MMSD email (the password to view your paystub is the last four numbers of your Social Security Number).

Your pay frequency is based on your employee type. Your payroll schedule can be found on the [MMSD Human Resources Website](https://hr.madison.k12.wi.us) (<https://hr.madison.k12.wi.us>).

- Teachers are automatically set up to receive 10 paychecks and can annually opt-in for receiving 12 paychecks
- Monthly paid for Administrators, Professional-Instructional employees and Teachers (including Substitute Teachers)  
Note: Teacher's 1<sup>st</sup> payroll of the school year is October 1<sup>st</sup> and final checks are issued in June
- Bi-weekly paid for Bilingual Resource Specialists, Clerical/Technical, Custodians, Educational Assistants, Food Service, Professionals, Trades, Security Assistants and Therapy Assistants  
Note: Insurance premiums are taken from the first two checks in any given month

## Time Off

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Please refer to the [MMSD Employee Handbook](#) for more information about time off accruals and balances.

### *Personal Illness*

Personal Illness (PI) is available to take time off to care for yourself or family member who is ill. Additionally, if you retire from MMSD, your PI can be converted into an account to help pay for insurance premiums post-retirement. You can view your PI balance on your paystub or through the [Munis Employee Self Service \(ESS\) site](#) (<https://mmsd.munisselfservice.com>).

### *Paid Holidays*

Certain employee groups may receive paid holidays. The [paid holiday schedule](#) can be found on the [Human Resource – Compensation Website](#) (<https://hr.madison.k12.wi.us/Compensation>) under Helpful Links for Payroll Information.

### *Vacation*

Certain employee groups may earn vacation. Vacation is available after 6 months of employment, and is earned at a specific rate based on your employee group and years of service. You can view your vacation balance on your paystub after 6 months of employment.

# Benefit Enrollment Instructions

Comprehensive information about MMSD's benefits is available online at [MMSD's Benefits Website](https://hr.madison.k12.wi.us/benefits) (<https://hr.madison.k12.wi.us/benefits>)

Benefits enrollment is done online at [MMSD's Benefits Enrollment Website](https://standard.benselect.com) (<https://standard.benselect.com>)

## TO LOG IN AND ENROLL:

- Your username is your b number **without** the "b"
- Your default PIN is the last 4 digits of your SSN followed by the last 2 digits of your year of birth. After initial login, you will be prompted to reset your PIN to something more secure. Please be sure to save your new password for future logins.
- Once logged in, click the "Next" button on the top right portion of the page to navigate through your benefit elections. Continue to click "Next" until all benefit elections have been made.
- To save and submit your benefit elections, you must click "I Agree" on the Submit Your Enrollment page. Once submitted, a confirmation page will be displayed. Save or print this page for your records.
- Step-by-step directions can be found at: <https://hr.madison.k12.wi.us/files/hr/uploads/2019-20-standard-enrollment-user-guide.pdf>



# General Plan Information

## Plan Year

The Madison Metropolitan School District benefits plan year is January 1 through December 31. This guide outlines the benefits available during this identified plan year.

## Eligibility

Eligibility is outlined in the Employee Handbook. In general, employees who are a part of the following employee units are eligible for coverage if working a 50% FTE or are regularly scheduled to work 19 or more hours per week.

- Administrator
- Custodial
- Educational Assistant / Special Educational Assistant
- Food Service
- Non-Union Clerical
- Play and Learn
- Professional (NUP)
- Professional Instruction (PR-I)
- Security Assistant
- Supportive Educational Employee
- Teacher
- Trades

All other MMSD employees who are not eligible for benefits may be eligible for health insurance for the following calendar year if working an average of 30 hours per week from October 5 through October 4 each year. Employees in this category will be notified if eligible to enroll in health insurance.

## Dependent Coverage

In addition to covering yourself, you can elect to cover your eligible dependents. Your eligible dependents include:

- Your spouse
- Your child(ren) through the year in which they turn 26
- Your child of any age who is not self-supporting due to a mental and/or physical disability

## Waive Option

You have the option of not participating in the insurance plans available to you. If you do not enroll in the health insurance plan offered, please indicate you are waiving coverage and your reason. If you waive the health insurance, you are still eligible to enroll in the other benefit options.

## Making Changes To Your Benefits

The Internal Revenue Service (IRS) states that eligible employees may only make elections to the plan once each year during the annual open enrollment period between October 15 and November 15. Annual open enrollment benefit choices are binding through December of the following calendar year.

Qualifying life events allow you to make plan changes at other times during the year in which they occur. For any allowable changes, you must enroll online within 30 calendar days of the event (60 days for the birth of a child, CHIP/ Medicaid eligibility or loss of eligibility) to avoid a lapse in coverage. The following include reasons you may change your benefits during the year.

- Marriage;
- Birth, adoption or placement of a child for adoption;
- Divorce or legal separation;
- Termination or commencement of your spouse's coverage;
- Shift from part-time to full-time status (or vice versa) by you or your spouse;
- Death of spouse or dependent;
- When a dependent satisfies or ceases to satisfy eligibility;
- Taking an unpaid leave of absence (you or your spouse);
- Eligibility (or loss of eligibility) for Children's Health Insurance Plan (CHIP) or Medicaid; or
- Eligibility for a special enrollment or annual enrollment in Health Insurance Marketplace ("Exchange") coverage (to avoid a period of duplicate coverage or no coverage).



# Health Insurance

## Carriers

You have the opportunity to enroll in health insurance through Dean Health Plan or Group Health Cooperative of South Central Wisconsin. These carriers provide you with a diverse range of networks and providers, yet have the exact same type of coverage (copays, etc.). They do have slightly different employee premiums (what you pay per pay period for your coverage).

## Plan Options

Within each of the carriers, you can enroll in the Health Maintenance Plan (HMO), Point-of-Service Plan (POS) or Preferred Provider Organization Plan (PPO). The PPO plan is only available to employees who do not live in South Central Wisconsin.

The HMO plan allows you to use in-network providers – GHC Clinics, UW Hospital and Meriter Hospital for GHC insurance and SSM Health/Dean Clinics and SSM Hospital for Dean insurance. If you see an in-network provider, the plan covers all expenses (excluding copays and deductibles). If you need to see an out-of-network provider, such as provider at Mayo Clinic or specialty care your doctor will request a referral to these providers. Normally, the referral is approved if there are no in-network providers that can treat the condition.

Under the POS plan, you have the option to use in-network providers, but you are also able to use out-of-network providers without pre-approval or a referral. With out-of-network providers, you have a \$250 individual annual deductible and 20% co-insurance (you pay the first \$250 of services and then 20% of everything after that).

Some employees elect the POS plan for the flexibility to see out-of-network providers, even if it may never happen. As a reminder, if you needed a referral to an out-of-network provider due to a medical condition that an in-network provider cannot treat, you can request a referral to a specialist that can treat that condition. Other employees have selected the POS plan due to dependents who live outside of the area, such as college students, or due to significant family travel needs. The HMO plan covers urgent care and emergency care anywhere within the USA. If you or a family member needs urgent or emergency care, the HMO plan will cover those costs. By enrolling the POS plan and not using out-of-network providers, you are incurring additional costs (higher premiums out of your paycheck and district resources) and you may be enrolled in a plan that doesn't meet your medical needs.

There are, though, times where the POS plan may be the best plan to be enrolled in. That's ok, you can enroll in the POS plan. But, be mindful that the premium contribution difference between the HMO and POS plan may be more than what it would cost you to pay for the out-of-network medical care out of your pocket.



## Plan Overview

Your Out-of-Pocket Costs	Dean Health Plan			Group Health Cooperative		
	HMO	POS and PPO		HMO	POS and PPO	
	In-Network	In-Network	Out-of-Network	In-Network	In-Network	Out-of-Network
<b>Annual Deductible</b>	\$100 per member \$200 family max	\$100 per member \$200 family max	\$250 per member \$500 family max	\$100 per member \$200 family max	\$100 per member \$200 family max	\$250 per member \$500 family max
<b>Coinsurance</b>	0% after deductible	0% after deductible	20% after deductible	0% after deductible	0% after deductible	20% after deductible
<b>Office Visit</b>	\$20	\$20	20% after deductible	\$20	\$20	20% after deductible
<b>Telehealth Visit</b>	100% covered	100% covered	Not Covered	100% covered	100% covered	Not Covered
<b>Preventive Care</b>	100% covered	100% covered	20% after deductible	100% covered	100% covered	20% after deductible
<b>Vision Exam</b>	\$20	\$20	Not Covered	\$20	\$20	20% after deductible
<b>Chiropractor</b>	\$20	\$20	20% after deductible	\$20	\$20	20% after deductible
<b>Therapy (PT/OT/ST)</b>	0% after deductible	0% after deductible	20% after deductible	0% after deductible	0% after deductible	20% after deductible
<b>Hospital (In &amp; Out-Patient)</b>	0% after deductible	0% after deductible	20% after deductible	0% after deductible	0% after deductible	20% after deductible
<b>Emergency Department</b>	\$150	\$150	\$150	\$150	\$150	\$150
<b>Urgent Care</b>	\$20	\$20	\$20	\$20	\$20	\$20
<b>Prescriptions</b>	\$6, \$15, \$30	\$6, \$15, \$30	Not covered	\$6, \$15, \$30	\$6, \$15, \$30	Not covered

## Additional Benefits

Listed below are some of the programs in place to help you utilize all of the benefits available through the health insurance plan.

- Wellness benefits are provided through Dean and GHC. Complementary medicine provides cash incentives for specific wellness activities.
  - Dean’s Living Health Rewards provides you and your spouse each up to \$150 annually through wellness activities. Additionally, children are eligible for \$100 annually. More information can be found at <https://www.deancare.com/wellness/health-and-wellness/living-healthy-rewards>.
  - GHC’s Health Lifestyle Healthy Rewards program provides you and your spouse each up to \$100 in reimbursements annually. Reimbursements for athletic shoes, community events, doula services, weight management, CSA’s, exercise programs and community classes/leagues are all eligible for reimbursement. Additionally, children under 18 can be reimbursed up to \$25 for athletic shoes.
- Nurse Line provides highly trained registered nurses who can answer your medical questions and provide advice - without an appointment or cost.
- My Chart and mobile phone applications are provided to access your benefit and claim information.



## Health Insurance Premiums

The health insurance premium contribution – the amount you pay for your coverage – is based on which carrier you choose, which plan you enroll in, the coverage tier (single vs family) and your payroll frequency.

The premium contribution is a percentage of the total monthly cost of the coverage. The amount owed is based on a sliding scale for the various employee groups. The percentages are 2.5%, 6%, 10%, or 12% depending upon your employment unit for the HMO plan and double for the POS plan. If you are paid monthly, premiums are withheld from each monthly check. If you are paid bi-weekly, premiums are withheld from the first two checks in each month, half from each check (in months where there are 3 checks, premiums will only be deducted from the first two).

Premiums for health insurance are paid a month in advance. For example, the January health insurance premiums will be taken from your December paycheck(s). You may notice an adjustment on your paycheck after enrolling or changing coverage to catch-up on premiums.

The charts below show the employment groups and the corresponding premiums and pre-tax employee contributions.

		Dean		GHC	
		HMO	POS	HMO	POS
<b>Full Monthly Premium</b>					
	Single	\$675.86	\$754.09	\$569.15	\$825.09
	Family	\$1,777.51	\$1,983.26	\$1,519.64	\$2,202.99
<b>EA/SEA Food Svc. Play/Learn Security Asst.</b>	<b>Employee Monthly Contribution - 10 Months of Pay</b>				
	Single	\$20.28	\$45.25	\$17.07	\$49.51
	Family	\$53.33	\$119.00	\$45.59	\$132.18
	<b>Employee Monthly Contribution - 12 Months of Pay</b>				
	Single	\$16.90	\$37.70	\$14.23	\$41.25
	Family	\$44.44	\$99.16	\$37.99	\$110.15
<b>Custodial NUC SEE Teacher/TE-B/TE-G Trades</b>	<b>Employee Monthly Contribution - 10 Months of Pay</b>				
	Single	\$48.66	\$108.59	\$40.98	\$118.81
	Family	\$127.98	\$285.59	\$109.41	\$317.23
	<b>Employee Monthly Contribution - 12 Months of Pay</b>				
	Single	\$40.55	\$90.49	\$34.15	\$99.01
	Family	\$106.65	\$237.99	\$91.18	\$264.36
<b>PR (NUP) PR-I (I-NUP)</b>	<b>Employee Monthly Contribution - 10 Months of Pay</b>				
	Single	\$81.10	\$180.98	\$68.30	\$198.02
	Family	\$213.30	\$475.98	\$182.36	\$528.72
	<b>Employee Monthly Contribution - 12 Months of Pay</b>				
	Single	\$67.59	\$150.82	\$56.92	\$165.02
	Family	\$177.75	\$396.65	\$151.96	\$440.60
<b>Admin.</b>	<b>Employee Monthly Contribution - 12 Months of Pay</b>				
	Single	\$81.10	\$180.98	\$68.30	\$198.02
	Family	\$213.30	\$475.98	\$182.36	\$528.72

# Flexible Spending Accounts



FSA's allow you to save on your health care and dependent care (such as daycare) expenses on a pre-tax basis. Costs for day-to-day expenses can pile and MMSD provides you an opportunity to save on some of your expenses by taking advantage of the pre-tax Flexible Spending Accounts.

A Flexible Spending Account (FSA) lets you budget and save for qualified expenses. These funds are put aside before taxes, which means more money in your pocket. The dollars you contribute to an FSA are added pre-tax. For example, if you contribute \$2,500 to an FSA during a plan year and pay a tax rate of 30%, you'd save \$750.

## Medical FSA

One of the best benefits of a medical FSA is that funds are available to use at the start of the calendar year. That means if you have a big medical expense at the start of the year, you can access your FSA funds immediately to help cover the cost.

A medical FSA allows you to save for medical expenses for yourself and dependents, including: office visit copayments, prescription drug copayments, dental expenses, vision care expenses (e.g. eyeglasses or contact lenses), hearing care expenses (e.g. a hearing aid) and orthodontia. A full list of eligible and ineligible FSA expenses are defined and listed in IRS Publication 502, available online at [www.irs.gov/publications](http://www.irs.gov/publications). **The maximum annual amount you can deposit into a Health Care FSA is \$2,750 for 2020.**

### Health Care FSA Eligible Examples:

- Copays & Deductibles
- Chiropractic visits
- Acupuncture
- Medication with a prescription
- Over-the-counter medicine without a prescription
- Dental services such as fillings, crowns, oral surgery
- Orthodontia
- Contact lenses & supplies
- Eye glasses & prescription sun glasses
- Laser eye surgery
- Hearing exams
- Infertility
- Feminine hygiene products
- Drug & alcohol addiction treatment

## Dependent Care (such as daycare) FSA

A dependent care FSA allows you to save for daycare expenses for your child (up to age 13) or a disabled dependent/spouse. To be eligible for dependent care FSA, you must work or be a full-time student. Expenses include preschool, after-school care, daycare and summer day camps and are **not for medical expenses for dependents**. **The maximum annual amount you can deposit into a dependent care FSA is \$5,000.**

## Planning and Considerations

The FSA plan runs on a calendar year, therefore you'll want to plan ahead. Because the plan is "use it or lose it", you will want to make sure to spend all of your funds by the end of the calendar year. The plan does have a 2.5 month grace period built in, allowing for additional spending of remaining funds for up to 2.5 months following the end of the calendar year.

To plan ahead, you'll want to estimate how much you think you'll spend on qualified expenses. For the medical FSA, consider any trips to the doctor or emergency room, prescription drug refills, dental expenses and vision expenses. You can also visit the FSA Store (<https://fsastore.com/>) for over-the-counter qualified expenses.

# Dental Insurance

## Dental Coverage

Delta Dental of Wisconsin is the Dental Insurance carrier. Delta Dental has a nation-wide network, and covers more than 75% of the area and nation's dentists. Your lowest out-of-pocket costs will come from seeing a Delta Dental PPO dentist, but you will also receive cost advantages if you see a Premier dentist. Dental expenses are all eligible expenses for Health Care Flexible Spending. Consider enrolling in a FSA to help reduce expenses.

## Basic Coverage

The Basic Dental Plan gives you access to non-preventive procedures at lower out-of-pocket costs for most other services.

- The Annual Maximum is \$1,200 per family member.
- The Basic Restorative Care services (such as fillings and non-surgical periodontal) is covered at 80%.
- Annual \$25 deductible to any Basic Restorative and Major Restorative Care services. The annual deductible will not be applied to any Preventive services.

## Plan Overview and Premiums

Plan Overview	Base Plan	Buy-Up Plan
Annual Maximum	\$1,200 per person	\$1,500 per person
Deductible	\$25	\$0
<b>Preventive Services</b> (not subject to deductible)		
Cleanings	100%	100%
Examinations	100%	100%
Bitewings	100%	100%
Sealants	100%	100%
<b>Basic Services</b>		
Periodontics	80%	80%
Endodontics	80%	80%
Fillings	80%	80%
Extractions	80%	80%
Root Canals	80%	80%
<b>Major Services</b>		
Crowns	50%	50%
Bridges	50%	50%
Implants	50%	50%
Dentures	50%	50%
<b>Orthodontia</b>		
Orthodontics	100%	100%
Lifetime Maximum	\$2,000 per person	\$2,000 per person

Premiums	Base Plan	Buy-Up Plan
<b>Full Monthly Premium</b>		
Single	\$37.94	\$56.79
Family	\$98.26	\$144.81
<b>Employee Monthly Contribution – 10 Months of Pay</b>		
Single	\$4.55	\$27.17
Family	\$11.79	\$67.65
<b>Employee Monthly Contribution – 12 Months of Pay</b>		
Single	\$3.79	\$22.64
Family	\$9.83	\$56.38



# Vision Insurance

## Vision Coverage

This insurance plan is provided by DeltaVision, in conjunction with EyeMed. The EyeMed network gives you access to a national network of both independent providers along with the nation's most respected optical retail brands such as LensCrafters® and Sears Optical®. You can elect this benefit to cover yourself and your eligible family members. The DeltaVision plan allows for materials to be obtained once every 12 months. See the chart below for benefit details.

The benefit is simple to understand and easy to use. Each member enrolled in the plan (either single or family coverage) will receive up to \$250 towards the purchase of frames, lenses and/or contacts. Additionally, any expenses above the benefit maximum are discounted!

## Plan Overview and Premiums

Plan Overview	In-Network	Out-of-Network
<b>Frequency</b>	Glasses or Contacts Once Every 12 Months	
<b>Glasses</b>		
Frames	\$250 allowance, then 20% off balance	\$125
Standard Plastic Lenses		
Single Vision		
Bifocal Trifocal		
Lens Options	\$250 allowance, then 15% off balance	\$200
UV Coating		
Tint		
Scratch Resistance		
Polycarbonate		
Standard Progressive		
Anti-Reflective Other Add-ons & Services		
<b>Contact Lenses</b>		
Conventional	\$250 allowance, then 15% off balance	\$200
Disposal	\$250 allowance	
Medically Necessary	Paid in full	
<b>Laser Vision Correction</b>		
Lasic or PRK	15% off retail price or 5% off of promotional price	None



### Premiums

Employee Monthly Contribution - 10 Months of Pay	
Single	\$7.94
Family	\$19.73
Employee Monthly Contribution - 12 Months of Pay	
Single	\$6.61
Family	\$16.44

# Income Protection

Madison Metropolitan School District provides you with basic life insurance, basic accidental death & dismemberment (AD&D), voluntary life insurance and AD&D, short-term disability, long-term disability and long-term care insurance.

## Life Insurance

You are automatically enrolled in Basic Life and AD&D Insurance. Coverage is 1x your salary, rounded up to the next thousand. MMSD pays 100% of the cost of this plan.

The Basic + Retirement Plan is only available for employees hired prior to 7/1/2018 and who were already enrolled in the coverage prior to 7/1/2018. Coverage is 1x your salary, rounded up to the next thousand. MMSD pays 85% of this coverage.

Voluntary Life and AD&D Insurance is available for yourself, spouse/domestic partner and child(ren). You can enroll in coverage up to \$300,000 for yourself (up to 5x your salary), up to 50% of your employee Voluntary Coverage for coverage for your spouse/domestic partner and up to \$10,000 for your child(ren). Premiums for this plan are based on your age and coverage level. Premiums can be found in the Standard Enrollment System when electing the coverage. Enrolling in voluntary coverage or increasing the amount will require you to complete Evidence of Insurability\*.

**\*Evidence of Insurability (EOI)**  
Evidence of Insurability means you will have to answer questions regarding your medical history and may have to provide medical records and/or a physical exam before coverage will be approved by the insurance carrier.

## Disability Insurance

You are automatically enrolled in Long Term Disability Insurance. The benefit level is 80% of your pre-disability earnings after a 75 calendar day wait period. The benefit will continue as long as you're disabled, through the standard Social Security full retirement age.

Voluntary Short Term Disability Insurance is available to all employees who work 19+ hours per week, except those in the Teacher Unit. The benefit level is 66.67% of your pre-disability earnings, after a 2 week waiting period. If you enroll in coverage during Open Enrollment, you will have a 12 month exclusion period beginning January 1, 2020 for certain conditions before benefits are available. Premiums can be found in the Standard Enrollment System when electing the coverage.



## Long Term Care Insurance

Voluntary Long Term Care Insurance is available for you, your spouse/domestic partner and parents. Long Term Care Insurance helps pay for long-term nursing home stays, assisted living facilities, home modification and care coordination for services not covered by health insurance. Premiums are based on the coverage level and additional options.

More information about the coverage options and premiums can be found at:

<http://unuminfo.com/MadisonMetroSD74under/index.aspx>.

# Wisconsin Retirement System (WRS) Pension

WRS is a retirement pension benefit for most State, Local and School District employees in Wisconsin. WRS requires that participants contribute a mandatory percentage of income to the plan pre-tax (50% is contributed by you and 50% is contributed by MMSD). As of January 1, 2020, the participation percentage is 13.50% (6.75% by you and 6.75% by MMSD).

## Enrollment

There are a few ways to be enrolled into WRS. MMSD will automatically enroll you when you become eligible.

- At the start of your employment the FTE and/or combined FTE's must be 2/3 or greater (1/3 or greater for those contributing before 7/1/11)
- Become re-hired within 12 months of a separation with MMSD, when you contributed
- Work 365 days and have worked 880 hours or more (440 hours or more for those contributing before 7/1/11)



## Variable Fund

WRS consists of two fund options, the Core Fund (which is the default fund) and the Variable Fund. Your contributions will automatically be placed into the Core Fund. You have the option to allocate up to 50% of your contributions be put into the Variable Fund. You are able to cancel your Variable Fund participation effective 12/31 of the year the cancellation form is referred. Please be aware, you are only able to enroll in the Variable Fund one time and transfer out one time – you cannot switch between the Core Fund and Variable Fund multiple times.

More information about the Variable Fund can be found on WRS's website ([wrs.etf.gov](http://wrs.etf.gov))

[How Participation in the Variable Trust Fund Affects Your WRS Benefits](#)  
[Election to Participate in the Variable Fund](#)

## Additional Contributions

You may make additional contributions to WRS annually. You must submit the payment directly to WRS by 12/31 of every calendar year and include the form [Additional Contributions Remittance](#). This type of contribution is not pre-tax.

## More Information

WRS has a comprehensive website that provides you more information about the pension plan, including financial webinars, a beneficiary form, a retirement estimate calculator and information on how to read your annual Statement of Benefits. Check out their website at <https://etf.wi.gov/retirement/wrs-retirement-benefit>.



# Retirement Savings Plan (403b)

You have the opportunity to save for retirement by participating in one of MMSD's 403(b) plans. You can participate by electing to make pre-tax contributions or Roth 403(b) after-tax contributions.

403(b) plans can play an important role in building a strong retirement income stream, in addition to your WRS Pension Plan. The value of your 403b investments may increase based upon fund performance and other factors, making it possible for you to build account balances greater than what you've contributed.



## 403b Vendors

Preferred vendors are AXA, Fidelity and WEA Member Benefits. Note, if you are currently contributing to a different 403b vendor through MMSD, you can continue to contribute to that plan. New enrollments are available through AXA, Fidelity and WEA Member Benefits.

## Contributions

If you are already currently contributing, you can increase or decrease your pre-tax contributions and Roth 403(b) after-tax contributions. To change your contributions, please complete the Salary Reduction Agreement found on the Human Resources website.

When you invest in a Roth account, you pay with after-tax dollars. But when you withdraw money after you retire, you owe zero taxes on that money. The investment returns over time are tax-free, and you have already paid the income tax on your contribution.

### Did You Know?

MMSD's Employee Assistance Program (p.14) provides up to 1 hour of free financial planning! Contact them at 888-293-6948 for more information.

If you invest in a traditional retirement account, you pay with pre-tax dollars. Your taxable income is reduced by the amount you pay in. That softens the impact of the loss in your take-home pay. After you retire, you'll owe income taxes on those pre-tax dollars you put in, and on the investment returns the account generated.

To start new contributions, please contact your preferred investment provider to complete an enrollment application with one of the preferred vendors and salary reduction agreement (found on the Human Resources website).

For 2020, you can contribute up to the following amounts:

- Effective deferral limit: \$19,500
- Age 50 catch-up: \$6,500
- 15 years of service catch-up: \$3,000

# Employee Assistance Program

The EAP is a free benefit provided to all employees, your spouse/domestic partner and dependents. The EAP is 100% confidential, no data is reported back to MMSD. All employees and their families are provided free, confidential counseling and referral service pertaining to personal difficulties including, but not limited to: stress reduction, domestic abuse, drug and alcohol abuse, adoption assistance, school and college planning or eldercare assessment, financial and legal consultation.

## Use the EAP by Contacting Morneau Shepell

Website <http://www.workhealthlife.com/> (Login ID: Standard / Password: EAP4U)  
Phone 888-293-6948 (24x7 access to counselors)

## EAP

The EAP program through BDA is available to all employees and household members. BDA provides free, short-term counseling to help you. Topics include stress reduction, anxiety, relationship issues, addiction help, caregiver assistance and identity theft assistance. If after speaking to a counselor you need more immediate assistance, you can be referred to an in-person counselor for up to 3 free visits. Additionally, immediate referral to an in-person counselor is available in crisis situations.

### Travel Assistance

This program allows employees and their family member's assistance while traveling. Help includes assistance with lost luggage/password, emergency medical evacuation and help finding medical care.

### Legal Assistance

Employees and family members can receive assistance in preparing legal documents, including access to **free online personal will's and power of attorney declarations.** Additionally, up to 30 minutes of free face-to-face consultation is available.



### Financial Assistance

Employees and family members can receive unlimited telephonic assistance and a free 60 minute face-to-face counseling per issue from a Certified Consumer Credit Counselor, Certified Credit Reporting Reviewers and/or financial planners. Help includes issues such as budgeting strategies, managing credit, financial planning, goal setting, homeownership and other personal financial issues. Additionally, identity theft consultations are available for identity theft prevention and a free identity theft kit is available if identity has been stolen.

# Additional Contact Information

## **Madison Metropolitan School District**

Address: 545 West Dayton Street, Madison, WI 53704

Telephone: 608-663-1692 (Benefits Helpdesk)

Website: [hr.madison.k12.wi.us](http://hr.madison.k12.wi.us)

Benefits Helpdesk: [benefits@madison.k12.wi.us](mailto:benefits@madison.k12.wi.us)

## **Compliance Guide**

[https://hr.madison.k12.wi.us/files/hr/uploads/compliance\\_addendum\\_2020.pdf](https://hr.madison.k12.wi.us/files/hr/uploads/compliance_addendum_2020.pdf)

## **Dean Health Plan (Health Insurance)**

Telephone: 800-279-1301

Website: [www.deancare.com](http://www.deancare.com)

## **Group Health Cooperative (Health Insurance)**

Telephone: 800-605-4327

Website: [www.ghcscw.com](http://www.ghcscw.com)

## **Delta Dental of Wisconsin (Dental Insurance)**

Telephone: 800-236-3712

Website: [www.deltadentalwi.com](http://www.deltadentalwi.com)

## **The Standard (Life and Disability Insurance)**

Telephone: 800-628-8600

Website: [www.standard.com](http://www.standard.com)

## **UNUM (Long Term Care Insurance)**

Telephone: 866-679-3054

Website: [www.unum.com](http://www.unum.com)

## **Morneau Shepell (Employee Assistance Program)**

Telephone: 888-293-6948

Website: <http://www.workhealthlife.com/>

## **AXA (403b Provider)**

Telephone: 888-292-4636

Website: <https://us.axa.com/teacher-retirement/403b>

## **Fidelity (403b Provider)**

Telephone: 800-343-0860

Website: <https://nb.fidelity.com/public/nb/ready2enroll/planoptions>

## **WEA Member Benefits (403b Provider)**

Telephone: 800-279-4030

Website: [www.weabenefits.com](http://www.weabenefits.com)

## **Wisconsin Retirement System (Pension)**

Telephone: 877-533-5020

Website: <https://etf.wi.gov/retirement>