

2018 MMSD Benefits Open Enrollment

The below information should guide you through what you can expect for the remainder of 2017 and into 2018.

2018 Plan Design



Eligibility

Coverage is available to all regular employees (excluding substitutes and MSCR) employees working 19+ hours per week. Employees can cover their spouses (same-sex and opposite-sex), domestic partners and children (through the year in which they turn 26). There is a potential change to domestic partner coverage through the State Budget (i.e. not allowing domestic partner insurance coverage). We are reviewing the budget and will notify employees if coverage for domestic partners is not allowed.

Medical

We will continue to offer Dean and GHC as our primary carriers into 2018. There are three plan designs within each carrier – with the HMO plans being most prevalently enrolled in. The GHC HMO plan is the lowest costing, with rates increasing with the other plan options.

Employees began paying for health insurance this past year. The wellness assessment premium incentive will increase from 5% to 7% on January 1st. Employees who participate in the wellness assessment will pay 1.25%, 3%, 5% or 10% (depending on their unit) if they participate in the wellness assessment or 8.25%, 10% or 12% if they do not participate in the wellness assessment.

Dental

We will continue to offer Delta Dental of Wisconsin as our carrier. There are no plan design changes scheduled at this time.

Vision

We are excited to continue to offer vision insurance this upcoming year. This plan will be a “materials only” plan and will provide a \$250 allowance towards the purchase of vision materials (frames, lenses and/or contacts). More information about the vision plan will be coming out soon.

Flexible Spending Accounts (FSA)

We will continue to use EBC Flex as our carrier to employees eligible for FSA. Employees may enroll in Medical FSA and Dependent Care FSA. As a reminder, employees can enroll in this plan if they do not have any of our other insurance plans.

The 2018 FSA medical rates have not been released by the IRS, so we are planning on an annual max contribution of \$2,600 for Medical FSA and \$5,000 for Dependent Care FSA. If the maximums are increased, we will give employees the opportunity to elect a higher annual contribution.

Life and Voluntary Life

We will continue to provide employer/employee paid basic life and AD&D coverage for employees. Voluntary life insurance for employees, their spouses and children will be provided as an employee paid benefit. Employees who wish to elect new coverage or increase their coverage will be required to complete medical underwriting for coverage can be approved.



Short-Term Disability *NEW*

We will begin offering Short-Term Disability to all benefits eligible employees excluding the Teacher Unit. The Short-Term Disability policy will provide 66.67% income protection while on a medical leave for calendar days 13 – 74 of the leave. Calendar days 1 – 12 are a waiting period and day 75 begins Long-Term Disability. Premiums are based on the weekly benefit amount and can be found on the Standard Enrollment System (see more information below about the Standard Enrollment System).

Long-Term Disability

We will continue to provide long-term disability to employees.

Long-Term Care

We will continue to provide long-term disability to employees.

Open Enrollment Elections: October 15 – November 15

This year’s open enrollment will be a passive event. This means all elections except FSA will automatically roll to 2018.



Enrollment Options

We are opening an online enrollment system for this year’s open enrollment plan. Employees will want to make their elections on the Standard Enrollment System, found at standard.benselect.com. Directions on how to access the Standard Enrollment System will be found on page 4 of the Open Enrollment Guide Book. Please note, we will also accept paper enrollment forms this year (which can be found on the Benefits Website).

Employees do not need to do anything for their 2017 benefits to roll to 2018. If an employee wishes to make changes to their current benefits or elect 2018 flex spending, they will need to complete the enrollment forms found on the HR Website (under Employee Forms) and return the forms to the Benefits team.

Questions



Please contact the Benefits Helpdesk to answer all of your questions (benefits@madison.k12.wi.us or (608) 663-1692). Or, check out our website – hr.madison.k12.wi.us/benefits.