

Work with Us

MADISON METROPOLITAN
SCHOOL DISTRICT



Substitute Benefits

2020-21

Substitute Teachers and other substitute employees may enroll in eligible coverage **within 30 days of completion of their first substitute assignment**. Substitute employees may enroll in Flexible Spending Accounts during an annual open enrollment period as well. Under the insurance plans, spouses and children to the age of 26 are eligible for coverage. The following information is intended only to provide a brief description and comparison of the major benefits of each plan. It is not a complete description of the actual policies and benefits may change at any time. Please refer to each plan's publications for specific coverage, limitations, and exclusions.

Work/Life Balance

Wellness and Mindfulness Programs: The District provides Wellness Programs, including Mindfulness training and employee wellness and engagement programs.

Employee Assistance Program: Confidential and free resources available to you and your family members, including up to three in-person visits with a counselor at no cost. Additional benefits include access to a free legal document drafting platform for wills, powers of attorney and other legal documents, as well as legal and financial counseling.

Eligible Benefits for All Substitutes

Health Insurance: Eligible to participate. **Employee pays the full cost** of the insurance premiums; coverage is year-round as long as premiums are current; employees must work at least one day per month (September through May). **Coverage must be elected within 30 days of the first assignment.**

Substitutes who work an average of 30 hours per week from October 5 – October 4 each year may be eligible for a subsidized GHC HMO single insurance plan. Eligibility is determined every November and those who are eligible will automatically be notified.

The Madison Metropolitan School District provides the following summary of benefits. The following information is intended only to provide a brief description and comparison of the major benefits of each plan. It is not a complete description of the actual policies and benefits may change at any time. Please refer to each plan's publications for specific coverage, limitations, and exclusions.

Additionally, substitute teachers (only) who work at least 140 days per school year may be eligible for a subsidized GHC HMO single insurance plan. Eligibility is determined every July and those who are eligible will be automatically notified.

Dental Insurance: Eligible to participate. Employee pays the full cost of the insurance premiums; coverage is year-round as long as premiums are current; employees must work at least one day per month (September through May). Coverage must be elected within 30 days of the first assignment.

Long Term Care Insurance: This insurance is available through the District at group rates. Many family members are eligible for coverage. Employees are responsible for 100% of the premium.

Flexible Spending Account: Eligible to participate. **Coverage must be elected within 30 days of the first assignment; or during an annual open enrollment period.**

Vision Insurance: Substitutes not eligible to participate.

Group Term Life Insurance: Substitutes not eligible to participate.

Short & Long Term Disability Insurance: Substitutes not eligible to participate.

Retirement Savings

Wisconsin Retirement System: Must meet requirements per WRS rules.

403(b): Pre-tax and some after-tax (Roth) payroll deductions are available for employees to save for retirement. We offer a variety of vendors to choose to invest with.

Benefits Summaries

Health Insurance: The District offers two health insurance companies to choose from: Group Health Cooperative of South Central Wisconsin (GHC-SCW) and Dean Health Plan. Within each health plan there is an option to choose from an HMO or POS plan.

HMO: \$20 office visit copay for adults and \$0 copay for children, \$6 / \$15 / \$30 prescription drug copay, \$150 ER copay; in-network \$100 / \$200 deductible

POS: \$20 office visit copay for adults and \$0 copay for children, \$6 / \$15 / \$30 prescription drug copay, \$150 ER copay; in-network \$100 / \$200 deductible; out-of-network \$250 / \$500 deductible and 20% co-insurance thereafter

Dental Insurance: Dental insurance is provided through Delta Dental of Wisconsin. The base plan covers 100% of preventive services and 50% to 80% of all other services.

Annual Limit: \$1,200 per member per year

Preventive Care: 100% coverage

Basic Restorative Care: 80% coverage

Major Restorative Care: 50% coverage

Orthodontia: 65% coverage with a lifetime maximum of \$2,000

The District also offers a buy-up dental insurance plan with increased levels of coverage.

Long Term Care Insurance: This insurance is available through the District at group rates. Many family members are eligible for coverage. Employees are responsible for 100% of the premium.

Flexible Spending Account: Medical and Dependent Care Flexible Spending Accounts are available. Employees can flex up to \$2,700 for a medical FSA plan and up to \$5,000 for the dependent care FSA plan.

Wisconsin Retirement System: If qualified to participate, the District currently pays 50% of the required contribution and the employee pays 50% of the required contribution.

403(b): Pre-tax and some after-tax (Roth) payroll deductions are available for employees to save for retirement. We offer a variety of vendors to choose to invest with.

Additional Benefits

Liability Insurance: The District provides liability coverage for all employees while performing their District jobs at no cost to the employee.

Car Allowance: Authorized use of the employee's personal car for work related purposes is reimbursed at the IRS allowable rate.

More Information

Check us out online at <https://hr.madison.k12.wi.us/benefits>

For additional questions, please contact the Benefits Helpdesk at benefits@madison.k12.wi.us or at (608) 663-1692.