
SDMA Employee Benefits

— 2023 Health Insurance Renewal —
and more

Health Insurance- 2023 Renewal

Plan year runs from January 1 until December 31

All eligible employees need to make a 2023 election between November 1-22, 2022

Premium increase on January 1; possible increase on July 1

Total annual premium costs:

- Annual single premium = \$10,512
- Annual family premium = \$30,888

*The district's share for full-time employees is 87.5%, employee's share is 12.5%. Part-time employee's share is prorated based on employee FTE (but must be at least 30 hours/week).

Same provider but general plan design changes (Medica ACO, optional passport)

Health Insurance- 2023 Renewal (continued)

ACO and network providers can be found on MyMedica.com or by calling the phone number on the back of your insurance card

In-network deductibles at \$1000 per person/\$3000 family; out of network \$2000/\$4000

Out-of-pocket max for deductibles and coinsurance 80/20%: In-network \$3500 per person/\$7000 family; out-of-network \$7000/\$14000

Other changes:

- No bariatric services
- Specialty drug copay of 20% coinsurance up to \$200 per prescription
- No Q4 deductible carryover

Supplemental passport buy-up option will continue with a 10% premium surcharge

High Deductible Health Plan Option

Medica ACO High Deductible Plan- Available to all employees eligible for SDMA health insurance

In-network deductibles remaining at \$8150 per person/\$16300 family and no coinsurance; out-of-network at \$16300/\$32000 and 50% coinsurance

Out-of-pocket max for deductibles and coinsurance: In-network \$8700 per person/\$17400 family; out-of-network at \$20000/\$40000

Total annual premium costs for employees:

- Annual single premium = \$ 2,136 (\$178/month)
- Annual family premium = \$25,008

*Employee's premium cost is NOT prorated based on employee FTE (employees must work at least 30 hours/week to qualify).

Prescription Plan

Medica will work with Express Scripts to manage pharmacy benefits

Prescription plan copays at \$15/\$65/\$90 and specialty drug 20% coinsurance up to max \$200. Non-preferred specialty drug, 40% coinsurance/no deductible.

- List of [Specialty Drugs](#) for 2023

May want to check with doctor or pharmacist to see if there is a less expensive option for prescriptions

A few generic drugs may actually be more expensive than their brand name counterpart

Participants might be able to save money by asking for a 90 day script (only two co-pays applied)

Prescription Plan (continued)

Retail Prescription Drugs	\$500 Deductible CURRENT	\$1,000 Deductible ALTERNATE OPTION	\$8,150 Deductible CURRENT
Generic	\$15 copay	\$15 copay	\$15 copay
Preferred Brand Name	\$40 copay	\$65 copay	\$40 copay
Non-Preferred Brand Name	\$70 copay	\$90 copay	\$70 copay
Specialty	Preferred: \$15/ generic RX. \$40/ brand prescription. Deductible does not apply. Non-Preferred: \$70 / prescription. Deductible does not apply.	Preferred: 20% coinsurance up to \$200 max/prescription. Deductible does not apply. Non-Preferred: 40% coinsurance. Deductible does not apply	Preferred: \$15/ generic RX. \$40/ brand prescription. Deductible does not apply. Non-Preferred: \$70 / prescription. Deductible does not apply.
RX Out-of-Pocket Max	\$2,500 per person / \$5,000 per family	\$2,500 per person / \$5,000 per family	NA

This summary is for illustrative purposes only. Please refer to your SBC for your full benefit summary.

Preventive Care

Commonly known as your annual checkup or physical, preventive care can help keep you and your family from having health problems or catch a possible problem early.

Plan covers preventive services at 100% when you visit network providers.

Did you know?

According to the Centers for Disease Control and Prevention, 75% of the nation's health care costs are from treating chronic conditions like heart disease, type 2 diabetes and obesity.

Are you up to date on your preventive health screenings?

Preventive vs. Non-Preventive Care - What is it?

Preventive Services

- Can help keep you healthy
- Screen for certain types of cancer
- Immunize you against disease
- Are received once per year, or as recommended by your doctor

Non-Preventive Services

- Monitor existing conditions
- Diagnose and treat a new condition
- Address any health concerns you bring up during your visit

For list of preventive services and more information visit [Preventive Care](#)

SDMA Care Compliance

Colonoscopy screening is a covered benefit

- The risk of developing colon cancer is 1 in 23 for men (4.4%) and 1 in 24 for women (4.1%)
- District's compliance rate is 42.51%

Mammogram screening is a covered benefit

- **October is Breast Cancer Awareness Month!**
- About 1 in 8 U.S. women (about 12%) will develop invasive breast cancer
- District's compliance rate is 85.52%

Diabetic medication management compliance rate is 90.32%

We care about you!

Please take care of yourself and schedule your routine screenings today!

Urgent and Emergency Care

Urgent care is often more expensive than regular care, and emergency care is usually much more expensive than urgent care.

If urgent or emergency care is “coded” by the provider as such (broken leg, severe symptoms that cannot wait for an appointment, etc.) service will be considered to be in network even if out of the ACO area.

Even though emergency service might be coded as in network, it is likely that the cost of those services and the applicable deductible and coinsurance will be significantly higher than regular care.

VIRTUAL CARE might be useful for reducing costs in some situations (available to group members only).

Virtual Care Program

Virtual care is for non-urgent matters; including common medical conditions (i.e. allergies, sinus infections, pink eye, etc.)

Medica offers two online virtual care options for you to choose from

- AMWELL is a 24/7 online clinic partnered with our health plan
 - Register at [amwell.com/cm](https://www.amwell.com/cm), download mobile app, or call (844)733-3627
- VIRTUWELL is a 24/7 online clinic also offered by Medica but is not partnered with our health plan
 - Register at [virtuwell.com](https://www.virtuwell.com)

*Virtual care is different than receiving care via telemedicine. With telemedicine, you connect with your doctor or other health care facility using the phone, internet, or another means. Visit costs will apply.

VIRTUAL CARE OPTIONS* | Convenient And Cost Effective Online Treatment

CLINIC-BASED	AMWELL	VIRTUWELL	CallLink
Many clinics offer virtual care, online care or e-visits	24/7 online clinic available in every state Includes coverage for medical and behavioral health care services	24/7 online clinic available in select states	Available 24/7
Prices vary	Medical: No cost to plan members. Behavioral health: Price varies by type of service	Medical: No cost to plan members.	FREE
Check with your clinic to see if they offer virtual care and how you can connect with your provider online	Mobile, web and phone visits with a board-certified doctor	Online visits with a certified nurse practitioner	Phone visits with a certified nurse practitioner
Clinic's website	Amwell.com	Virtuwell.com	Medica website or call 1-800-962-9497

*Virtual care options can vary by your plan's network. Check care options at medica.com/findadoctor.

Pedometer Program

Available to all school district employees, spouses, and dependents over 18

Enrollment is open at the beginning of each quarter starting January 1, 2023

The program costs \$10/month through a payroll deduction

Employees can earn up to \$500/year (net \$380/year) for engaging in various activities linked to a healthy lifestyle

Multiple devices such as pedometers, fitbits, and smartphones can be used to track activities

Contact Jenny Mikesell or Janet Quinn for more information

Employee Assistance Program (EAP)

VITAL WorkLife, Inc.- www.vitalworklife.com

Need help immediately- 1-800-383-1908

All staff in the SDMA are eligible to utilize the EAP

Unlimited telephone consultations, face-to-face counseling, web resources

EAP posters are located at each site or email Samantha Hoyt for more information

Flex Plan

Employee Benefits Corporation BestFlex Plan- www.ebcflex.com

Set aside pretax dollars for healthcare* and daycare expenses

*Deductibles, copays, coinsurance, vision, dental/ortho, etc.

2023 Enrollment Window- November 1-22, 2022

Health Care FSA Max: \$3050 Dependent Care FSA Max: \$5000

Employees planning to retire should contact Julie Harmer about modified flex plan payroll deductions.

Dental Insurance

Employees currently enrolled in the district dental group plan will be automatically re-enrolled

Open enrollment for eligible employees to add dental coverage for 2023 is November 1-22, 2022

Impacted wisdom teeth are covered by the medical plan (check with Medica for more information)

Delta Dental - [Vision Care Discount Program](#)

Contact Janet Quinn (janet_quinn@msd.k12.wi.us) for more information.

Life Insurance

Plan year runs from January 1 until December 31

All active, full time employees regularly working a minimum of 20 hours/week are eligible to participate through payroll deduction

- District pays fifty (50) percent of the term life insurance premium for eligible employee groups
- Guaranteed enrollment is available within first 30 days of employment

**Refer to employee handbook for more information and exclusion of hours.

For WRS Death Benefits see [benefit summary](#).

Wisconsin Retirement System (WRS)

Effective January 1, 2023- The employee and employer required contributions to the WRS are increasing from 6.75% of total earnings to 6.8%.

More information about state retirement or the WRS can be found at:

http://etf.wi.gov/members/benefits_wrs.htm

The check estimator in Skyward Employee Access can be used to anticipate how this change (and other payroll changes) might impact your check.

SDMA Teacher Local Post-Employment Benefits

Teacher post-employment benefits depend on dates of hire and retirement (see handbook).

Group 1

-100% of capped*** insurance premiums for up to 10 years or Medicare; 15% stipend**

Group 2

-\$15,000 HRA up to 7 years or Medicare, \$550 annual HRA* while employed, 11.25% stipend**

Group 3

-\$10,000 HRA up to 6 years or Medicare, \$1,100 annual HRA* while employed, 7.5% stipend**

Group 4

-\$5,000 HRA up to 5 years or Medicare, \$1,650 annual HRA* while employed, 3.75% stipend**

Group 5

-\$2,200 annual HRA* contribution while actively employed (at least 0.8 FTE hired after 7/1/16)

*Annual HRA contributions are funded per 1 FTE, but not vested until retirement from the school district.

**Stipends are based on final salary and paid out monthly for 5 years.

***District premium contributions are capped at a 5% annual increase (Group 1A) or at exit rate (Group 1B).

SDMA Hourly Local Post-Employment Benefits

Various plans for veteran hourly employees were elected by 7/1/12:

Option #1- Previous contract language for each employee group

Option #2- \$2,600/year stipend for five years

Hourly employees hired after July 1, 2007- \$500/year prorated HRA based on full FTE (1370 hours) after July 1, 2012*

Refer to the employee handbook or contact Janet Quinn for more information.

*Employees hired after July 1, 2016 must work at least 30 hours per week to qualify.

Optional Employee Annuity- (403(b) Plan)

Tax Sheltered Annuity (TSA)- Optional Pre-tax payroll deduction

Roth 403(b)- Optional Post-tax payroll deduction

Five approved vendors with various investment options available for SDMA employees

Ongoing enrollment available- contact Janet Quinn

Healthcare Resources

My Medica- (www.mymedica.com)- A lot of information and an opportunity to [earn rewards](#)- Earn up to \$100 in gift cards for completing each health level.

Express Scripts ([pharmacy benefits](#)) - The pharmacy plan covers a variety of prescription drugs and includes options for filling your prescriptions.

Pedometer Program- ([Virgin Pulse Healthmiles](#))- Earn up to \$500 per year in rewards by participating in the district sponsored pedometer program.

Virtual Care - (amwell.com or virtuwell.com) An excellent way to control healthcare expenses.....available at no cost to group members! Full access to speak with a doctor to get medical advice, a diagnosis, a treatment plan, and in some cases even a prescription.

Questions about Employee Benefits in the SDMA?

Please direct questions to the following:

Health, Dental, Virtual Care, & Life Insurance, 403(b) plan, WRS- Janet Quinn
(ext. 11153)

EAP, Pedometer- Samantha Hoyt (ext. 11062)

Flex Plan, Payroll- Julie Harmer (ext. 10115)

Otherwise, please feel free to contact Leah Theder (ext. 11154) or Joe Zydowsky
(ext. 11111)