



July 1, 2026 to June 30, 2027




WAUNAKEE
COMMUNITY SCHOOL DISTRICT

Employee Benefits Guide


Table of Contents Quick Link Guide

BENEFIT ELIGIBILITY | QE CHANGES | EFFECTIVE DATES..... 1

 **STAFF WELLNESS CLINIC 2**


 **WAIVE MEDICAL INSUR – PAID BENEFIT OPTIONS..... 3**

 **2026-27 RATES (MEDICAL, DENTAL, VISION) ... 6**

 **MEDICAL INSURANCE 8**

 **OPTIONAL PLANS TO PAIR WITH MEDICAL INSURANCE 8**

 **HEALTH SAVINGS ACCOUNT (HSA)..... 11**

 **FLEXIBLE SPENDING ACCOUNT (FSA) 13**

 **ACCIDENT | CRITICAL ILLNESS | HOSPITAL INSURANCES..... 14**

 **DENTAL INSURANCE 17**

 **VISION INSURANCE 19**

 **HEALTH ASSESSMENT..... 21**

 **USI BENEFITS RESOURCE HELP CENTER..... 23**


 **SHORT-TERM DISABILITY24**

 **LONG-TERM DISABILITY25**

 **LIFE INSURANCE25**

 **RETIREMENT WRS | ETF.....26**

 **RETIREMENT MID-AMERICA HRA.....27**

 **RETIREMENT 403(B) & 457 PLANS.....28**

 **EAP EMPLOYEE ASSISTANCE PROGRAM 32**

 **IDENTITY THEFT PROTECTION33**

 **STUDENT LOAN SOLUTIONS34**

 **STAFF WELLNESS**  **HR NEWS BULLETIN .35**

 **\$500 EMPLOYEE REFERRAL BONUS36**

 **PAYROLL & INSUR. DEDUCT SCHEDULES 36**

 **MEET THE HUMAN RESOURCES TEAM | WORK RESPONSIBILITIES | FORMS.....37**

Benefit Eligibility | QE Changes | Effective Dates

[< back to Quick Link Guide](#)

Who is Eligible?

Employees working 30+ hours per week are eligible to enroll in the benefits described in this guide. Family members (spouses, and dependent children to age 26) are eligible for medical, dental and vision coverage.

How to Enroll

Human Resources will provide you with benefit enrollment instructions. Once you elect your benefit options, your elections must remain in effect for the duration of the July 1, 2026 - June 30, 2027 plan year unless you have a qualifying event change in status.

Mid-Plan Year Qualifying Events

Changes to benefits mid-year are usually not allowed unless a qualifying life event occurs. Examples include marriage, divorce, birth of a child, or Medicare eligibility. Contact HR and submit paperwork within 30 days of the event to make changes. Missing this deadline may delay changes until the next open enrollment period.

Annual Open Enrollment Effective July 1st

Open Enrollment happens each spring. You can keep or change health, dental or vision insurance coverage, switch plans or adjust benefit levels for changes effective July 1st. Examples: Family, single or waive status. Switch health plans (HMO, POS or HDHP). Flexible Spending Account (FSA), Family Reimbursement (FRA) and Aflac supplement plans open enrollment occurs too.

Coverage Effective Dates

New employee benefits begin on the first of the month following employment. Staff changing benefits or ending employment will receive coverage change or end date communication from a Benefit Specialist.

HR Benefits Team Contact Information



employee_benefits@waunakee.k12.wi.us



(608) 849-2000



Benefits Specialists Ronelle Aime and Jenny Endres

This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all of the terms, coverage, exclusions, limitations and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request. The intent of this document is to provide you with general information regarding the status of and/or potential concerns related to, your current employee benefits environment. It does not necessarily fully address all of your specific issue. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by your general counsel or an attorney who specializes in this practice area.



STAFF WELLNESS CLINIC

[< back to Quick Link Guide](#)

Who is Eligible to Use the Clinic?

Regular part-time and full-time employees whether or not you are enrolled in district health insurance.

Spouses, dependent children (ages 2+), and retirees enrolled in district health insurance as well as Board of Education members.

Seasonal, temporary, and substitute positions are not considered eligible for clinic services.



608-849-2512



Visit the website for:

- Hours & Appointment Scheduling
- Health Assessment information
- Applicable to staff & spouses with WCSD insurance

Directing YOU to the RIGHT CARE

Our Clinic Team



Gypsy Thomas

Physician's Assistant PA-C



Maria Christina Flores

RN, BSN



Amanda Parker

Behavioral Therapist

[Flyer](#) | [Video](#)

Personal Nurse On-Call to triage your symptoms and direct you to the right place of care with the goal of providing that care at the Wellness Clinic.

Acute Care Services

- Allergies
- Coughs, Colds & Sore Throat
- Earaches
- Insect Bites
- Respiratory Infections
- Sinus Infections
- Urinary Tract Infections
- Other Acute Health Issues

Disease Management

- Cholesterol
- Diabetes
- Heart Disease
- Hypertension
- Thyroid

Health Care Services

- Health Coaching & Wellness Support
- Immunizations - limited
- Labs - limited
- Minor Work-Related Injuries
- Prescription Management

Minor Surgical Procedures

- Lacerations
- Incision and Drainage
- Skin Tag and Wart Removal

Preventative Services

- Annual Wellness Exams
- Employment Physicals
- School / Sports Physicals
- Well-Child Exams

When should you call the Clinic? You are ALWAYS welcome to call - including if you have questions on provided services!

Clinic Fees



\$0 copay. WCSD HMO or POS health plans.

\$20 copay. Not enrolled in WCSD health insurance or staff with any HDHP (as per federal regulations).

We are Thrilled to Provide You Access to the Wellness Clinic!

We welcome you to convenient, high-quality, affordable health care services for you and eligible family members. Your clinic provides access to health care appointments with the Physician's Assistant and programs supporting health and wellness. We are proud to be the leading school district employer in southern Wisconsin that offers a Staff Wellness Clinic!



WAIVE MEDICAL INSUR – PAID BENEFIT OPTIONS

[< back to Quick Link Guide](#)

ABP – Alternative Benefit Plan / Cash in Lieu of Health Ins

Eligibility

Teacher and Custodian / Maintenance staff who waive district health insurance

New Employee Eligibility. If you waive district health insurance when you begin employment, you have a choice between the FRA or ABP benefit. (Cannot change from ABP to FRA)

Annual Open Enrollment Eligibility.

Effective July 1. Eligible staff can:

- Cancel WCSD health insurance and enroll in ABP
- Cancel FRA and enroll in ABP
- (Cannot change from ABP to FRA)

Mid-Year Qualifying Event Eligibility.

Same rules as annual open enrollment eligibility but effective date is tied to qualifying event date.

Benefit

Cash payment via payroll deposit

\$455 / month

The ABP benefit is prorated for employees working less than 40 hours per week but at least 30 hours per week.



WAIVE MEDICAL INSURANCE – PAID BENEFIT OPTIONS

[< back to Quick Link Guide](#)

FRA HRA – Family Reimbursement Account through a Health Reimbursement Account

This benefit is for new employees waiving health insurance or current staff making a health insurance tier coverage change at annual open enrollment time. *Health plan limits & exclusions apply. Proof of family member health insurance coverage required.

Staff interested in enrolling must schedule a required meeting with an HR Benefits Team member.

Eligibility

New Employee Eligibility. Eligible to enroll the time you begin employment, effective the first of the month following employment.

Annual Open Enrollment Eligibility. Effective July 1st Eligibility requires either:

(1) a WCSD health coverage tier change at open enrollment:

- single to waive
- family to single or
- family to waive

(2) or, teacher and custodian / maintenance staff can cancel FRA and enroll in ABP at open enrollment.

Mid-Year Qualifying Event Eligibility. Same rules as annual open enrollment eligibility but effective date is tied to qualifying event date.

Two Benefit Components

Cash payment via payroll deposit

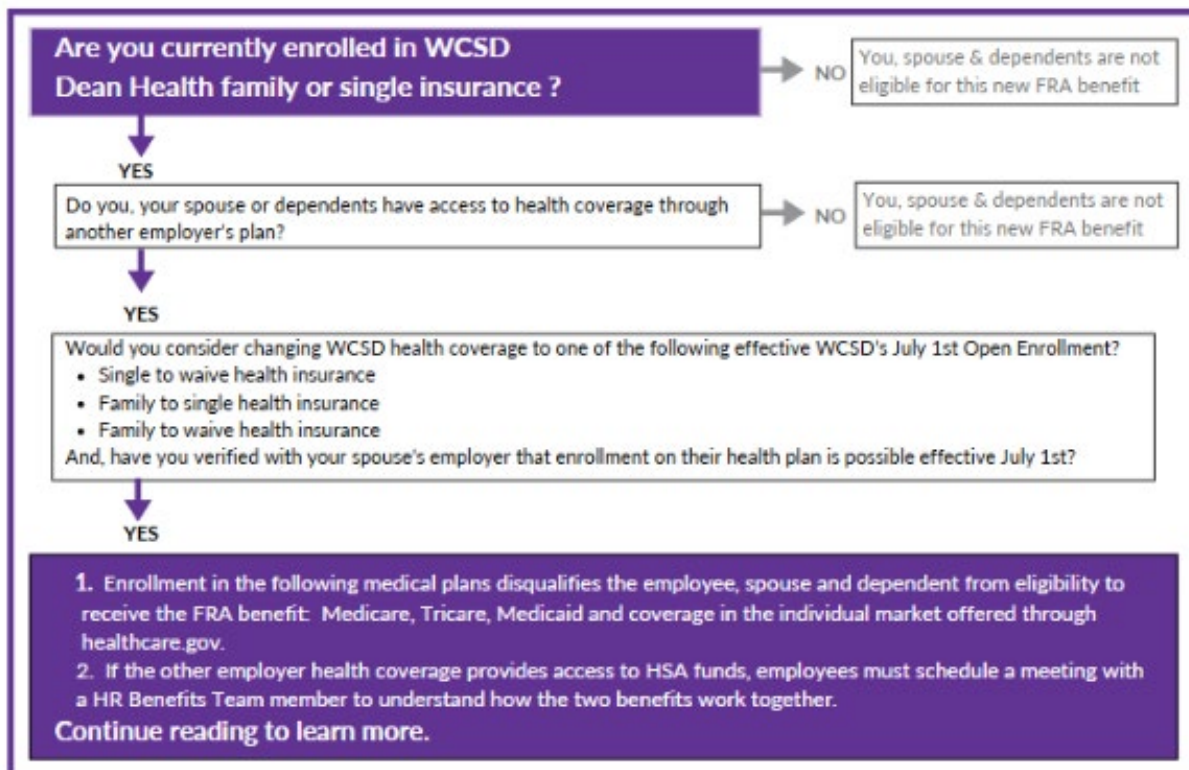
\$ 50 / month.	Single to Waive
\$100 / month.	Family to Single
\$150 / month.	Family to Waive

and

Payment for Medical Expenses

WCSD covers 100% of your in-network deductibles, copay and coinsurance expenses* incurred on your new (non-WCSD) employer health plan.

FRA HRA Open Enrollment Eligibility Chart





WAIVE MEDICAL INSURANCE – PAID BENEFIT OPTIONS

[< back to Quick Link Guide](#)

FRA HRA Frequently Asked Questions

When do I need to decide on signing up for the

FRA? During the annual Open Enrollment period or within 30 days of a new employee's start date.

When will the FRA benefit start for me? Effective July 1 for Open Enrollment. Effective the first of the month following employment for new employees.

Who is eligible? Any members that are enrolled on the WCSD medical plan prior to open enrollment that have access to and enroll in employer sponsored health coverage elsewhere. This could include you, your spouse and your dependent children. New Employees.

Can I enroll in the FRA plan and keep my WCSD single health plan? No. To be eligible for the FRA, the employee would need to have a tier change from single to waive health coverage.

Can I move to WCSD single health coverage, remove spouse and/or dependents off WCSD health and be eligible for the FRA? Yes. This is a tier change from family to single health coverage which qualifies you for FRA eligibility.

I currently waive health insurance. Am I eligible to enroll in FRA? No. To be eligible for FRA, you must currently have some level enrollment in WCSD health insurance and be making a coverage tier change.

I currently waive health insurance and have cash in lieu of health insurance (ABP). Am I eligible to cancel ABP and enroll in FRA? No. To be eligible for FRA, you must currently have some level of enrollment in WCSD health insurance and be making a coverage tier change. You can remain enrolled in ABP.

What expenses will the FRA reimburse? Any in-network deductible, copay or coinsurance and prescription drug expense on your other employer health plan (only). However, if your new health plan is a HDHP with an HSA, please read the next FAQ.

What do I need to know if I cancel WCSD health insurance and my new health insurance plan is a HDHP with an HSA? For those enrolling or re-enrolling in the FRA and enrolling or enrolled in another group health plan that's an HSA-Qualified High Deductible

Health Plan, the IRS has a required minimum deductible (IRS minimum HDHP HSA deductible threshold) for those plans before the FRA will start to reimburse claims. You must first pay out of pocket costs until you reach the IRS deductible threshold. You can use HSA dollars if you have them available. Submit receipts to show proof that you have met the IRS threshold, then your FRA benefit kicks in and you will be reimbursed for expenses thereafter. Am I required to use my HSA account dollars on my out-of-pocket costs before the FRA reimbursement benefit kicks in? For clarification, this only applies to employees enrolled in a HDHP with HSA. The employee, spouse, dependent is not required to use their HSA dollars. There is no requirement that someone uses HSA dollars for that amount.

How do I enroll? Complete the enrollment materials and submit that to HR. We will enroll you and any eligible dependents.

How does the per month payroll payment work? Let's say you make a tier change from family to single WCSD health insurance. In this example, WCSD will pay you \$100 per month, \$1,200 annually! Payment will be divided over all regular payrolls. This is taxable income.

Who administers this plan? WCSD's Plan Administrator is Employee Benefits Corporation (EBC). You will have access to EBC's online portal for claims reimbursements.

What actually is this FRA? WCSD has named this benefit a Family Reimbursement Account (FRA) which is actually a Health Reimbursement Account (HRA) with reimbursements limited only to out-of-pocket costs associated with your non-WCSD health plan.

How does the FRA reimburse me for out-of-pocket medical expenses? You will submit a claims reimbursement form to submit, along with proper documentation, to EBC. The reimbursement can be set up for automatic deposit to your bank account or you can be mailed a paper check. FRA enrollees will not receive a Benefits Card.



2026-27 Rates (Medical, Dental, Vision)

< back to Quick Link Guide

Teacher, Administrative Assistant (12 & 11-Month), Custodian / Maintenance, Administrator & Admin Support (200+ day contracts)

Have Access to Other Health Insurance?			
PAID BENEFIT OPTIONS AVAILABLE if WAIVING WCSD HEALTH PLAN			
Cash in Lieu ABP Alternative Benefit Plan		FRA HRA. Family Reimbursement Arrangement through a Health Reimbursement Account	
Benefit Cash payment via payroll deposit	Eligibility 30 hrs/wk, Teacher and Custodian / Maintenance staff only	Two Benefit Components 1 Cash payment via payroll deposit	Eligibility 30 hrs/wk, all employee groups
\$455 / month	New Employees Choice between the FRA HRA or Cash in Lieu ABP benefit. (Cannot change from ABP to FRA)	\$ 50 / month. Single to Waive \$100 / month. Family to Single \$150 / month. Family to Waive	New Employees Eligible to enroll the time you begin employment, effective the first of the month following employment.
Prorated for employees working less than 40 hours per week	Annual Open Enrollment or Mid-Year Qualifying Event See the Paid Benefit Options section in the Employee Benefits Guide.	And 2 Payment for Medical Expenses WCSd covers 100% of your in-network deductibles, copay and coinsurance expenses* incurred on your new (non-WCSd) employer health plan.	Annual Open Enrollment or Mid-Year Qualifying Event See the Paid Benefit Options section in the Employee Benefits Guide.

WORK HOURS	HEALTH PLAN 5% Rate Savings			HEALTH PLAN 0% Rate Savings		
	Health Assessment (HA) Participation Determines Your Rate Savings					
	5%: Met with Staff Clinic Physician's Assistant and are current on all age/gender screenings			0%: No or Partial HA Completion		
	Employee Monthly Cost			Employee Monthly Cost		
	8 HOURS	7+ HRS	6+ HRS	8 HOURS	7+ HRS	6+ HRS
Family HMO	259.49	359.29	459.29	359.29	459.09	558.89
Family HDHP w HSA	139.74	217.38	295.01	217.38	295.01	372.65
HSA Employer Contribution \$3,900						
Family POS	514.71	614.51	714.31	614.51	714.31	814.11
POS Plan Employer Contribution is equal to the Employer Contribution to the HMO Plan						
Single HMO	115.33	159.68	204.04	159.68	204.04	248.40
Single HDHP w HSA	62.11	96.61	131.12	96.61	131.12	165.62
HSA Employer Contribution \$1,700						
Single POS	228.76	273.11	317.47	273.11	317.47	361.83
POS Plan Employer Contribution is equal to the Employer Contribution to the HMO Plan						

WORK HOURS:	DENTAL		
	Employee Monthly Cost		
	8 HOURS	7+ HRS	6+ HRS
Family	18.05	25.57	33.09
Single	8.05	11.41	14.77
If not enrolled in WCSD Medical Insurance Plan, \$0.00 for family or single dental plan.			

	VISION	
	Employee Monthly Cost	
6+ to 8 HOURS:		
Family	26.30	
Single	10.56	



2026-27 Rates (Medical, Dental, Vision)

< back to Quick Link Guide

School Year Staff Rates

Have Access to Other Health Insurance? PAID BENEFIT OPTION AVAILABLE if WAIVING WCSD HEALTH PLAN	
FRA HRA. Family Reimbursement Arrangement through a Health Reimbursement Account	
Eligibility	Two Benefit Components
<p>New Employee Eligibility. Eligible to enroll the time you begin employment, effective the first of the month following employment.</p> <p>Annual Open Enrollment Eligibility. Effective July 1st Eligibility requires either:</p> <p>(1) a WCSD health coverage tier change at open enrollment:</p> <ul style="list-style-type: none"> • single to waive • family to single or • family to waive <p>(2) or, teacher and custodian / maintenance staff can cancel FRA and enroll in ABP at open enrollment.</p> <p>Mid-Year Qualifying Event Eligibility. Same rules as annual open enrollment eligibility but effective date is tied to qualifying event date.</p>	<p>Cash payment via payroll deposit</p> <p>\$ 50 / month. Single to Waive \$100 / month. Family to Single \$150 / month. Family to Waive</p> <p>and</p> <p>Payment for Medical Expenses WCSD covers 100% of your in-network deductibles, copay and coinsurance expenses* incurred on your new (non-WCSD) employer health plan.</p>

WORK HOURS	HEALTH PLAN 5% Rate Savings			HEALTH PLAN 0% Rate Savings		
	Health Assessment (HA) Participation Determines Your Rate Savings					
	5%: Met with Staff Clinic Physician's Assistant and are current on all age/gender screenings			0%: No or Partial HA Completion		
	Employee Monthly Cost			Employee Monthly Cost		
	8 HOURS	7+ HRS	6+ HRS	8 HOURS	7+ HRS	6+ HRS
Family HMO	618.77	698.61	858.30	718.57	798.42	958.10
Family HDHP w HSA	419.23	481.34	605.55	496.86	558.97	683.19
HSA Employer Contribution \$3,900						
Family POS	873.99	953.83	1113.52	973.79	1053.64	1213.32
POS Plan Employer Contribution is equal to the Employer Contribution to the HMO Plan						
Single HMO	115.33	159.68	204.04	159.68	204.04	248.40
Single HDHP w HSA	62.11	96.61	131.12	96.61	131.12	165.62
HSA Employer Contribution \$1,700						
Single POS	228.76	273.11	317.47	273.11	317.47	361.83
POS Plan Employer Contribution is equal to the Employer Contribution to the HMO Plan						

WORK HOURS:	DENTAL			VISION	
	Employee Monthly Cost			Employee Monthly Cost	
	8 HOURS	7+ HRS	6+ HRS	6+ to 8 HOURS:	
Family	45.12	51.14	63.17	26.30	
Single	8.05	11.41	14.77	10.56	
If not enrolled in WCSD Medical Insurance Plan, \$0.00 for family or single dental plan.					



SSM Dean Health Medical Insurance Plans

(I = Individual / F = Family)	HMO <i>traditional Plan</i>	HDHP <i>hmo Plan with HSA</i>	POS Plan
In-Network Deductible (I / F) Non-Network Deductible (I / F) Deductible / OOP Embedded / Non-Embedded	\$750 / \$1,500 ----- <i>*Embedded Deductible:</i> A single deductible amount is embedded within the family deductible. If enrolled in a family plan, once one member of the family incurs the single deductible amount, insurance will start to pay for their remaining services that go to the deductible.	\$3,000 / \$6,000 ----- <i>**Aggregate (Non-Embedded) Deductible:</i> If enrolled in a family plan, the full family deductible of \$6,000 has to be met before insurance will start to pay for any of the members of the family. That \$6,000 Deductible may be met by one member of the family or multiple members of the family.	\$750 / \$1,500 \$1,500 / \$3,000 <i>*Embedded Deductible:</i> A single deductible amount is embedded within the family deductible. If enrolled in a family plan, once one member of the family incurs the single deductible amount, insurance will start to pay for their remaining services that go to the deductible.
Annual HSA Employer Contrib. (I / F)	-----	\$1,700 / \$3,900 to offset high deductible	-----
Coinsurance (In-Network / Out-of-Network)	80%	100%	80% / 60%
Out-of-Pocket (OOP) Maximum (I / F) Non-Network OOP Max (I / F)	\$5,000 / \$10,000 -----	\$5,000 / \$10,000 -----	\$5,000 / \$10,000 \$5,000 / \$10,000
Visits: Primary Care Office Visit Specialist Office Visit Urgent Care Visit E-Visits Emergency Room Visit	\$50 copay \$50 copay \$50 copay \$100 copay	Deductible then \$25 copay Deductible then \$50 copay Deductible then \$25 copay Deductible then \$250 copay	\$50 copay \$50 copay \$50 copay \$100 copay
Outpatient Lab X-Ray Complex Imaging (MRI, CAT, PET, etc) Outpatient Surgical Facility Inpatient Hospital Facility	Deductible then 80% Deductible then 80% Deductible then 80% Deductible then 80%	100% after deductible 100% after deductible 100% after deductible 100% after deductible	Deductible then 80% Deductible then 80% Deductible then 80% Deductible then 80%
Preventative Care In-Network	100%	100%	100%
RX Drug Copays	\$10 / \$25 / \$50 / 30%	Deductible then \$10 / \$25 / \$50 / 30%	\$10 / \$25 / \$50 / 30%



Optional Plans to Pair with Medical Insurance

	HMO <i>traditional Plan</i>	HDHP <i>hmo Plan with HSA</i>	POS Plan
Health Savings Account (HSA)	✗	✓	✗
Accident Insurance	✓	✓	✓
Critical Illness Insurance	✓	✓	✓
Hospital Insurance	✓	✓	✓
Health Care Flexible Spending Account (HCFSA)	✓	✗	✓

Dean Health Resources



Visit www.deancare.com and search for:

- | | |
|------------------------|-----------------|
| 24-Hour Nurse Line | New Members |
| College Age Dependents | Pharmacy |
| Find a Doctor | Preventive Care |
| My Chart | Traveling |



Customer Service: 1-877-379-7605 or call the number on the back of our ID card



- www.deancare.com
- www.deancare.com/contact-us/contact
- www.deancare.com/Account-Login-page

Dean Connect Member Account Login:



- Claims & eligibility
- ID cards
- Living Healthy rewards
- Member SBC /
- Certificate and Drug Lists
- Personal, pharmacy & referral info

Find the Right Medical Care for Your Needs

Knowing your care options before you need them saves you time and money.

Knowing your care options before you need them saves you time and money.



www.getcare.ssmhealth.com/access/express-virtual-care





**WCS D Staff
Wellness
Clinic**

Staffed with our Physician's Assistant and Registered Nurse will be a part of your health care team providing you top quality, assessable & affordable care.

All care subject to copay and deductible if filed with insurance.

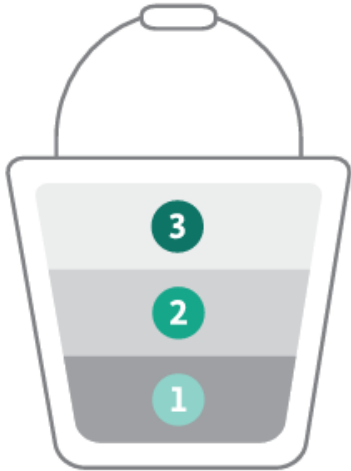
Still not sure of the type of care you need?

Call the 24-Hour Nurse Advice Line at 833-925-0398.
A nurse is ready to help 24/7/365.

How insurance works

Sharing the cost of care

It's our goal to make it as easy as possible for you to understand your financial responsibilities.* Your policy may use a system of cost sharing that can include a copay, coinsurance, deductible, or any combination of the three.



Review our glossary of common terms at DeanCare.com/InsuranceTerms

1 Deductible
Each time you receive medical services, you'll pay the bill toward these services up to a certain amount. This amount is your deductible, which is what you must pay for covered health care services each year before we begin to pay.

2 Coinsurance†
Once you've paid the deductible amount, your insurance will then start splitting the cost of additional medical services with you. This is known as coinsurance, meaning you only pay a percentage or part of the total cost of services and we'll pay the rest.

Deductible and coinsurance limit
There is a dollar limit to the amount you'll pay toward your deductible and coinsurance.

3 Copays
A copay is a fixed dollar amount, which you pay at the time you receive medical services (for things like an office visit) and prescriptions. All your copays add up toward your maximum out-of-pocket total.

Maximum out-of-pocket
There's a dollar limit to all your cost sharing. You reach this amount by means of your deductible, plus your coinsurance, plus your copays. Once this limit is reached, you'll pay nothing on subsequent covered medical charges for the remainder of your policy year.

Premium
The amount you pay each month to access your health insurance.

LivingHealthy
POWERED BY **WebMD** health services

www.deancare.com/wellness/health-and-wellness/living-healthy-rewards

Your rewards Your Choice

Earn up to \$150 in rewards for a healthy lifestyle!



Choose the healthy activities you want to complete.



Each completed activity is worth reward points. Example 500 points = \$50.



Earn up to 1,500 points for a maximum of \$150 per calendar year (before Dec 31).



Rewards come in the form of gift card(s) of your choice to many national retailers, restaurants and other popular merchants.



HEALTH SAVINGS ACCOUNT (HSA)

[< back to Quick Link Guide](#)

An HSA is a tax-advantaged benefit that gives you the flexibility to choose whether you'd like to spend, save, or invest your HSA funds. An HSA can be an important tax-saving tool on your road to financial wellness.

Are you eligible to open a Health Savings Account (HSA)?

Not everyone who has a High Deductible Health Plan can open an HSA. Meet these requirements to open an HSA:

Enrolled in a High Deductible Health Plan (HDHP)

Not covered under another non-HDHP health plan

Not enrolled in Medicare or TRICARE or have not received Veterans Administration (VA) benefits within the past three months

Not claimed as a dependent on someone else's tax return

Not have a traditional health care flexible spending account (FSA), including you or a spouse currently enrolled in a FSA

Your HSA Bank Account WealthCare EBC's HSA Bank Partner

As per federal regulations, any time a new bank account is opened, verification of legal identity is required of the account holder (you). This is called the CIP (Customer Identification Process). The HR Benefits Team submits new HSA enrollment data to EBC.

The next step is EBC initiates the CIP Customer Identification Process which verifies your identity.

If WealthCare Saver Bank needs further information to confirm the verification process, they will contact you via email with instructions to take action.

Once you "pass" the CIP, you'll receive a [Welcome Kit](#).

Top Reasons to have an HSA

Tax Saving & Earned Interest —

- No federal income taxes on money put in
- Interest grows tax free
- No income taxes on withdrawals for eligible health expenses
- Unused money rolls over each year, tax-free

Portability — You own your account, so even if you change jobs, your HSA funds are yours to keep. (Employer-paid account fees cease upon termination of health plan.)

Safety Net — An HSA has no "use-it-or-lose-it" restrictions, so balances can be built up to use for major medical events.

Affordable Health Coverage — Use the HSA to cover 100% of out-of-pocket costs for routine medical expenses, such as office visits, lab tests, and prescription medications, both deductible and coinsurance.

Reduced Insurance Premiums — The cost of coverage under a qualified HDHP is typically lower than the other plan.

Long-Term Savings — Contributions to your HSA accumulate and roll over year-to-year with no limit, which allows the account to grow tax-deferred.

Retirement Bonus — After age 65, funds may be withdrawn for any reason with no penalties. (If used for non-medical purposes, withdrawals however, are subject to tax.)

Coverage for the "Extras" — HSA funds may be used to pay for services often not covered by a medical plan, including dental and vision expenses.

Money That Works for You — Balances over a certain amount may be invested. See your EBC WealthCare Saver Bank HSA rules.



HEALTH SAVINGS ACCOUNT (HSA)

[< back to Quick Link Guide](#)

Plan Year HSA Contributions

WCSD will help fund your HSA! Employees can contribute to their HSA too through payroll deductions.

Single

Family

IRS 2026 Tax Year Maximum \$4,400 / \$8,750

Contribution Questions?



employee_benefits@waunakee.k12.wi.us

Ronelle Aime, HR Benefits Specialist

Employer and employee contributions cannot exceed the IRS tax year maximum. Employer contributions are made monthly. Optional employee contributions are deducted from each paycheck. Employees can change, start, or stop their HSA paycheck contributions at any time. Employees are responsible for tracking their HSA contributions so as not to exceed the IRS maximum allowed contributions

Optional Employee HSA Contribution

HDHP Coverage	Annual IRS Total Allowed Contribution JAN – DEC 2026	Monthly WCSD HSA Employer Contributions		Annual Employer Contributions JAN - DEC 2026	Annual Employee Maximum Contribution JAN – DEC 2026
		Per Month JAN – JUN 2026	Per Month JUL – DEC 2026		
Family	\$8,750	\$325.00	\$325.00	\$3,900	\$4,850
Single	\$4,400	\$141.67	\$141.67	\$1,700	\$2,699.96

Manage Your HSA Online

Manage your HSA online through www.ebcflex.com 24 hours a day, seven days a week. The website offers information about your HSA, with calculators to tally your tax savings and project your HSA's growth.



EBC Participant Services Team
1-800-346-2126



participantservices@ebcflex.com



www.ebcflex.com

Eligible Expense List, [Click here.](#)



EBC's Mobile App

How do I get reimbursed for my eligible expenses?

HSA funds can be used for health expenses like co-pays, prescriptions, deductibles, and more. See IRS Publication 502 for guidance on eligible expenses. Use your Benefits Card or submit claims online. Keep receipts in case of an audit. Spending on non-eligible expenses incurs a 20% penalty tax (if under 65) plus federal income taxes.



FLEXIBLE SPENDING ACCOUNT (FSA)

[< back to Quick Link Guide](#)

Flexible Spending Accounts (FSA's)

help you pay the following expenses on a pre-tax basis. FSAs are Use it or Lose It accounts. Carefully & conservatively estimate your FSA enrollment based on expected expenses. Changes can't be made during the year unless it's allowed by the IRS and submitted to HR on time. Unspent funds remaining at the end of the plan year will be forfeited per IRS rules.



EBC Participant Services Team
1-800-346-2126



participantservices@ebcflex.com



www.ebcflex.com



EBC's Mobile App

WCSD's FSA plan year is July 1 to June 30

Health Care Standard (HCFSA)

\$3,400 2026 Maximum contribution

www.ebcflex.com/eligibleexpenses

WCSD's Plan is EBC's **Standard** HCFSA. Eligible out-of-pocket medical, vision and dental (orthodontic, for example) expenses not covered by another health plan



Benefits Debit Card. [Paying with your Benefits Card](#) | [Get an Additional Benefits Card](#) | [Lost or Stolen Benefits Card](#)

Dependent Care (DCFSA)

\$7,500 2026 Maximum household contribution

www.ebcflex.com/eligibleexpenses

Eligible day care for children or other qualifying dependent expenses

INCUR
CLAIMS

No later than the **GRACE PERIOD DATE: 09/15/2027.**
*Note: if you are considering changing to a high deductible health plan at open enrollment effective July 1st, **ALL** FSAHC funds **MUST** be used by June 30 before employer health savings account HSA deposits can begin.*

No later than the **END OF THE PLAN YEAR: 06/30/2027.**

SUBMIT
REIMBURSEMENTS

No later than the **RUNOUT PERIOD DATE: 09/30/2027.**

No later than the **RUNOUT PERIOD DATE: 09/30/2027.**

Flexible Spending Resources

Register or log into [your online account](#) or the [EBCentral app](#).
Track balances | Submit claims reimbursements | Take photos of receipts & upload for quick reimbursement or substantiation.

Receiving Notices to Substantiate Your Health Care FSA Claim?

Do not overlook these important email reminders from EBC! Review any outstanding Benefits Card transactions, confirm they are qualified expenses, and submit documentation before end of GRACE PERIOD to ensure reimbursement. (Great examples are dental expenses incurred or eye glass purchases. Get a detailed printout from your dental or vision clinic to submit to EBC).



Accident Insurance



608-661-4515 x2

920-728-2688



amy_knutson@us.aflac.com



www.aflac.com

Plan Description

Accident coverage provides cash benefits to help offset the financial impact of unexpected injuries. Benefits are paid for treatments like fractures, burns, concussions, and emergency dental work, as well as hospital stays, follow-up therapy, and more. Payments are based on the type and severity of the injury, so you receive meaningful support when you need it most.

24-Hour Coverage | Guaranteed Issue | No Waiting Period

Benefits

Initial Treatment	ER \$200–\$250; Doctor \$100–\$150
Ambulance	Ground \$400; Air \$1,200
Burns	\$100–\$20,000 depending on degree & % of body
Dislocations	\$240–\$6,000 (open reduction higher than closed)
Lacerations	\$50–\$800 based on size & stitches
Fractures	\$640–\$8,000 (multiple fractures capped at 200%)
Outpatient Surgery	\$400 per day (Hospital/ASC) / \$50 office
Inpatient Surgery	\$1,000 per day
Hospital Admission	\$1,250 (1 per accident)
Hospital Confinement	\$300 per day (max 365 days)
ICU	\$400 per day (max 30 days)
Accident Follow-Up Treatment	\$50 per visit (max 6)
Accidental Death	\$50,000 (Employee) / \$25,000 (Spouse) / \$10,000 (Child)
Common Carrier Death	Double accidental death amount
Annual Preventive Screening	\$50 per insured per year

Monthly Rates

Coverage Tier	Monthly Premium
Employee	\$15.33
Employee + Spouse	\$25.88
Employee + Child(ren)	\$32.90
Family	\$43.45





Critical Illness Insurance

Plan Description

The Aflac Group Critical Illness Plan provides cash benefits when an insured person is diagnosed with a covered critical illness. The plan provides a lump-sum benefit to help with out-of-pocket medical expenses and the living expenses that can accompany a covered critical illness.

HSA Compatible | Guaranteed Issue | No Waiting Period

Base Critical Illnesses (% of Face Amount)	
Covered Condition	Benefit
Heart Attack	100%
Sudden Cardiac Arrest	100%
Stroke	100%
Coronary Artery Bypass	100%
Major Organ Transplant	100% (25% if placed on transplant list)
Bone Marrow Transplant	100%
Kidney Failure	100%
Type I Diabetes	100%
Internal/Invasive Cancer	100%
Non-Invasive Cancer	25%
Skin Cancer	\$1,000 per year
Annual Health Screening	\$50 per insured per year

Monthly Rates – Employee (Uni-Tobacco)			
Age	\$10,000	\$15,000	\$20,000
18–29	\$5.32	\$7.99	\$10.65
30–39	\$9.54	\$14.31	\$19.08
40–49	\$17.57	\$26.35	\$35.14
50–59	\$30.00	\$44.99	\$59.99
60+	\$53.23	\$79.84	\$106.45

Monthly Rates – Spouse (Uni-Tobacco)			
Age	\$5,000	\$7,500	\$10,000
18–29	\$2.66	\$3.99	\$5.32
30–39	\$4.77	\$7.15	\$9.54
40–49	\$8.78	\$13.18	\$17.57
50–59	\$15.00	\$22.50	\$30.00
60+	\$26.61	\$39.92	\$53.23





Hospital Indemnity Insurance

Plan Description

Hospital Indemnity coverage pays you \$1,000 directly when you're admitted for an overnight stay due to illness, injury, or surgery. This lump-sum benefit can be used for medical bills or everyday expenses, so you can focus on recovery instead of finances. Additional benefits are available for further hospital confinement, ICU stays, and rehabilitation.

24-Hour Coverage | Guaranteed Issue | No Waiting Period

Hospitalization Benefits

Hospital Admission	\$1,000 per confinement (1 per calendar year)
Hospital Confinement	\$150 per day (max 31 days per sickness/accident)
ICU Admission	\$1,000 per confinement
ICU Confinement	\$150 per day (max 10 days)
Step-Down Unit	\$75 per day (max 10 days)
Annual Health Screening	\$50 per insured per year

Monthly Rates

Coverage Tier	Monthly Premium
Employee	\$14.28
Employee + Spouse	\$32.86
Employee + Child(ren)	\$25.80
Family	\$44.38



DENTAL INSURANCE

[< back to Quick Link Guide](#)

DELTA DENTAL RESOURCES. Register & log in to your Online Delta Dental Account using the Online Tools. Chat with a Customer Experience Specialist, print ID cards, check claim status, and get cost by provider or procedure.



Customer Service
1-800-236-3712



www.deltadentalwi.com
Group #96208

DELTA DENTAL	Delta Dental PPO When you see a PPO dentist	Delta Dental Premier When you see a Premier or any other dentist
Individual Annual Maximum	\$2000	\$2000
Deductible		
Individual	\$0	\$0
Family	\$0	\$0
Dependent Eligibility		
Dependents are eligible through the end of the month they attain age 26		
Diagnostic & Preventive Services		
Exams	100%	100%
Cleanings	100%	100%
Fluoride treatments	100%	100%
X-Rays	100%	100%
Sealants	100%	100%
Space Maintainers	100%	100%
Deductible Applies	No	No
Basic & Major Services		
Emergency treatment to relieve pain	90%	90%
Fillings	90%	90%
Endodontics – nonsurgical & surgical	90%	90%
Periodontics – nonsurgical & surgical	90%	90%
Extractions - nonsurgical	90%	90%
Extractions – surgical and other oral surgery	90%	90%
Crowns, inlays, onlays	90%	90%
Bridges and dentures	80%	80%
Repairs and adjustments to bridges and dentures	90%	90%
Implants	80%	80%
Deductible Applies	Yes	Yes
Orthodontic Services		
Coverage copayment	50%	50%
Individual lifetime maximum	\$2,500	\$2,500
Dependents eligible to age	26	26
Full-time students eligible to age	26	26
Adult Ortho	Yes	Yes
Deductible applies	No	No

This dental summary does not cover all plan details. Further information can be found in the summary plan description / dental benefit booklet. That document provides a thorough explanation of your dental plan, including any limitations or exclusions that might apply. If there are any discrepancies between information found here and the group contract, the group contract shall govern.



DENTAL INSURANCE

< back to Quick Link Guide

DELTA DENTAL	Delta Dental PPO When you see a PPO dentist	Delta Dental Premier When you see a Premier or any other dentist
---------------------	---	--

Special Plan Provisions

Evidence-Based Integrated Care Plan

Yes

Yes

Good news! Your dental plan includes Delta Dental's Evidence-Based Integrated Care Plan (EBICP).

Delta Dental of Wisconsin's EBICP provides enhanced benefits for persons with diseases and medical conditions (see Conditions & Services panel) that have oral health implications. These benefits include increased frequency of cleanings and/or applications of topical fluoride. They address the unique oral health challenges faced by persons with these conditions, and can also play an important role in the management of an individual's medical condition.

Conditions & Services

- Cancer Therapy
- Additional cleanings*, and topical fluoride application
- Diabetes
- Additional cleanings*
- High Risk Cardiac
- Additional cleanings*
- Kidney Failure or Dialysis
- Additional cleanings*
- Periodontal Disease
- Additional cleanings*, and topical fluoride application

Pregnancy

- One additional cleaning* during pregnancy
- Suppressed Immune System
- Additional cleanings*, and topical fluoride application

*Up to two additional cleanings per year (adult cleaning or periodontal maintenance), unless otherwise indicated.

CheckUp Plus

Yes

Delta's CheckUp Plus plan option allows enrollees to get diagnostic and preventative dental services without those costs getting applied to the individual annual maximum. Preventive care saves money over the long-term by reducing the need for more expensive services. CheckUp Plus lets you keep your annual maximum for things you need, not the things you deserve. The chart shows the impact of CheckUp Plus on an enrollees individual annual maximum compared to a traditional plan. Example assumes two routine check-ups covered at 100% and a \$2,000 annual maximum.



	CheckUp Plus	Traditional Dental Plan
Delta Dental Pays	\$300	\$300
Enrollee Pays	\$0	\$0
Maximum Remaining	\$2,000	\$1,700

Delta Dental encourages you to be informed about your dental care. Before scheduling appointments for extensive dental care, you may ask your dentist to send the treatment plan to Delta Dental. The plan will be reviewed by Delta Dental and you and your dentist will receive a **Predetermination of Benefits** that explains your out-of-pocket costs before scheduling the dental care to be completed.



VISION INSURANCE

< back to Quick Link

Materials / Eyewear and Eye Examinations


Generic ID Card



Customer Care #1-833-EYE-LIFE
(1-833-393-5433)



www.metlife.com
Group # 5384037


Vision

Network: Superior Vision

Employee name
Wauakee Community School District 5384037

Group name

To confirm eligibility with participating providers, mention the network above and provide your name and date of birth.

This card is not a guarantee of coverage or eligibility. See reverse for important plan information.
Benefits administered by Superior Vision, Inc.
Underwritten by Metropolitan Life Insurance Company, New York, NY

Visit mybenefits.metlife.com to:

- Locate a participating eye doctor or print additional ID cards
- Review benefit information and past services
- Obtain claims forms and educational information

Submit out-of-network claims to:
Superior Vision by MetLife Claims
Attn: Claims Processing
881 Elkridge Landing Rd
Linthicum Heights, MD 21090
Employees call this # for Customer Service
Subscribers: 1-833-EYE-LIFE (1-833-393-5433)

- TTD/TTY for the hearing impaired: 711
- We're available Mon-Fri 8am-9pm ET, Sat 9am-4pm ET

Providers: 1-877-235-5317 (ecp.versanthealth.com)

This card is not required for service and does not guarantee benefit eligibility. It is for use by Superior Vision members. In the event of a conflict between this information and your organization's contract with Superior Vision, the terms of the contract will prevail.

Superior Vision Plan Summary

With your Superior Vision Preferred Provider Organization Plan, you can:

- Go to any licensed Superior vision provider and receive coverage. Just remember your benefit dollars go further when you stay in network.
- Choose from a large network of ophthalmologists, optometrists and opticians, from private practices to retailers like Costco® Optical, Walmart, Sam's Club and Visionworks.

In-network

value added features:

Additional savings on lens enhancements:⁵ Average 20-25% savings over retail on all lens enhancements not otherwise covered under the Superior Vision Insurance program.

Additional savings on glasses and sunglasses:

⁵ Members may receive 50% off of additional complete pairs of eyeglasses and sunglasses at Visionworks or 30% off at other participating providers on the same transaction. Otherwise, a 20% discount off the provider's usual and customary rate may be available.

Additional savings on frames:⁵ 20% off any amount over your frames allowance.

Monthly Premium:

- Employee Only: **\$10.56**

In-network benefits

There are no claims for you to file when you go to an in-network Superior vision provider. Simply pay any copays or member out of pocket amount (MOOP) and, if applicable, any amount over your frame/contacts allowance at the time of service.

Eye exam

Frequency
Once every 12 months

- Eye health exam, dilation, prescription and refraction for glasses: Covered in full.
- Retinal imaging: Up to a **\$39** copay on routine retinal screening when performed by a private practice.

Frame

Once every 12 months

- Allowance: **\$250** after **\$20** eyewear copay¹. You will receive an additional **20%** savings on the amount that you pay over your allowance. Participating private practice providers typically do not display the Collection but are contractually required to maintain a comparable selection (in both quantity and quality) of frames that would be covered, with no additional member out-of-pocket expense. Special lens designs, materials, powers and frames may require additional cost. Collection is available at most participating independent provider offices. Collection is subject to change.



Additional savings on contacts:⁵ 15% off any amount over your contact lens allowance. 15% discount on additional contacts beyond your covered amount.

Laser vision correction:⁶ Savings of 40% - 50% off the national average price of traditional LASIK are available at over 1,000 locations across our nationwide network of laser vision correction providers.

Search MetLife's SuperiorVision Provider Network:

www.metlife.com, select Support, Find a Vision Provider
Select “**Superior Vision** by MetLife.”
Enter Search parameters and click “Search Now.”

Standard corrective lenses

Once every 12 months

- Single vision, lined bifocal, lined trifocal, lenticular: Covered in full after **\$20** eyewear copay¹.

Standard lens enhancements²

Once every 12 months

- Standard Polycarbonate (child up to age 18)³: Covered in full after **\$20** eyewear copay¹.
- Progressive Standard, Progressive Premium/Custom, Standard Polycarbonate (adult)³, UV coating, Scratch-resistant coatings, Solid or Gradient Tints, Anti-reflective, Photochromic, Blue Light filtering, Digital Single Vision, Polarized, High Index (1.67 / 1.74): Your cost will be limited to a member out of pocket amount (MOOP) that MetLife has negotiated for you. These amounts may be viewed after enrollment at www.metlife.com/mybenefits.

¹ Materials co-pay applies to lenses and frames only, not contact lenses.

² The above list highlights some of the most popular lens enhancements and is not a complete listing.

³ Polycarbonate lenses are covered for dependent children, monocular patients, and patients with prescriptions +/- 6.00 diopters or greater.

Contact lenses⁴

Once every 12 months

Contact fitting and evaluation:

- Standard fitting: Covered in full after **\$25** copay.
- Specialty fitting: \$50 allowance after **\$25** copay
- Elective lenses: **\$250** allowance.
- Necessary lenses: Covered in full.
- Conventional contacts: You will receive an additional 20% savings on the amount that you pay over your allowance.
- Disposable contacts: You will receive an additional 10% savings on the amount that you pay over your allowance.

* Standard contact lens fitting applies to a current contact lens user who wears disposable, daily wear, or extended wear lenses only. Specialty contact lens fitting applies to new contact wearers and/or a member who wear toric, gas permeable, or multi-focal lenses.

Second Pair

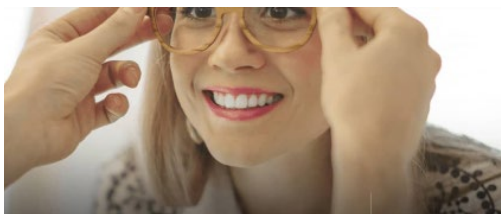
This benefit gives you additional eyewear coverage. You can get:

- Two pairs of prescription eyeglasses, or
- One pair of prescription eyeglasses and an allowance toward contact lenses, or
- Double your contact lens allowance

Out-of-network reimbursement

You pay for services and then submit a claim for reimbursement. The same benefit frequencies for **In-network benefits** apply. Once you enroll, visit www.metlife.com/mybenefits for detailed out-of-network benefits information.

• Materials allowance after a \$0 copay	• Single vision lenses: up to \$30	• Progressive lenses: up to \$50
• Eye exam: up to \$45 after a \$0 copay.	• Lined bifocal lenses: up to \$50	
• Frames: up to \$70	• Lined trifocal lenses: up to \$65	
• Contact lenses:	• Lenticular lenses: up to \$100	
• Elective up to \$105		
• Necessary up to \$210		



Waunakee area MetLife vision in-network providers

- SSM Dean Clinic
- Shopko Optical
- May Vision

Glasses, Contact Lens and Optical



Health Assessment

< back to Quick Link Guide

2026-27 School Year

Health Assessment Information



STEP 1 Appointment

Meet with Gypsy Thomas, Physician Assistant

Employee: in person
Spouse: in person or virtual (for a virtual appointment, schedule via phone only)

Note: Annual physical with your PCP does not satisfy the Step 1 requirement. You must meet with Gypsy.

STEP 2 Recommended Preventive Follow Up

Screenings Based on Age & Gender, examples:

Mammogram, Annual Physical or Colonoscopy

The clinic will verify that **by April 30**, the screening has been SCHEDULED but the appointment date CAN be a future date beyond April 30. (due to limited appointment availability)

Blood Work Follow Up

The clinic will verify the blood work was COLLECTED **by April 30**. Blood work done after April 1 does not count.

Participation impacts your **July 1, 2027** health insurance rates

Employee Rate Savings

Employee & Spouse

Employee Only (same chart applies, minus spouse)

Rate Savings

STEP 1. Met with Gypsy

STEP 2. Follow Up Screenings

5%



Both Done



Both Done

0%



Employee and / or Spouse NOT Done



Employee and / or Spouse NOT Done

DEADLINE: APRIL 30, 2027

Wellness Clinic

Appointment Scheduling



608-849-2512



Health Assessment

IMPORTANT ONLINE SCHEDULING STEPS

STEP 1: Have your **MyChart Login & password handy** - it will be needed in steps 3 & 4

STEP 2: [Online Wellness Clinic Scheduler](#) for health assessment only appointment slots

Wellness Visit

Continue with this appointment

Continue through SSM Health MyChart

Log in and schedule

STEP 3: Finalize appointment in **MyChart**
If choose text security code & not received, re-choose email option.

STEP 4: Verify the appointment was successfully scheduled. Log back into MyChart > go to **Visits** > it will appear there.



Clinic Website



sewc@ssmhealth.com

Email is for health assessment **status only inquiries** to the Clinic Manager

Schedule Early with Gypsy for chance to WIN Chamber Bucks Gift Cards!

Meet with Gypsy by to Win
September 1, 2026 (4) \$150 gift cards

January 31, 2027 (8) \$100 gift cards

March 31, 2027 (2) \$50 gift cards

Clinic staff will draw names & notify the 14 lucky winners!

Your Privacy Confidential Screening

CONFIDENTIALITY. Just like last year, the only information shared with the district is whether or not you/your spouse have met the requirement(s) and aggregate data not tied to individuals.

Will my health information be shared with Waunakee Community School District? Absolutely not, your personal information will remain just that—personal! Your health information is protected under the Health Insurance Portability and Accountability Act (HIPAA). Information is used for aggregate reporting purposes only.

Will my privacy be protected? Absolutely! Dean Health Plan takes your privacy seriously and complies with all requirements of state and federal privacy laws.



Frequently Asked Questions

Why Preventive Care?

Preventative Care can help you avoid serious health conditions and help manage existing diagnoses of chronic conditions. Data shows these assessments are effective in finding and supporting health concerns. Diagnosis and management of diseases lead to better overall health. Some examples include:

- Effective blood sugar management can reduce the risk of eye disease, kidney disease, and nerve disease by 40%
- Blood pressure management can reduce the risk of heart disease and stroke by 33% to 50%
- Improved cholesterol levels can reduce cardiovascular complications by 20% to 50%

26-27 Health Assessment Aggregate Success

- 88% of staff and spouses met with Gypsy earning them a 3% health insurance savings.
- 86% of staff and spouses additionally completed all recommended preventative screenings, earning them a 5% health insurance rate savings.

The Wellness Clinic was able to diagnose and begin steps for treatment for new cases of:

- Hypertension
- Diabetes
- Mental Health Needs
- Pre-diabetes
- Cancer
- Healthy living style needs

What are Chamber Bucks?

Chamber WaunaBUCKS are gift certificates redeemable on merchandise or services to many businesses in the Waunakee and Westport area. Certificates are treated as cash, used as a check and are valid for five years from date of issue. The Chamber member business reserves the right to refund any difference in cost either as an in-store credit or cash back. WaunaBUCKS encourages local shopping, which, in turn, strengthens our economy and supports business growth.

General Health Assessment FAQs

Is the program mandatory? No, but is required to receive the incentivized wellness rate(s). We hope you participate to improve your health and well-being, but participation is completely voluntary.

How much does participation in the health assessment save me in monthly health insurance costs? See current year rates located on the [secure staff website](#) > Human Resources > Benefits.

If both my spouse and I are insured via the district health insurance plan but only one of us completes the wellness check, do I get the incentive? No. Since we've seen first hand the importance of our health assessment, we want to ensure that both our employee and their spouse experience the benefits. Your incentive percentage is based on what you and your spouse both complete. Example: If you both complete the wellness check but only one of you has scheduled an age/gender preventative screenings, your percent savings will be **0%**.

Who will be tracking my visit and/or where I stand on screenings? The district will receive a completion report monthly. This will only contain your name and "complete". No additional information will be shared with the district. For **health assessment status discrepancies** contact the clinic's confidential health assessment only email account: sewc@ssmhealth.com. Include the following in the Email Subject line: Waunakee, First & Last Name. Health Assessment Inquiry.

What are the age / gender screenings? The age/gender screenings could include a colonoscopy, mammogram, cervical cancer screening and blood work including hemoglobin A1C and lipid panel.

What if I've recently gone to my Primary Care Physician? While we are happy that you have visited your PCP, the visit that will take place with Gypsy, PA-C at the Waunakee Wellness Clinic will still be valuable and is a great opportunity to get know the added benefits of the clinic. As a result, to qualify for the increased district premium contribution, we are asking that you schedule a visit with Gypsy.

Optional Living Health Rewards. Do I need to participate in Living Healthy Rewards to receive the WCSD maximum employer % contribution toward my health premium? No. Dean Health Plan offers this separate program that allows you (and spouses on insurance) to earn up to \$150 in rewards (adult dependent children earn up to \$100). As a reminder, your WCSD Health Assessment preventative screenings done at the Waunakee Wellness Clinic qualify for Living Healthy Rewards points. Rewards come in the form of gift cards to your choice of many national retailers, restaurants and other popular merchants. Living Healthy Rewards run Calendar year so participation points must be redeemed each year by Dec. 31. Learn more at deancare.com/Wellness/health-and-wellness.



in partnership with





USI Benefits Resource Help Center

[< back to Quick Link Guide](#)



Call the Benefit Resource Center ("BRC"),
We're Here To Help!

We speak insurance. Our Benefits Specialists can help you.



Benefit Resource Center

BRCMidwest@usi.com | Toll Free: 855-874-0829
Monday through Friday 8:00am to 5:00pm Eastern & Central
Standard Time

SHORT-TERM DISABILITY

[< back to Quick Link Guide](#)

The first few months of a disability could be costly. Loss of income during this time may result in a financial hardship that could be difficult to recover. This Short-Term Disability Insurance plan works in coordination with your Long-Term Disability Insurance plan to cover you during the time period before your Long-Term benefits begin.



- If you suffer a disability, this plan would pay up to 66 2/3% of your annual salary divided by 52, depending upon your coverage choice, per week.
- Benefits are paid *in addition to* sick leave pay and Worker's Compensation.
- Benefits are tax-free if you pay for coverage with after-tax dollars. (If unsure, confirm with your employer.) Please see your tax adviser for further specific advice.
- Benefits for a covered illness or injury continue for 60 days, the date you are no longer disabled or until you are eligible to receive benefits under your Long-Term Disability Insurance plan, whichever comes first.
- Benefits start on the 1st day for a covered disability resulting from an accident and 4th day for a disability resulting from an illness.



Initial Reach Out:

Jenny Endres

jennyendres@wauna.kee.k12.wi.us



File a Claim:

www.madisonlife.com/disability/online-forms/



Claims Rep Contact:

1-866-451-5465

Summer Coverage

Summer vacation period is included as long as the covered disability would have prevented you from engaging in your normal occupation, if school were in session.

Maternity Coverage

Pregnancy, childbirth and related medical conditions are covered the same as any other illness. Coverage may continue up to 6 weeks for natural childbirth, 8 weeks cesarean delivery or longer if there are complications.

Definition of Disability

Disability and disabled means that the insured person is, as a result of physical disease, injury, pregnancy, substance abuse or mental disorder, unable to perform a majority of the material duties of his or her own occupation.

Monthly Rate	Employee Cost
This is a 100% employee paid benefit.	See chart below

Annual Salary	Level #	Weekly Benefit	Monthly Premium
\$11,465	1	\$147	\$11.75
\$13,649	2	\$175	\$13.71
\$17,471	3	\$224	\$17.60
\$21,292	4	\$273	\$21.54
\$23,476	5	\$301	\$23.50
\$27,844	6	\$357*	\$28.06
\$32,758	7	\$420*	\$32.63
\$36,034	8	\$462*	\$35.80
\$39,310	9	\$504*	\$39.16

*Higher benefit levels do require employee submit a medical evidence of insurability form. MNL will notify you if approved.

Pre-Existing Conditions

This provision applies to all new enrollees and all employees electing to increase their Weekly Benefit amount. If you received medical treatment, took prescribed drugs, or consulted a physician for an illness or injury in the 12 months before coverage began or increased, that particular sickness or injury or anything related to the condition will not qualify for benefits during the first 12 months of coverage.

Administered by National Insurance Services

Underwritten & Claims Review by Madison National Life

See the policy Certificate of Insurance for full coverage details.

Open enrollment is only offered when you begin employment and at that time, you are guaranteed coverage up to \$301 (see chart for minimum salary needed for each benefit level). If you waived coverage and want to reconsider enrollment, contact a Benefits Specialist for late enrollment details.

LONG-TERM DISABILITY

< back to Quick Link Guide



Monthly Rate	Employee Cost
This is a 100% employer paid benefit.	\$0.00



Initial Reach Out:

Jenny Endres

jennyendres@wauna.kee.k12.wi.us



File a Claim:

www.madisonlife.com/disability/online-forms/



Claims Rep Contact:
1-866-451-5465

Elimination Period 60 consecutive calendar days

LTD Benefit Percentage 90% of salary

Maximum Benefit Period

Age at Disablement	Benefit Duration
61 or younger	to age 65
62	3-1/2 years
63	3 years
64	2-1/2 years
65	2 years
66	1-3/4 years
67	1-1/2 years
68	1-1/4 years
69 or older	1 year

Administered by National Insurance Services

Underwritten & Claims Review by Madison National Life

See the policy Certificate of Insurance for full coverage details.



LIFE INSURANCE

Life Insurance provides financial security for the people who depend on you. Your beneficiaries will receive a lump sum payment if you pass away while employed at WCSD. As an eligible employee, you are covered for Basic Life and AD&D insurance at no cost to you.



employee_benefits@wauna.kee.k12.wi.us

Monthly Rate	Employee Cost
This is a 100% employer paid benefit.	\$0.00

Basic Life Insurance Amount

\$ 35,000 - Hourly school year only staff

\$ 85,000 - Teachers, 11-month and 12-month year-round staff

\$ 200,000 - Administrators and Administrative Support staff

AD&D Insurance – equal to the Basic Life amount. AD & D is accidental death and dismemberment

Age Reduction Schedule- Basic Life and AD&D Insurance reduces to 65% at age 70, reduces to 45% at age 75, reduces to 30% at age 80 and terminates at retirement

See the policy Certificate of Insurance for full coverage details.



Wisconsin Retirement System (WRS)

A Section 401(a) IRS retirement plan that is managed by the Employee Trust Funds (ETF). Eligible employers that can participate in WRS are the state of Wisconsin, the University of WI system, WI municipalities, police & firefighters, and staff working at public schools, including WCSD.



1-877-533-5020

Eligibility



www.eftwi.gov

Eligible employees are automatically enrolled by the Human Resources Department.

To be eligible for WRS enrollment upon being hired:

Depends upon your initial participation date which falls into two different WRS Participation categories:

- On or after July 1, 2021. Employee is expected to work at least two-thirds of what is considered full-time employment, defined as 880 hours for teachers and school district educational support personnel
- OR
- Prior to July 1, 2011. Employee is expected to work at least one-third of what is considered full-time employment, defined as 440 hours for teachers and school district educational support personnel

AND

employee is expected to be employed for at least one year (365 consecutive days) from employee's date of hire.

Any time the employer's expectations of hours to be worked and/or duration of employment changes to an extent that the employee will now meet the WRS eligible criteria, the employee will be enrolled in WRS. In addition, on the one-year anniversary of the initial date of employment, the employer will evaluate the applicable hours of the employee from the previous year. If the employee met the hours, they will be enrolled in the WRS. After the one-year anniversary evaluation of applicable hours, the employer will continue to evaluate on a 12-month rolling look back.

Important WRS Documents (assessible at www.eftwi.gov)

NOTE: WRS ETF administers a variety of employee benefits, however, please focus only on benefits on the ETF website that **Waunakee Schools partners with WRS ETF on Retirement and Disability benefits only.**

[Wisconsin Retirement System: Strong for Wisconsin ET-7100](#)

[How the WRS Benefit Works:](#)

Contributions to Your WRS. The money to pay WRS benefits come from employee- and employer-required contributions and investment (interest) earnings.

Investment Choices. By default, your money is invested through the **CORE TRUST FUNDS** which offers pretty safe, secure investments. A second investment option is the **VARIABLE TRUST FUND**. Electing to participate in the Variable Fund, means ½ of contributions will be placed in more riskier investment options. Employee action to complete the Election to Participate in the [Variable Trust Fund form \(ET-2356\)](#) **IS REQUIRED ONLY IF** you want ½ of contributions to be placed in more riskier investment options.

Vesting. You may have to meet 1 of 2 vesting laws depending on when you first began WRS employment.

How Part-time Employment Affects your WRS Benefits

[Your Benefit Handbook ET-2119](#) | [WRS Fact Sheet ET-8901](#)

[Designate a Beneficiary](#) ET-2320 Beneficiary Designation or ET-2321 Alternate Beneficiary Designation

[Annual Statement of Benefits.](#) The Statement of Benefits is a summary of your WRS retirement account **available each year in mid-April.** It helps you keep information up to date and track the growth of your retirement account.

[Life Events & Your Benefit:](#) Leaving WRS Employment, Reporting the Death of a WRS Member, How Divorce Can Affect Your WRS Benefits, Applying for Retirement, Returning to Work After Retirement. [Request an Official Retirement Estimate of Benefits](#) | [How ETF Calculates Your Retirement Benefit Amount](#)



A 100% employer-funded retirement plan. Eligible employees are automatically enrolled by the Human Resources Department.



(855) 329-0095



www.mymidamericajourney.com

How Your Benefit Amount is Calculated

Active and/or post-retirement deposits depending upon employment group. Detailed HRA benefits are outlined in your Employee Handbook. The retiree HRA plan is a WCSD BOE approved additional retirement benefit above and beyond the WI Retirement System (WRS/ETF) benefit. Vesting provisions apply.

Employment Group	Account deposits based on the following	Employer Active Employment Deposits	Employer Post Retirement Deposits	Premium Only Account	Medical Expense & Premium Account	Earns interest on balance	Tax free account
Teacher	Active employment. Deposit value based on start date – see handbook.	✓			✓	✓	✓
	Post Retirement.						
	<u>Hired before 2008.</u> Years of service + unused sick leave + points ahead in professional development.		✓				
	<u>Hired after 2008.</u> Unused sick leave + points ahead in professional development.		✓				
Administrator & Admin Suppt	Hired after Apr 2010. See chart in employee handbook for active employment only deposits.	✓		✓		✓	✓
	Hired before Apr 2010. Annual health & dental value post deposits up to Medicare age.		✓	✓		✓	✓
Hourly Staff	Years of service & unused sick leave credit		✓		✓	✓	✓

How to Access Funds for Eligible Expenses

Human Resources connects new retirees with our account representative to help them learn how to access account funds.

Account funds are earmarked to be spent on eligible insurance premiums and other medical expenses (for certain employment groups) during your retirement years as specified in section 213(d) of the Internal Revenue Code:

Teachers and Hourly Staff, [CLICK HERE.](#)

Administrator & Administrative Support Staff Premium Only Accounts, [CLICK HERE.](#)

Your Online Account

Administered by National Insurance Services (NIS).

Account funds managed by Mid-America.

- To log in the first time, click on “Get Started” and follow the prompts.
- Having troubles logging in?** A frequent reason is “the period for the completion of the initial registration and login to the MidAmerica Journey website expired.” Contact Mike Strobl, mstro@nisbenefits.com, to request access.
- Investment defaults can be changed through the online participant portal.

Benefits of an HRA

- Employer-funded
- Deposits earn interest tax-free
- Reimbursements from the plan are tax-free to you, your spouse and qualifying dependents
- Account balance rolls over each year
- There is no time frame by when you must submit expenses for reimbursement
- Once eligible to access funds, you have flexibility to choose when to submit eligible expenses for reimbursement



Retirement 403(b) & 457 Plans

Optional Retirement Plans

WCSD offers employees a simple, flexible way to supplement your retirement savings, directly from your paycheck. Both **403b** Plans and WI Deferred Compensation **457** Plans offer tax benefits and various investment options so you can work toward gaining added savings for your retirement years.

Staff are encouraged to consider enrolling in voluntary retirement plans because your WRS/ETF and retiree HRA plans will likely not provide 100% of your working wages in retirement.

Open up your account with an approved 403(b) vendor and / or WI Deferred Compensation and provide notice to Human Resources. Select a payroll deduction amount that you are financially comfortable with as all contributions made to either of these plans are 100% employee funded.

Employees can start, change or stop voluntary retirement payroll deduction amounts on any payroll.



403(b) Plans

[< back to Quick Link Guide](#)



STEP 1 New Enrollment Only

- Research and Choose an Investment Provider
- Open an Account with Investment Provider

Investment Providers

(contact information on OMNI's WCSD website)

American Funds	T. Rowe Price
Fidelity	WEA Trust
Franklin Templeton	

STEP 2 Complete Salary Reduction Agreement (SRA) to Authorize Payroll Deductions

Online SRA Form located on OMNI's WCSD website

Option 5 for SRA Team

WCSD's 403b Administrator:



[OMNI TSACG WCSD Website](#)



1-888-796-3786

- Pre-tax and / or ROTH Accounts
- Two 403b accounts allowed per employee
- Catchup Provisions
- Rollovers / Exchanges
- Withdrawals / Loans



employee_benefits@waunakee.k12.wi.us
Ronelle Aime, HR Benefits Specialist

OMNI's Plan Participation Guide, [Click Here.](#)

OMNI's Annual Retirement Benefits Guide, [Click Here.](#)

Waunakee Community School District, WI

MEANINGFUL NOTICE / PLAN SUMMARY INFORMATION

403(b) PLAN

The 403(b) Plan is a valuable retirement savings option. This notice provides a brief explanation of the provisions, policies and rules that govern the 403(b) Plan offered.

Plan administration services for the 403(b) plan are provided by U.S. OMNI & TSACG Compliance Services (OMNI/TSACG). Visit the OMNI/TSACG website (<https://www.tsacg.com>) for information about enrollment in the plan, investment product providers available, distributions, enrollment, exchanges or transfers, 403(b) loans, and rollovers.

ELIGIBILITY

Most employees are eligible to participate in the 403(b) plan immediately upon employment; however, private contractors, appointed/elected trustees and/or school board members are not eligible to participate in the 403(b) plan. Verify if your employer allows student workers to participate in the 403(b) plan. Eligible employees may make voluntary elective deferrals to the 403(b) plan and are fully vested in their contributions and earnings at all times.

EMPLOYEE CONTRIBUTIONS

Traditional 403(b)

Upon enrollment, participants designate a portion of their salary that they wish to contribute to their traditional 403(b) account up to their maximum annual contribution amount on a pre-tax basis, thus reducing the participant's taxable income. Contributions to the participant's 403(b) account are made from income paid through the employer's payroll system. Taxes on contributions and any earnings are deferred until the participant withdraws their funds.

Roth 403(b)

Contributions made to a Roth 403(b) account are after-tax deductions from your paycheck. Income taxes are not reduced by contributions you make to your account. All qualified distributions from Roth 403(b) accounts are tax-free. Any earnings on your deposits are not taxed as long as they remain in your account for five years from the date that your first Roth contribution was made. Distributions may be taken if you are 59½ (subject to plan document provisions) or at separation from service.

The Internal Revenue Service regulations limit the amount participants may contribute annually to tax-advantaged retirement plans and imposes substantial penalties for violating contribution limits. OMNI/TSACG monitors 403(b) plan contributions and notifies the employer in the event of an excess contribution.

THE BASIC CONTRIBUTION LIMIT FOR 2026 IS \$24,500.

Additional provisions allowed:

2026 AGE-BASED ADDITIONAL AMOUNT

Participants who are age 50 to 59 or 64 or older by 12/31/2026 qualify to make an additional contribution of up to \$8,000 to their 403(b) accounts. Participants aged 60, 61, 62, or 63 on 12/31/2026 can contribute an additional amount of up to \$11,250.

Note: Individuals whose prior-year social security wages were \$150,000 and above must contribute this amount to a Roth plan.

THE SERVICE-BASED CATCH UP AMOUNT

The special catch-up provision allows participants to make additional contributions of up to \$3,000 if, as of the preceding calendar year, the participant has completed 15 or more full years of employment with the current employer, not averaged over \$5,000 per year in annual contributions, and has not utilized catch-up contributions in excess of the aggregate of \$15,000. For a detailed explanation of this provision, please

ENROLLMENT

Employees who wish to enroll in the 403(b) plan must first select the provider and investment product best suited for their account. Upon establishment of the account with the selected provider, a "Salary Reduction Agreement" (SRA) form and any disclosure forms must be completed and submitted to OMNI/TSACG. This form authorizes the employer to withhold 403(b) contributions from the employee's pay and send those funds to the Investment Provider on their behalf. An SRA must be completed to start, stop or modify contributions to a 403(b) account. Unless otherwise notified by your employer, you may enroll and/or make changes to your current contributions anytime throughout the year.

The total annual amount of a participant's contributions must not exceed the Maximum Allowable Contribution (MAC) calculation.

For convenience, a MAC calculator is available at <https://www.tsacg.com>.

2026

INVESTMENT PROVIDER INFORMATION

A current list of authorized 403(b) Investment Providers and current employer forms are available on the employer's specific Web page at <https://www.tsacg.com>.

PLAN DISTRIBUTION TRANSACTIONS

Distribution transactions may include any of the following depending on the employer's Plan Document: loans, transfers, rollovers, exchanges, hardships, withdrawals or distributions. Participants may request these distributions by completing the necessary forms obtained from the provider and plan administrator as required. All completed forms should be submitted to the plan administrator for processing. Prior to taking a loan, participants should consult a tax advisor.

PLAN-TO-PLAN TRANSFERS

A plan-to-plan transfer is defined as the movement of a 403(b) account from a previous employer's plan and retaining the same account with the authorized investment provider under the new employer's plan.

ROLLOVERS

Participants may move funds from one qualified plan account, i.e. 403(b) account, 401(k) account or an IRA, to another qualified plan account at age 59½ or when separated from service. Rollovers do not create a taxable event.

DISTRIBUTIONS

Retirement plan distributions are restricted by IRS regulations. A participant may not take a distribution of 403(b) plan accumulations unless they have attained age 59½ or separated from service. In most cases, any withdrawals made from a 403(b) account are taxable in full as ordinary income.

EXCHANGES

Participants may exchange account accumulations from one 403(b) investment provider to another 403(b) investment provider that is authorized under the plan; however, there may be limitations affecting exchanges, and participants should be aware of any charges or penalties that may exist in individual investment contracts prior to exchange.

403(b) PLAN LOANS

Participants may be eligible to borrow their 403(b) plan accumulations depending on the provisions of their 403(b) account contract and provisions of the employer's plan. If loans are available, they are generally granted for a term of five years or less (general-purpose loans). Loans taken to purchase a principal residence can extend the term beyond five years depending on the provisions of their 403(b) account contract and provisions of the employer's plan. Details and terms of the loan are established by the provider. Participants must repay their loans through monthly payments as directed by the provider.

HARDSHIP WITHDRAWALS

Participants may be able to take a hardship withdrawal in the event of an immediate and heavy financial need. To be eligible for a hardship withdrawal according to IRS Safe Harbor regulations, you must certify and may be asked to provide evidence that the distribution is being taken for specific reasons. These eligibility requirements to receive a Hardship withdrawal are provided on the Hardship Withdrawal Disclosure form at <https://www.tsacg.com>.

EMPLOYEE INFORMATION STATEMENT

Participants in defined contribution plans are responsible for determining which, if any, investment vehicles best serve their retirement objectives. The 403(b) plan assets are invested solely in accordance with the participant's instructions. The participant should periodically review whether his/her objectives are being met, and if the objectives have changed, the participant should make the appropriate changes. Careful planning with a tax advisor or financial planner may help to ensure that the supplemental retirement savings plan meets the participant's objectives.

PLAN ADMINISTRATOR CONTACT INFORMATION

Transactions

P.O. Box 4037 | Fort Walton Beach, FL 32549
Toll-free: 1-888-796-3786 | <https://www.tsacg.com>

For overnight deliveries

73 Eglin Parkway NE, Suite 202 | Fort Walton Beach, FL 32548
Toll-free: 1-888-796-3786 | <https://www.tsacg.com>



457 WI Deferred Compensation Plans

[< back to Quick Link Guide](#)

Enrollment | Payroll Deduction Changes

STEP 1 New Enrollment Only

Obtain plan information and enrollment code by sending an email to employee_benefits@waunakee.k12.wi.us

WDC 457 Empower Retirement [Login](#)

STEP 2 Authorize or Change Payroll Deductions

WDC 457 Empower Retirement [Login](#)



WCSD's 457 Plan Administrator:



[WI Deferred Compensation](#)



1-877-457-9327

Plan Oversight by:

- Employee Trust Funds
- WI Deferred Compensation Board
- IRS Section 457 Internal Revenue Code

Pre-tax and / or ROTH Accounts Catchup Provisions available

Online enrollment

Wisconsin Deferred Compensation Program



employee_benefits@waunakee.k12.wi.us
Ronelle Aime, HR Benefits Specialist

Group Id / Plan Number [Waunakee Schools](#)

Plan Enrollment Code: [Contact Ronelle Aime for the Code.](#) employee_benefits@waunakee.k12.wi.us

Plan Enrollment Code expires: [Contact Ronelle Aime for the expiration date.](#)

New Enrollment

To set up your account online for the first time

- Visit wdc457.org and select the REGISTER button.
- Select the **I have a Plan Enrollment Code** and follow the prompts using the information provided.
- The website will guide you through the enrollment process.

Already have an Empower account?

- You will be routed to a landing page that says, We Found You!
- Click log in
- Select the REGISTER button
- Select I do not have a PIN and follow the prompts to complete registration and enrollment.

NOTE: If you are already an account holder in your plan but your account is currently inactive, you may need to contact your employer to reactivate your account.

Future logins

For future visits to the website, enter your username and password and select SIGN IN. For enhanced security, you will be asked to confirm your identity using a verification code that will be sent to you. You may skip the verification code process in the future by checking the *Remember this device*.

If you need assistance, contact us at 1-877-457-9327

Please be sure to mention you have a Plan Enrollment Code.



EAP EMPLOYEE ASSISTANCE PROGRAM

[< back to Quick Link Guide](#)



EAP Services Available Two Ways:



Phone: 866-451-5465



Online: www.niseap.com

Same for all employees (Case Sensitive)

Login: NISEAP

Password: EAP

Embedded Employee Assistance Program (EAP) with Claimant Assist

Support for Employees* with Life or Disability Insurance Through National Insurance Services



Your EAP Service Provider

TELUS Health is a leader in the field of Employee Assistance and has been providing employee assistance services for over 40 years. TELUS Health has the experience to provide the broad range of services and guidance that is paramount to an EAP – whether it’s help with day-to-day concerns or guidance through a challenging crisis. The information you discuss through the EAP is kept confidential in accordance with federal and state laws.

Claimant Assist NIS’s Claimant Assist program offers special services to Long Term Disability claimants or Life Insurance beneficiaries at no charge. If you have Disability insurance coverage through NIS, our Long Term Disability Claimant Services are available to guide and counsel claimants and their immediate family members. If you have Life insurance coverage through NIS, our Beneficiary Services Program provides counseling and assistance to beneficiaries when faced with the challenge of coping with loss.

The EAP Process

When you access the EAP, TELUS Health counselors listen and take action toward finding solutions. The next step may include meeting with a mental health counselor for up to three face-to-face visits, negotiating health insurance benefits, or referrals to community resources for legal and financial services.

Under our EAP you can receive no-cost, confidential help for a wide variety of needs and concerns:

- Alcohol or Drug Addictions
- Anxiety
- Childcare
- Depression
- Eating Disorders
- Eldercare
- Family Conflict
- Financial or Legal Concerns
- Marital Difficulties
- Parenting Concerns
- Problem Gambling
- Relationship Problems
- Stress Management

Access to Masters-Degreed Counselors 24-Hours a Day Through a Toll-Free Number

Up to three in-person assessment and counseling sessions.

***The EAP is for use by the covered employee only. While issues may concern family members, all contacts to the EAP must be made by the employee.**



Identity Theft Protection

[< back to Quick Link Guide](#)



 **NIS 855.205.6010**

 <https://app.idx.us/en-US/login>
Create New Account

PIN ID: NIS

Identity Theft Protection Services

In 2023, identity theft impacted at least 353 million individuals.¹ If you are a victim, the IDX Identity Theft Recovery specialists will provide concierge-style service every step of the way. Their expertise will save valuable time during this stressful process.

Your dedicated recovery specialist will work with you until the identity is restored to pre-fraud status. Support may include:

- Assistance with investigation of the suspected identity theft
- Guidance through the recovery process
- Recovery for all 9 types of identity theft
- Advice from trained professionals in identity protection
- Single point-of-contact if you are a victim
- Assistance with notifying law enforcement or local government agencies
- Limited Power of Attorney to work on the victim's behalf
- Documentation including fraud affidavit
- And much more



"It was great knowing I had someone to help me resolve my identity theft issues and I didn't have to spend hours trying to figure out how to handle it on my own" - IDX member, Needham, MA

¹ <https://www.idtheftcenter.org/post/2023-annual-data-breach-report-reveals-record-number-of-compromises-72-percent-increase-over-previous-high/>

Resolution services offered to you by your employer and:



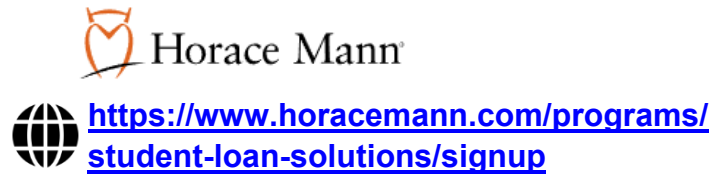
Corporate Headquarters: 300 North Corporate Drive, Suite 300
Brookfield, WI 53045
Offices Nationwide: 800.627.3660 | www.NISBenefits.com



PO Box 5008, Madison, WI 53705

Identity theft assistance services are provided by IDX, which is not affiliated with Madison National Life Insurance Company, Inc. Services provided by IDX are not part of Madison National Life's insurance products, and Madison National Life is not responsible for any acts or omissions of IDX in connection with or arising under identify theft assistance services. Access to IDX program is conditioned upon your employer remaining a Madison National Life customer and the program terms and conditions. This program does not provide credit repair services or any form of legal advice.

Sign Up for Your Complimentary Student Loan Solutions Account



Student Loan Solutions for Employees Student Loan Debt and Loan Forgiveness Assistance

Your employer is working with Horace Mann to bring you Student Loan Solutions, a program designed to help you manage your student loan debt and apply for federal loan forgiveness.

No Cost to You

The Student Loan Solutions program is available at no cost to you, simply for being an employee. Sign up for your complimentary account today to take advantage of Horace Mann's industry-leading suite of online tools and loan coaches to get on a path toward a brighter financial future.

Program Benefits

Your financial well-being is important but it's easy to push it to the bottom of your priority list. This program is designed to help you:

- Discover if you can reduce your student loan payments and find potential savings on your monthly payments
- Determine if you qualify for federal loan forgiveness programs and learn how to apply
- Access loan coaches for one-on-one support via phone, chat, and email, receiving personalized assistance

About Horace Mann

Horace Mann Educators Corporation (NYSE: HMN) is the largest financial services company focused on providing America's educators and school employees with insurance and retirement solutions. Founded by Educators for Educators® in 1945, the company is headquartered in Springfield, Illinois. For more information, visit horacemann.com, or follow us @ HoraceMann on X (formerly Twitter), LinkedIn, and @ HoraceMannInsurance on Facebook and Instagram.



Horace Mann's Student Loan Solutions program includes services provided by an independent third party, Tuition.io. Horace Mann is an independent company not affiliated with the Department of Education or the federal government. Horace Mann does not negotiate, adjust, or settle debts. No assistance provided by Horace Mann constitutes official action for purposes of student loan forgiveness programs or guaranteed results. Horace Mann's Student Loan Solutions program terms are subject to change. This program is complimentary to current Horace Mann customers, all U.S. public school employees, and college graduates entering the field of education.

Founded in 1961, Madison National Life Insurance Company, Inc. is headquartered in Madison, the rapidly growing capital city of Wisconsin. Madison National Life is licensed in 49 states and specializes in group life, disability, and specialty health insurance. The company is a wholly owned subsidiary of Horace Mann Educators Corporation (NYSE:HMN), the largest financial services company focused on providing America's educators and school employees with insurance and retirement solutions.

#333.ee.rev.4.25



Smores HR News Bulletin

Helping you stay informed! Serving as a communication piece with various HR topics relating to the Staff Clinic, Mental Health & Self Care Wellness, Physical Fitness Wellness, Financial Wellness, Insurance & Benefits, Retirement, Payroll, Time Off, TrueTime, TimeSheets. Deadlines, HR resources and updates. Sent to staff monthly from the human resources email.



Steeping Wellness

Whether you are directly working with students in the classrooms, keeping everything operating by your work in the office, keeping our buildings and grounds spectacular, safely getting our students to and from school each day, or otherwise providing support to our school system, we want to acknowledge and extend



our gratitude for all of the effort you put in to your work each and every day. The work we do is by no means "easy" and draws on us physically, mentally and emotionally. Please enjoy the Steeping Wellness programs to help you lead a more balanced life.

Staff Fitness & Aquatics Centers

The Aquatics Center provides community Open/Lap Swim Hours and is located at the High School. The Staff Fitness Center is located at the Intermediate School. You are welcome to begin using the Staff Fitness Center after you have completed the Fitness Center release form and obtained badge access to the Fitness Center. There is a lot of equipment available for your use. All information you need, including hours of operation, access to the online release form & badge directions is located on the Staff Wellness website.

Staff Lunch Options & Super Staff Meals

All school staff and District Administrative Building staff can order Staff Meals which are prepared fresh daily by Taher Food Service and delivered to your building. Staff receive meal information via email and meal orders are submitted via a google form. Setup a staff lunch account.



\$500 EMPLOYEE REFERRAL BONUS

One of the best ways for WCSD to find great employees is through our current workforce referring potential candidates. If you know someone who would be fit for a job here, and who you would enjoy working with, please send them our way!

The referral bonus is for any current Waunakee Community School District employee who refers an individual not currently employed by the district for employment in an hourly position.

Who should you refer? Anyone who you think fits a job description and who you would enjoy working with.

Referral Bonus Payment. The \$500 will be paid as a stipend within an employee’s regular check after the new hire completes 90 days of employment with WCSD. Payroll related deductions (taxes, retirement, etc.) will apply.

Where can we see what hourly positions are available? Check out the Human Resources employment opportunities web page.

Additional Employee Referral Rules

- Referred candidates must apply and be selected through the hiring process.
- If more than one employee refers the same candidate, they shall share the bonus.
- The candidate will be asked to identify the employee that referred them during the interview process.
- Employees will be paid referral bonuses within 30 days of their referral meeting the 90-day qualification.
- The employee who makes the referral must remain employed at WCSD to receive a bonus.



PAYROLL & INSUR. DEDUCT SCHEDULES

TEACHER STAFF The following two payroll options are available to teacher staff. You will select one when you begin employment & can annually change your payroll option.

19 Payrolls

First pay date: Sep 15. **Last pay date:** Jun 15
No payrolls on: Aug 30, Jun 30, Jul 15 & 30, and Aug 15

24 Payrolls

First pay date: Aug 30. **Last pay date:** Jun 30
you will receive 4 regular payrolls.
No payrolls on: Jul 15 & 30, and Aug 15

ALL OTHER STAFF

	24 PRs	22 * PRs	19 PRs	1 st PR Date	Last PR Date
Administrator	✓			Jul 15	Jun 30
Administrative Support	✓			Jul 15	Jun 30
Administrative Support			✓	Sep 15	Jun 15
12 Month Hourly Staff	✓			Jul 15	Jun 30
11 Month Hourly Staff		✓ *		Aug 30	July 15
School Year Hourly Staff			✓	Sep 30	Jun 30

*22 payroll 11-month hourly staff will have 21 insurance deductions per year.



MEET the HUMAN RESOURCES TEAM | WORK RESPONSIBILITIES | FORMS

[< back to Quick Link Guide](#)



Waukegan Community School District Human Resources Staff



Brian Grabarski

briangrabarski@waunakee.k12.wi.us

Human Resources Director

- Special Permission & FMLA Medical Leaves
- Personnel Concerns & Challenges
- Handbook, Policies & Procedures
- Recruitment, Hiring & Retention
- Committees - HR, Insurance & Safety
- Wellness Clinic, Employee Wellness & EAP
- Compensation Strategy Management
- Teacher Contracts, Points, Renewal & Negotiations
- Title IX / Discrimination / Harassment



Amy Manzetti

HR Administrative Assistant

- Job postings, recruitment, interview support, on /off boarding for regular staff and substitutes
- Substitutes - placement inquiries, Frontline Absence Management & process sub pay to payroll
- Time Off approvals & inquiries
- Student Teacher inquiries & onboarding
- Electronic forms & personnel files via PowerSchools - onboarding paperwork, contracts, employee forms & trainings
- DPI Licensing - renewal notices & license employment verification forms
- Research, data collection, surveys & reports

✉ AskHR_HelpDesk@waunakee.k12.wi.us



Cloe Weihert

HR Administrative Assistant

- Recruitment & onboarding for athletics, activities & casual staff (Aquatics, Warrior Media, Youth Apprenticeship, Camps Summer School)
- CoCurricular - job postings, issue contracts and process pays to payroll
- Time Off approvals
- Employee injury / worker's compensation & OSHA reports
- Name, address & phone changes
- Staff Compliance - CIBs, CPR renewals, employment posters
- Staff Recognition - quarterly awards & annual ceremony

Great Resources Available

HR Information & Forms

[Click Here](#)

[HR FORMS LINK](#)

rev11.13.2024



Jenny Endres

Employment & Benefits Specialist

- FMLA extended medical leaves
- Disability claims & WC claims
- Benefit inquiries, processing & insurance concerns
- Health Assessments
- Mid America HRA retirement plan
- Retirement inquiries, retiree insurances, end of employment retiree letters
- Staff Communication - benefits, open enrollment, new hires, retirees, HR Bulletin
- Pay increases & process teacher pay to payroll
- Benefit plans & rate updates

✉ employee_benefits@waunakee.k12.wi.us



Ronelle Aime

Benefits & Payroll Specialist

- True Time inquiries & assistance
- True Time Timesheet inquiries & process hourly pay to payroll
- Benefit inquiries - new employees, open enrollment & life qualifying events
- Benefit enrollments to carriers
- Benefit changes processed to payroll
- Employment Verifications
- 403b and 457, Flexible Spending FSA, Health Savings Account HSA payroll contributions & records
- 1095c statements
- End of employment letters for resigned staff

✉ WCSD_Payroll@waunakee.k12.wi.us



Cari Dailey

Payroll Specialist

- Payroll Inquires
- Tax Form Changes
- Direct Deposit Changes
- W2 statements
- WRS terminations
- WRS annual reconciliation
- Medicare reporting
- Unemployment reporting
- True Time inquires
- Child Support / Wage Garnishments
- Employment verifications
- Jury Duty

OUR EMPLOYEES ARE OUR MOST VALUABLE ASSET

[< back to Quick Link Guide](#)

Waunakee Community School District (WCSD) is dedicated and committed to providing you and your family with a valuable benefit package. That is why we partner with USI Insurance Services to evaluate different insurance options that are available, while also combating the rising cost of health care. This booklet was prepared to provide information so you can make the most informed decisions regarding insurance coverages for you and your family. If you have any questions about any of the information contained in this booklet, please contact Human Resources.



March 2026