

Benefits Open Enrollment 2023/2024



Agenda

- UnitedHealthcare Medical Plan
- Froedtert Workplace Clinic
- Delta Dental Plan
- Superior Voluntary Vision Plan
- 2023/2024 Monthly Contribution Amounts
- Flexible Spending Account (FSA)
- Next Steps

Medical Plan

- Medical plan will remain with UnitedHealthcare and the UHC Choice Plus Network
- There will be no changes to the medical plan design
- Benefit maximums and deductibles will reset on 7/1/2023
- Choosing a Premium Designated Provider (PDP Tier 1) will provide lower co-pays and lower co-insurance costs for medical services
- To locate a network provider, register for online services at www.myuhc.com



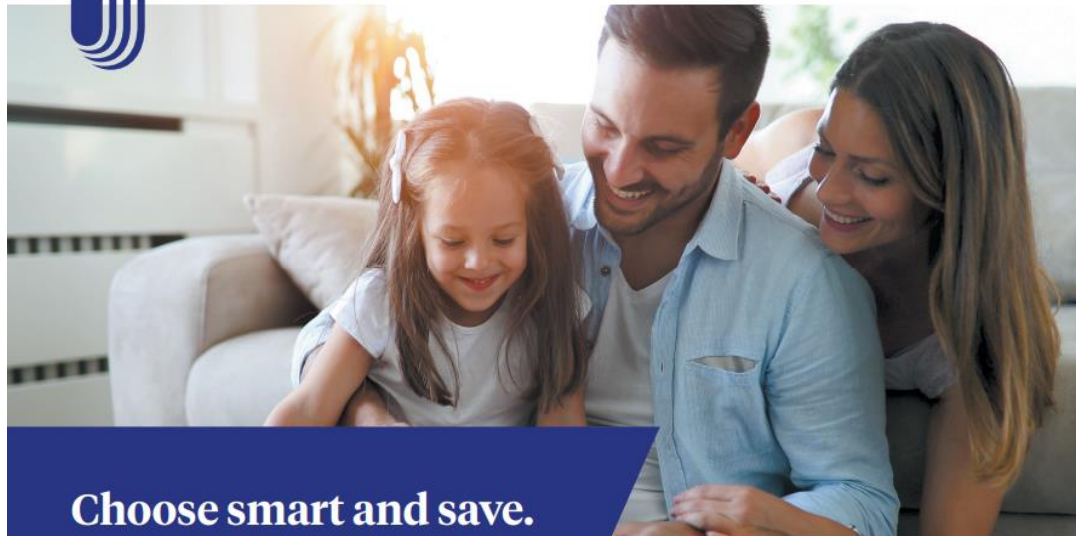
Medical Plan Design

Plan Benefits	In-Network Employee Cost	Out-of- Network Employee Cost
Single Deductible	\$750	\$1,500
Family Deductible*	\$1,500	\$3,000
Coinsurance	20%, Tier 1 (PDP) 30%, Non-Tier 1 (Non-PDP)	50%
Single Out-of-Pocket Max	\$3,000	\$6,000
Family Out-of-Pocket Max	\$6,000	\$12,000
Preventive Care	0%, no cost share	50% coinsurance
Office Visit	\$30 copay, Tier 1 (PDP) \$50 copay, Non-Tier 1 (Non-PDP)	50% coinsurance
Urgent Care	\$40 copay	50% coinsurance
Emergency Room	\$100 copay, then deductible and coinsurance	Same as In-Network
Tier 1 Rx (Retail)	\$15 copay	\$15 copay
Tier 2 Rx (Retail)	\$60 copay	\$60 copay
Tier 3 Rx (Retail)	\$150 copay	\$150 copay
Tier 4 Rx (Retail)	\$300 copay	\$300 copay

*\$750 Single Deductible to a maximum of \$1,500 per family per policy year.
Copays do not apply toward the deductible but do apply toward the respective out-of-pocket maximums.

Premium Designated Providers (PDP Tier 1)

*Lower your medical expenses by choosing a qualified
Premium Care Physician under the UHC plan*



**Choose smart and save.
Look for Tier 1 doctors.**



UnitedHealth Premium is designed to help employees access quality, cost-efficient care



Assesses quality

Evaluates physicians using evidence-based standardized measures and national industry guidelines.



Examines cost efficiency

Measures efficient use of resources and cost of providing care using local market benchmarks.



Identifies and provides access

Empowers employees to make informed health care decisions. Available in 45 states.



Designed to deliver results

Built to help reduce care variation and lower overall costs.



Quality is externally measured and validated



Making it easier to find physicians evaluated on national and evidence-based measures

The screenshot displays a physician profile for John Smith, MD. On the left, there is a circular profile picture placeholder, the name "Smith, John, MD", and the title "Internist | ASSIGN AS PCP". Below this, there are five stars and "12 Reviews". The address is "1234 Any Street, Any City, State 12345" with phone number "123-123-4567" and "2.6 Miles Away". There are links for "View Additional Locations (21)" and "View Physician ID Number". At the bottom of the profile, it states "Office Visit With Physician Meets Average Cost" and a "VIEW SERVICES & COSTS" button.

On the right side of the profile, there are three key features highlighted with icons: a "TIER 1" badge, two blue hearts, and a green checkmark in a circle.

TIER 1
Tier 1 Provider

♥♥ Premium Care Physician

✓ Accepting All Patients



The blue hearts signify Premium Care Physicians on myuhc.com.



Premium Care Physicians outperform their peers

Premium Care orthopedic surgeons had

- 23% fewer redo procedures
- 33% lower complication rates for cervical fusion procedures*

Premium Care gastroenterologists had

- 31% fewer redo procedures for diagnostic colonoscopy*

Premium Care general surgeons had

- 23% lower complication rates for appendectomy procedures*

* Versus other same-type surgeons who are not Premium Care Physicians.

2019 UnitedHealthcare Network (Par) Commercial Claims analysis for 172 markets. Rates are based on historical information and are not a guarantee of future outcomes.







Evaluating 17 specialties and 48 credentialed specialties

Allergy <ul style="list-style-type: none"> • Allergy • Allergy & immunology 	Cardiology <ul style="list-style-type: none"> • Cardiology • Cardiovascular disease • Cardiac diagnostic • Interventional cardiology • Clinical cardiac electrophysiology 	Endocrinology <ul style="list-style-type: none"> • Endocrinology, diabetes and metabolism 	ENT <ul style="list-style-type: none"> • Otolaryngology • Otology • Pediatric otolaryngology • Head and neck surgery • Laryngology • Rhinology 	Family medicine <ul style="list-style-type: none"> • Preventive medicine • Family practice • General practice 	Gastroenterology <ul style="list-style-type: none"> • Digestive diseases • Hepatology – liver disease • Gastroenterology
General Surgery <ul style="list-style-type: none"> • Abdominal surgery • Proctology • Colon & rectal surgery • Surgery 	Internal Medicine <ul style="list-style-type: none"> • Internal medicine • Pediatric internal medicine • Geriatric medicine 	Nephrology <ul style="list-style-type: none"> • Nephrology 	Neurology <ul style="list-style-type: none"> • Neuromuscular disease • Neurology • Neurology & psychiatry 	Neurosurgery, orthopedics & spine <ul style="list-style-type: none"> • Orthopedic surgery • Neurological surgery • Shoulder surgery • Knee surgery • Back & spine surgery • Sports medicine • Hand surgery 	Obstetrics & gynecology <ul style="list-style-type: none"> • Gynecology • Obstetrics • Obstetrics & gynecology
Oncology <ul style="list-style-type: none"> • Oncology 	Pediatrics <ul style="list-style-type: none"> • Pediatrics • Pediatric adolescent • Adolescent medicine 	Pulmonology <ul style="list-style-type: none"> • Pulmonary medicine 	Rheumatology <ul style="list-style-type: none"> • Rheumatology 	Urology <ul style="list-style-type: none"> • Urology 	



Making it easier to identify Premium Care Physicians

Premium designations are displayed publicly in our care provider directories to help employees make health care choices and to help physicians make referrals.

	Premium Care Physician	The physician meets the UnitedHealth Premium program quality and cost-efficient care criteria.
	Quality Care Physician	The physician meets the UnitedHealth Premium quality care criteria but does not meet the program's cost-efficient care criteria or is not evaluated for cost-efficient care.
	Not Evaluated for Premium Care	The physician's specialty is not evaluated in the UnitedHealth Premium program, the physician does not have enough claims data for program evaluation or the physician's program evaluation is in process.
	Does Not Meet Premium Quality Criteria	The physician does not meet the UnitedHealth Premium Quality Criteria, so the physician is not eligible for a Premium designation.



In-person, virtual and telephonic care available for:

- All district employees,
- Spouses and dependents ages two and older who subscribe to the District's health insurance plan.

Clinic hours and location:

- Monday: 7:30 a.m. - 2 p.m.
- Wednesday: 8:30 a.m. - 5 p.m.
- Friday: 6:30 a.m. - 1 p.m.
- Located on the campus of Greenfield High School

Call 414-777-3463 to schedule an appointment.

If you are an established Workplace Clinic patient, you can schedule online through MyChart® or the Froedtert & MCW app.

Care for non-emergent minor illness/injuries and wellness services at no cost to you

- Cold and flu
- Blood pressure checks
- Ear infections
- Eye infections
- Cuts and scrapes
- Lifestyle counseling (nutrition, weight and exercise)
- Muscular sprains and strains
- Nebulizer treatments (albuterol)
- On-site dispensing of select medications
- Rashes/skin conditions
- Removal of stitches/staples
- Upper respiratory infections
- Urinary tract infections (female only)
- Tobacco cessation
- Vaccinations
- Wart removal



Angela Montoto, PA-C
 Physician Assistant

Convenient care when and where you need it at no cost to you

Available to adults and children older than 18 months who subscribe to the District's health insurance plan.



In-person care for non-urgent episodic minor illness & injury

- Greenfield Meijer
- Sheboygan Meijer
- Sussex Meijer
- Waukesha Meijer
- West Bend Meijer
- McKinley Health Center

FastCare® Clinic hours located inside Meijer stores:

Monday-Friday: 8 a.m. - 8 p.m.
Saturday: 8 a.m. - 6 p.m.
Sunday: 8 a.m. - 2 p.m.

FastCare® Clinic hours located inside McKinley Health Center:

Monday-Friday: 8 a.m. - 6 p.m.
Saturday and Sunday: 8 a.m. - 12 p.m.

On-Demand Video Visits



Care via mobile app or webcam

Visit froedtert.com/virtual-clinic or the Froedtert & MCW app to start your virtual visit.

Hours:

Monday-Friday: 8 a.m. - 8 p.m.
Saturday/Sunday: 8 a.m. - 8 p.m.

Snap the QR code for quick access to the app:



Workforce Health

Dental Plan

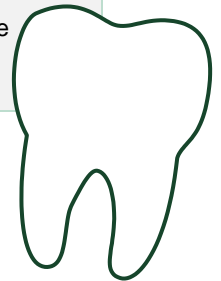
- **No changes to the current dental plan design for the 2023/2024 plan year**
- Benefit maximums and deductibles will reset on 7/1/2023
- Network includes both Delta PPO and Delta Premier dentists. Seeing a PPO dentist provides the deepest discounts. You can also choose a non-contracted dentist. However, you may be balance-billed for the difference between the amount the dentist charges and the portion of the claim that Dental will pay
- To locate a network provider, visit www.deltadentalwi.com
- Monthly premiums will continue to be paid 100% by the School District of Greenfield

Dental Plan Design

Plan Benefits	Delta PPO Dentist*	Delta Premier Dentist or Non-Network Dentist**
Individual Deductible	\$25	\$25
Individual Annual Maximum	\$1,500	\$1,500
Diagnostic & Preventive	Paid at 100%, no deductible	Paid at 100%, no deductible
Basic & Major Services	Paid at 80% after deductible	Paid at 80% after deductible
Orthodontic Services (to age 19)	Paid at 60% after deductible to a lifetime maximum of \$1,500	Paid at 60% after deductible to a lifetime maximum of \$1,500

*Seeing a PPO dentist provides deeper discounts, making your annual maximum stretch even further

**Premier dentists also offer discounts, although not as deep as PPO dentist. You may be balance-billed for the difference between the amount at non-network dentist charges and the portion of the claim that Dental will pay



Vision Plan

Plan Benefits	Participating Provider	Non-Participating Provider	
Exam (once each 12 months)	Paid in Full	Up to \$35	
Frames (once each 24 months)	\$150 allowance	Up to \$75	
Lenses (clear glass or plastic, standard; once each 12 months)	Single Vision	Up to \$25	
	Bifocal	Up to \$40	
	Trifocal	Up to \$45	
	Progressive	Trifocal benefit applied toward purchase	Trifocal benefit applied toward purchase
Contact Lenses (includes related diagnostic, fitting, and evaluation services; once each 12 months)			
	Elective	\$175 allowance	Up to \$150
	Medically Necessary	Paid in Full	Up to \$150
Lasik Vision Correction	Member may elect to receive \$200 allowance toward Lasik in lieu of their eyewear benefit. 15% off standard prices or 5% off promotional pricing		

- **No change to current voluntary vision plan design for 2023/2024 plan year**
- Superior Vision has one of the largest eye care provider networks in Wisconsin, offering access to both private practitioners and retail optical centers.
- Members may receive discounts of up to 20% on eyewear purchases exceeding the benefit coverage
- Members may elect to receive a \$200 allowance toward Lasik vision correction in lieu of their eyewear benefit. 15% off standard prices of 5% off promotional prices.
- To locate a network provider, visit www.superiorvision.com, select “Locate a Provider” and select the Super Select Midwest network.



Monthly Premium & Contributions

Monthly Premiums & Contributions Effective 7/1/2023			
	Fully Monthly Premium	SDG Monthly Contribution	Employee Monthly Contribution
	Medical		
Single	\$856.04	\$770.44	\$85.60
Family	\$1,989.67	\$1,790.70	\$198.97
	Dental		
Single	\$39.13	\$39.13	\$0.00
Family	\$105.02	\$105.02	\$0.00
	Vision		
Single	\$9.65	\$0.00	\$9.65
Family	\$24.15	\$0.00	\$24.15

Flexible Spending Account (FSA)

- Employees have the opportunity to enroll or waive the Flexible Spending Account for the 2023/2024 plan year. Employees will make their FSA elections online on the ***Diversified Benefit Services*** website. Please refer to the materials provided by Diversified for online instructions. **Online enrollment will end June 23rd.**
- The maximum Healthcare FSA election increased to **\$3,050**
 - FSA medical funds can be used for any section 213d expense. Please refer to the materials provided by ***Diversified Benefit Services*** for eligible expenses
 - You are allowed to rollover up to \$610 of unused funds from the 2023/2024 plan year. Any remaining balances will be forfeited.
- The maximum Dependent Care FSA election remains at **\$5,000**

Next Steps

Medical, Dental, and Vision Enrollment

- **All eligible employees must complete a Benefit Enrollment Form, whether enrolling for coverage or not. Open Enrollment begins Monday, May 8th and ends Friday, May 19th**
- *All forms should be completed electronically by Friday, May 19th. The form link will be provided in the Benefit Enrollment Letter you receive from the Human Resources Department through email on or before May 8th. Contact Debbie Ehemann with questions.*
- All benefit elections are effective 7/1/2023
- Enrollment changes are only allowed at open enrollment, including enrolling for coverage, terminating coverage, adding dependents to coverage, or terminating dependents from coverage. You may be allowed to enroll or make changes outside of open enrollment should you experience a qualifying event that creates a special enrollment period for you
 - Qualifying events include changes in household such as marriage, birth, adoption of a child, loss of other coverage, changes in hours worked, etc.

Next Steps, Cont.

Flexible Spending Account (FSA) Enrollment:

- Healthcare and Dependent Care FSA elections need to be made online at www.dbsbenefits.com. Please refer to instruction materials from Diversified Benefit Services that were included with the Benefit Enrollment Letter information emailed to you on May 8th. **The deadline to enroll is Friday, June 23rd.**

HSA

- Unused HSA funds from prior health plans can continue to be used for all Section 213d expenses.

HRA

- Unused HRA funds from prior health plans can continue to be used for medical deductibles, medical coinsurance, medical copays, and prescription drug copays.

