

# EMPLOYEE BENEFITS GUIDE

2023-2024



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# INTRODUCTION

The School District of Greenfield ("District") seeks to attract, retain, and motivate the best employees possible. To that end, in consultation with the Brown & Brown Insurance, the District offers a comprehensive benefit package.

For benefit eligibility questions beyond the scope of this Employee Benefit Guide, please refer to the appropriate employee handbook, or contact Human Resources.



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## Brief Description

Eligible employees may elect health care (medical, surgical, pharmaceutical) insurance for themselves and/or family under the group health insurance plan.

## Who is eligible?

50% FTE for professional staff; +30 hours/week for hourly employees

## Who pays for it?

Shared (District 90%; Employee 10%) for 100% FTE; Employees who are not full-time (40hrs/wk) may pay a pro-rated amount. See your designated Employee Handbook for more information located on the District HR webpage or contact Human Resources.

## What is the cost to employees?

Employee per month: \$85.60/Single; \$198.97/Family for 100% FTE

## Who is the provider/vendor?

United Healthcare (UHC)

## Where can I get more information?

[UHC Summary of Benefits & Coverage](#)

[Summary Plan Description \(SPD\) Document \(HR Website\)](#)

[My UHC Login](#)

[2023-24 Open Enrollment Benefit Information](#)

[Designated Provider Information](#) (For additional cost savings)

# HEALTH INSURANCE



# DENTAL INSURANCE



## **Brief Description**

Eligible employees may elect dental insurance for themselves and/or family under the group health insurance plan.

## **Who is eligible?**

50% FTE for professional staff; +30 hours/week for hourly employees

## **Who pays for it?**

District

## **What is the cost to employees?**

No cost to employees

## **Who is the provider/vendor?**

Delta Dental

## **Where can I get more information?**

[Benefit Plan Design](#)

[2023-24 Open Enrollment Benefit Information](#)





# FLEXIBLE SPENDING ACCOUNT

## **Brief Description**

A flexible spending account (FSA) is a tax-savings benefit offered to the employee which allows a fixed amount of pre-tax wages to be set aside for qualified expenses. Qualified expenses may include child care or uncovered medical expenses. The amount set aside must be determined in advance and employees lose any unused dollars in the account at year-end.

## **Who is eligible?**

Employees who are eligible for District Group Health Insurance

## **Who pays for it?**

Employees with pre-tax earnings

## **What is the cost to employees?**

Employees can set aside \$3,050 for health care related expenses (only \$610 may be rolled over to the next plan year); \$5,000 for dependent care expenses (no rollover to next plan year).

## **Who is the provider/vendor?**

[Diversified Benefit Services](#)

## **Where can I get more information?**

[Health Care Flexible Spending Account](#)

[Dependent Care Flexible Spending Account](#)

# LONG TERM DISABILITY



## **Brief Description**

Long-term Disability (LTD) Insurance provides employees with 90% of their earnings should the employee be unable to work. The employee must be out of work for 60 days before they can receive this benefit.

## **Who is eligible?**

Employees working 20 hours/week

## **Who pays for it?**

District

## **What is the cost to employees?**

N/A

## **Who is the provider/vendor?**

[National Insurance Services](#)

## **Where can I get more information?**

[Plan Booklet](#)





## Brief Description

This Short-Term Disability (STD) Insurance plan works in coordination with the Long-Term Disability Insurance plan offered by the District. The benefit provides employees with a weekly benefit for a covered illness or injury for up to 60 days, and can be paid in addition to sick leave pay. The amount of the benefit is up to 66.6% of weekly earnings, depending upon coverage choice.

## Who is eligible?

Employees working 20 hours/week

## Who pays for it?

Employee

## What is the cost to employees?

Employees pays a monthly premium. Contact HR for rates.

## Who is the provider/vendor?

[National Insurance Services](#)

## Where can I get more information?

[Plan Booklet](#)

[STD FAQ](#)



# WISCONSIN RETIREMENT



## **Brief Description**

All public employers in Wisconsin belong to the Wisconsin Retirement System (WRS) operated by the Wisconsin Department of Employee Trust Funds (ETF). Upon retirement, employees receive a monthly annuity based on a number of variables (eligibility, annual earnings, years of service, etc.). Participation in the WRS is mandatory and exclusive to employees who work a certain number of hours on an annual basis. Employees are required to contribute a certain percentage of the cost and the employer is responsible for the other half. Employee contributions are deducted through payroll.

## **Who is eligible?**

Employees who work 880 hours/annually (440 hours/annually if enrolled in WRS prior to 7/1/2011)

## **Who pays for it?**

Shared 50% Employee, 50% District; Employees may choose to make additional contributions above the required contribution amount and also have an option to contribute to a Variable Fund.

## **What is the cost to employees?**

[ETF WRS Contribution Rates](#)

## **Who is the provider/vendor?**

Wisconsin Department of Employee Trust Funds (ETF)

## **Where can I get more information?**

[Employer Trust Funds - Wisconsin Retirement Benefits Information](#)

[Videos and Live Webinar Information](#)



# LIFE INSURANCE

## **Brief Description**

The District provides basic life insurance (at the employee's annual salary) to eligible employees. There is no cost to the employee unless the employee chooses to purchase additional coverage. Additional coverage includes supplemental and spouse/dependent coverage.

## **Who is eligible?**

WRS eligible employees (see "retirement")

## **Who pays for it?**

The District pays for the 1st unit of coverage (salary); Employee may purchase up to 5 units of coverage

## **What is the cost to employees?**

Cost is variable for additional coverage based on age and amount of coverage

## **Who is the provider/vendor?**

Wisconsin Dept. of Employee Trust Funds; underwritten by Minnesota Mutual

## **Where can I get more information?**

[Plan Overview](#)

[Plan Booklet](#)



## **Brief Description**

Vision is a voluntary benefit. Coverage includes exams, frames, lenses, contacts and Lasik.

## **Who is eligible?**

All employees

## **Who pays for it?**

Employee

## **What is the cost to employees?**

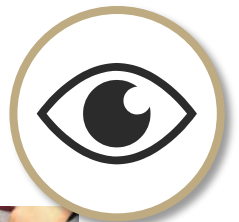
Per month: \$9.65/Single; \$24.15/Family

## **Who is the provider/vendor?**

Superior Vision

## **Where can I get more information?**

[Vision Plan](#)





# RETIREMENT: VOLUNTARY (ELECTIVES)

## **Brief Description**

Employees can save for retirement through a tax-sheltered annuity (TSA). Employees are not taxed on the contribution, and the earnings of the fund grow tax-free. Contributions are made through a payroll deduction to a specific list of 403(b) vendors. The District uses TSA Consulting Group as the 3rd party administrator. The District also participates with WDC to offer a 457 plan option.

## **Who is eligible?**

All employees

## **Who pays for it?**

Employee

## **What is the cost to employees?**

No cost; voluntary

## **Who is the provider/vendor for 403(b)TSA Plans?**

The District uses TSA Consulting Group as the 3rd party administrator, allowing you to choose between four allowable TSA vendors:

[VOYA Financial Services](#)

[Security Benefit Life Insurance](#)

[AXA/Equitable](#)

[WEA Trust](#)

## **Where can I get more information on TSA's?**

[TSA Consulting Group](#)

## **Who is the provider of the District 457 Plan?**

Employees may also contribute pre-tax income into a 457 account through the Wisconsin Deferred Compensation (WDC) Program which is a program provided through the Wisconsin Department of Employee Trust Funds (ETF). Employees must be eligible for the WRS to participate.

## **Where can I get more information on a 457 Plan?**

[457 Plan and Enrollment Information](#)

[403\(b\) & 457 Comparison Chart](#)



# Additional Employee Benefits

## **Fraud Insurance Coverage**

The District provides employees with assistance for situations of identify fraud through [Traveler's Insurance](#). All employees are eligible for up to \$25,000 to reimburse costs associated with identity theft/fraud.

## **Employee Assistance Program**

The District provides an [Employee Assistance Program \(EAP\)](#) that is managed by National Insurance Services. The EAP offers free and confidential assessments, short-term counseling, referrals, and other services to help with day-to-day concerns or to provide guidance through a challenging crisis. Call (866) 451-5465 and refer to the link for more information.

## **Health Reimbursement Account**

Employees who had a HRA under the former health insurance plan (prior to 2015-16) may still have available funds that may be used for reimbursement of health care related costs.

[MidAmerica](#)

## **Greenfield Workplace Clinic**

Operated by Froedtert & Medical College of Wisconsin, the District provides a free, on-site health clinic for all employees of the District, as well as spouses/dependents on the District's insurance plan. To learn more about the Greenfield Workplace Clinic, visit the Human Resources website.

For appointments, call (414) 777-3463.

## **High School Fitness Center**

The District provides free access to the High School Fitness Center during designated hours as specified on the [District website](#). Employees are encouraged to take advantage of this space for personal wellness and fitness needs.

## District-Sponsored Post-Employment Plans:

### Professional Educator Employee Classification

Upon retirement, eligible employees (based on age and years of service requirement) may receive a post-employment benefit in the form of a 403(b)TSA. The TSA payment is made on behalf of the retiree to MidAmerica's Special Pay Plan, or to a District 403(b) vendor (see *Voluntary Retirement*) if one is already designated.

The Post-Employment benefit is summarized in the [Professional Educator Handbook](#).

[Professional Educator: Application for Retirement - Due March 1st](#)

### Classified and Custodial Employee Classifications

Upon retirement, eligible employees (based on an age and years of service requirement) may receive a post-employment benefit in the form of a TSA. The TSA payment is made on behalf of the retiree to MidAmerica's Special Pay Plan, or to a District 403(b) vendor (see *Voluntary Retirement*) if one is already designated.

The Post-Employment benefit is summarized in the [Classified](#) and [Custodial](#) Handbooks.

[Classified \(and Custodial\) Staff Post-Employment Application](#)

### Management & Professional Technical Employee Classifications

Management ([Handbook](#)) and Prof/Technical ([Handbook](#)) employees receive a percentage of their salary in the form of a TSA (non-elective 403(b) employer-sponsored plan). Contributions are made on behalf of the employee in December and January to a District 403(b) vendor (see *Voluntary Retirement*) selected by the employee. Please reference the employee handbooks for contribution amounts.



### ABOUT THIS GUIDE

This benefit summary provides selected highlights of the Greenfield School District employee benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the school district. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. The Greenfield School District reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.