



# Employee Benefits Guide 2018

# INTRODUCTION

The School District of Greenfield (“District”) seeks to attract, retain, and motivate the best employees possible. To that end, in consultation with the Hays Companies of Wisconsin, 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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# Health Insurance



**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

**What is the cost to employees?**

Employee per month: \$75.24/Single\*;  
Employee per month: \$174.90/Family\* (\*with completed Health Appraisal)

**Who is the provider/vendor?**

United Health Care (UHC)

**Where can I get more information?**

[UHC 2018-19 Summary of Benefits & Coverage](#)  
[MyUHC Login](#)

# 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?**

N/A

**Who is the provider/vendor?**

Delta Dental

**Where can I get more information?**

[2017-18 Plan Booklet](#)

# Flexible Spending Account



## **Brief Description**

A flexible spending account (FSA) is a 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?**

All employees

## **Who pays for it?**

Employees with pre-tax earnings

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

Employees can set aside \$2,650 for health care related expenses; \$5,000 for dependent care expenses

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

[Diversified Benefit Services](#)

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

[2018 Plan Enrollment Form](#)  
[2018 Guide to pre-tax savings](#)

# Long Term Disability



**Brief Description**

LTD 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. Health insurance continues to be provided during the period of LTD.

**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: [Teachers](#)  
Plan Booklet: [Admin](#)  
Plan Booklet: [Clerical](#)  
Plan Booklet: [Custodial](#)

# Short Term Disability



**Brief Description**

STD is a voluntary benefit. Maximum benefit duration is the length of your disability or up to 60 consecutive calendar days, whichever is less. During the period of STD, the employee is paid a weekly benefit. The weekly benefit is determined by the amount the employee pays in premiums on a monthly basis.

**Who is eligible?**

Employees working 20 hours/week

**Who pays for it?**

District

**What is the cost to employees?**

Rates vary depending on the coverage selected

**Who is the provider/vendor?**

[National Insurance Services](#)

**Where can I get more information?**

[Plan Booklet](#)

# 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. Employers must contribute a certain percentage of the cost and the employee is responsible for the other half. Employee contributions are done via payroll deduction.

## **Who is eligible?**

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

## **Who pays for it?**

Shared; 50% Employee, 50% District

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

6.8% of wages by both employee and District (6.7% in 2018)

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

Wisconsin Dept. of Employee Trust Funds

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

[ETF](#)  
[WRS](#)

# 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 1<sup>st</sup> 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](#)

# Vision Insurance

## SUPERIOR VISION

See yourself healthy.

<b>Brief Description</b>	Vision is a voluntary benefit. Coverage includes exams, frames, lenses, contacts and Lasik.
<b>Who is eligible?</b>	All employees
<b>Who pays for it?</b>	Employee
<b>What is the cost to employees?</b>	Per month: \$9.65/Single; \$24.15/Family
<b>Who is the provider/vendor?</b>	<a href="#">Superior Vision</a>
<b>Where can I get more information?</b>	<a href="#">Vision Plan</a> <a href="#">Getting Started with the Vision Plan</a>

# Retirement: Voluntary (Elective TSA)



<b>Brief Description</b>	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 payroll deduction to a specific list of 403(b) and 457 vendors. The District uses MidAmerica as the 3rd party administrator.
<b>Who is eligible?</b>	All employees
<b>Who pays for it?</b>	Employee
<b>What is the cost to employees?</b>	No cost; voluntary
<b>Who is the provider/vendor?</b>	There are four (4) TSA vendors: <a href="#">VOYA Financial Services</a> <a href="#">Security Benefit Life Insurance</a> <a href="#">AXA Equitable</a> <a href="#">WEA Trust</a>
<b>Where can I get more information?</b>	<a href="#">MidAmerica (get started with Plan Highlights, Salary Reduction Agreement, etc)</a>
<b>What is a 457 Plan?</b>	In addition to, or in replace of, a 403(b) plan, employees may also contribute pre-tax income into a 457 account through the Wisconsin Deferred Compensation (WDC) Program. Employees must be eligible for the WRS to participate.
<b>Where can I get more information on a 457 Plan?</b>	<a href="#">Wisconsin Employee Trust Funds 457 Plan Information</a> <a href="#">403(b) &amp; 457 Comparison Chart</a>

## Additional Employee Benefits

<b>Fraud Insurance</b>	The District provides employees with assistance with identify fraud through <a href="#">Traveler's Insurance</a> . All employees are eligible for up to \$25,000 to reimburse for costs associated with identity theft/fraud.
<b>Employee Assistance Program</b>	The District provides employees help through the Employee Assistance Program (EAP). The EAP is managed by National Insurance Services. Employees have free access to licensed professionals to assist employees in a number of life issues. Call (866) 451-5465.
<b>Health Reimbursement Account</b>	Employees who had a HRA under the former health insurance plan may seek reimbursement for health care related costs.  <a href="#">MidAmerica Summary of Benefits and Coverage Notice for your HRA plan</a>
<b>Health Savings Account</b>	Employees who had a HSA under the former health insurance plan may access this account for payment of health care related costs.  <a href="#">Health Equity</a>
<b>Supplemental Coverage</b>	Retirees over the age of 65, on Medicare, may elect supplemental coverage at their own expense through Benistar.  <a href="#">Benistar</a>
<b>District-Sponsored Post-Employment: Professional Educators</b>	Upon retirement, age and years of service requirement, eligible employees may receive a post-employment benefit in the form of a TSA. The TSA payment is made to MidAmerica's Special Pay Plan on behalf of the retiree.  <a href="#">May 2013 Plan Professional Educators Post Employment Plan (Feb. 2015) Application Special Pay Plan Distribution Election Form</a>

<p><b>District-Sponsored Post-Employment: Management &amp; Prof. Technical Employees</b></p>	<p>Management Team/administration and Professional/Technical employee 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 MidAmerica’s fixed annuity account. Employees may keep the TSA in the fixed annuity, transfer to MidAmerica’s variable annuity funds, or rollover funds to a District 403(b) vendor (see <i>Voluntary Retirement</i>).</p> <p><b><u>MidAmerica Distribution Election Form</u></b>  <b><u>MidAmerican Investment Change/Transfer Form</u></b></p>
<p><b>District-Sponsored Post-Employment: Classified</b></p>	<p>Upon retirement, age and years of service requirement, eligible employees may receive a post-employment benefit in the form of a TSA. The TSA is made to MidAmerica’s Special Pay Plan on behalf of the retiree.</p> <p><b><u>Classified Staff Post-Employment Plan Application</u></b>  <b><u>Special Pay Plan, Distribution Election Form</u></b></p>
<p><b>Greenfield Workplace Clinic</b></p>	<p>Operated by Froedtert &amp; 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.</p> <p><a href="#">FAQs</a>  For appointments, call (414) 777-3463.</p>