



Engage | Learn | Improve



2022 Benefits Guide

-IMPORTANT-

If you do not take action during the enrollment window, all current benefit elections will automatically rollover, **EXCEPT** flexible spending account elections.

Table of Contents

Welcome!.....	3
Eligibility	4
Benefit Costs	4
Open Enrollment.....	5
Medical Insurance.....	6
Teladoc.....	8
Real Appeal	8
Dental Insurance	9
Vision Insurance.....	10
Health Savings Accounts	11
Flexible Spending Accounts	13
Life and Disability Benefits.....	14
Employee Pension.....	15
Retirement	16
Employee Assistance Program.....	17
USI Mobile App	17
USI Benefit Resource Center (BRC)	18
Contact Information.....	19



You can also view more comprehensive benefit information by accessing your [Employee Benefits Site](#).

We are excited to announce two new resources for you! Both are offered through our broker partner, USI. The first is the Benefit Resource Center (BRC). The BRC provides concierge level service for your benefit, claims questions and more. They can work directly with you and on your behalf with the the insurance carriers to resolve issues related to claims and denials of service.

The second is a Mobile App. The USLeb mobile benefits app provides a quick and simple way for you and your enrolled dependents to access benefit summaries and other important information about our group plans. The app also offers the ability to take photos of ID cards to store on the phone, as well as a way to easily locate carrier and HR contact information—all in one place—24/7 and on the go.

Thank you!

Eligibility

Eligible Employees:

As a Teacher, Custodian, Administrative Assistant, School Nutrition Manager, Recreation Supervisor, Superintendent, Administrator or Professional Technical employee, you may enroll in the School District of Menomonee Falls Employee Benefits Program if you are a working at least 20 Hours per Week.

Eligible Dependents:

If you are eligible for our benefits, then your dependents are too. In general, eligible dependents include your legal spouse and children up to age 26. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided. Children may include natural, adopted, step-children and children obtained through court-appointed guardianship.

When Coverage Begins:

The District's benefits renew every January 1st. Newly hired employees and eligible dependents will be effective on the School District of Menomonee Falls' benefits programs on the first day of work. All elections are in effect for the entire plan year and can only be changed during Open Enrollment, unless you experience a family status event.

Family Status Change:

A change in family status is a change in your personal life that may impact your eligibility or dependent's eligibility for benefits. Examples of some family status changes include:

- Change of legal marital status (i.e. marriage, divorce, death of spouse, legal separation)
- Change in number of dependents (i.e. birth, adoption, death of dependent, ineligibility due to age)
- Change in employment or job status (spouse loses job, etc.)

If such a change occurs, you must make the changes to your benefits within 30 days of the event date. Documentation may be required to verify your change of status. Failure to request a change of status within 30 days of the event may result in your having to wait until the next open enrollment period to make your change. Please contact HR to make these changes.

Benefit Costs

The District pays the full cost of some of your benefits; you share the cost for some others. In addition, you pay the full cost for any voluntary benefits you elect.

Benefit	Who Pays	Tax Treatment
Medical Coverage	The District and You	Pretax
Dental Coverage	The District and You	Pretax
Vision Coverage	You	Pretax
Basic Life and Accidental Death and Dismemberment (AD&D) Insurance	The District	After-tax
Voluntary Life and Accidental Death and Dismemberment (AD&D) Insurance	You	After-tax
Long-Term Disability Coverage	The District	After-tax
Short-Term Disability Coverage	You	After-tax
Flexible Spending Accounts	You	Pretax
Employee Assistance Plan	The District	After-tax
403(b) Retirement Savings Plan	You	Pre or Post tax

PLEASE NOTE: Medical and Dental premiums are pro-rated to a maximum of 50% of the premium cost for part-time employees.

Open Enrollment

THE ENROLLMENT PERIOD WINDOW IS OPEN 11/1/21 – 11/15/21

The 2022 Annual Enrollment for the School District of Menomonee Falls is a passive enrollment which allows employees to rollover their benefit elections from the previous year without taking action, **EXCEPT** flexible spending account elections (these will **NOT** automatically rollover).

Any requests for changes during the annual enrollment period must be submitted to Melissa Beck in the HR Office via interoffice mail, regular mail, or email to beckmel@sdmfschools.org no later than 4PM Monday, November 15, 2021.

HOW TO MAKE ENROLLMENT CHANGES

Flexible Spend Account Enrollment Online!

To enroll online you will need an A.S.A.P. account. If you already have an account, please skip the first step.

1. How to Create your A.S.A.P Account

- Logon to the DBS website at **DBSbenefits.com**
- Select **“User Login”** located at the top right of your screen
- Select **“Create New Account”** and enter the employer PIN: **SDMF**
- Enter the required account information and select **“Submit”**. Your online account is now created.

2. Making your FSA elections

- Enter the Login Name and Password you created when setting up your online A.S.A.P account and click **“Login”**
- Select the 1/1/22 plan year on the top of the screen and then select **“Enrollment”** from the menu bar
- Complete the enrollment information as asked for on the enrollment form
- Direct Deposit of claim reimbursements is a requirement of the plan. You must enter or update the banking information.
- Review the **“Legal Terms”** and check the box if you agree to the stated terms
- Next click on the red **“Click Here to Submit Enrollment”** button. A window will pop up confirming you have successfully enrolled and provide you details of your enrollment which you may print if you wish
- When finished click on the **“Logout”** link at the top of the page

Medical, Dental or Vision Coverage

Employees must complete the benefit election change form and submit it to the HR Department no later than November 15, 2021. Employees will be notified when forms are posted online.

Short-term Disability

Employees may complete an application for short-term disability coverage at any time and submit it to the HR Office. The application for coverage will be forwarded on to the carrier partner, Madison National Life. The application will be subject to full underwriting and employees will be notified directly from Madison National of approval or denial. To request coverage, please submit the application for coverage form that will be posted online.

Voluntary Life Coverage

Employees may complete an application for supplemental life coverage at any time and submit it to the HR Office. The application for coverage will be forwarded on to the carrier partner, Reliance Standard. The application will be subject to full underwriting and employees will be notified directly from Reliance Standard of approval or denial. To request coverage, please submit the application for coverage form that will be posted online.

Health Savings Account and TSA payroll deduction changes

These may be submitted any time throughout the year. Please complete and submit these requests to the payroll office. These forms can be found online.

Medical Insurance

SDMF offers comprehensive Medical and Prescription Drug coverage to employees. The plan is a qualified high deductible health plan (HDHP) and employees who enroll may establish and fund a health savings account, if eligible.

The chart below is a brief outline of the plan. Please refer to the summary plan description for complete plan details. The plan year deductible resets every January 1st.

	UMR - Medical HDHP	
Benefits Coverage	In-Network	Out-of-Network
Annual Deductible		
Individual	\$2,000	\$4,000
Family	\$4,000	\$8,000
Coinsurance	100%	50%
Maximum Out-of-Pocket*		
Individual	\$4,000	\$6,000
Family	\$8,000 *(no one individual can exceed \$6,550)	\$12,000
Physician Office Visit		
Primary Care	100% After deductible	50% After Deductible
Chiropractic	100% After deductible	50% After Deductible
Specialty Care	100% After Deductible	50% After Deductible
Preventive Care		
Adult Well Check Exams	100%	50% After Deductible
Well-Child Care	100%	50% After Deductible
Diagnostic Services		
X-ray and Lab Tests	100% After Deductible	50% After Deductible
Urgent Care Facility	\$75 copay per visit, after deductible	\$75 copay per visit; 50% after deductible
Emergency Room Care	\$250 Copay per visit, after deductible	\$250 Copay per visit , after deductible
Inpatient Facility Charges	100% After Deductible	50% After Deductible
Outpatient Facility and Surgical Charges	100% After Deductible	50% After Deductible
Mental Health & Substance Abuse		
Inpatient	100% after deductible	50% after deductible
Outpatient	100% after deductible	50% after deductible

Retail Pharmacy (30 Day Supply)

Generic	\$10 copay after deductible	\$10 copay after deductible
Brand Preferred	\$25 copay after deductible	\$25 copay after deductible
Brand Non-Preferred	\$50 copay after deductible	\$50 copay after deductible

Mail Order Pharmacy (90 Day Supply)

Generic	\$20 copay after deductible	\$20 copay after deductible
Brand Preferred	\$50 copay after deductible	\$50 copay after deductible
Brand Non-Preferred	\$100 copay after deductible	\$100 copay after deductible

Pharmacy Benefits: Express Scripts

The District contracts with Express Scripts to manage our pharmacy benefits.

Preventive Medications: The District offers an expanded list of preventive drugs covered under the high deductible health plan (HDHP) with ZERO cost share to members.

Mail Order: Mail order is mandatory under the pharmacy benefits after two 30-day fills at a retail pharmacy. Members may choose to order through Express Scripts mail order service, or access the Walgreens Smart90 program.

Specialty Pharmacy: Certain Specialty medications must be obtained through Accredo, the specialty pharmacy vendor for Express Scripts.

2022 HDHP Health/Rx Premium Rates based on 8 hour work day

Coverage Level	Total Premium	District Monthly Contribution	Employee Monthly Contribution	Premium per check (20)	Premium per check (24)
Single	\$829.48	\$721.65	\$107.83	\$64.70	\$53.92
Family	\$1,914.92	\$1,665.98	\$248.94	\$149.36	\$124.47



FIND CARE & MEDICAL COSTS

Online tools that give you information about the cost or services based on location and medical provider. Log on to www.umar.com

LOWER YOUR PRESCRIPTION COSTS

Compare costs of generic and brand name medications to lower your out of pocket costs at www.express-scripts.com



Teladoc

Your Healthcare Just Got a Whole Lot Easier!

With Teladoc you can connect with a doctor who can diagnose, treat, and prescribe over the phone 24/7/365. Using Teladoc can SAVE YOU TONS OF MONEY and no more time wasted in waiting rooms or trying to schedule an appointment.

Our doctors are licensed and can handle an array of common ailments including allergies, earache, sore throat, pink eye, strep throat, urinary tract infection, and many more! Teladoc also provides services for behavioral health and dermatology. Teladoc is great for families because your spouse and dependents can use it too. There is no limit on the number of times called or the duration of each call. It saves you time and money too!



- Physician visits are \$49 or less
- Dermatology Visits are \$85 or less
- Behavioral health is \$90 for visits with a psychologist, licensed social work, counselor or therapist
- Psychiatrist visits are \$220 for the initial session and \$200 for ongoing visits
- 24x7 Unlimited doctor access
- FREE to use
- Access by app, online or telephone
- Spouse and dependent use
- Price and save prescriptions

Sign up before you need services at www.teladoc.com



Real Appeal

Lose weight and get help to keep it off!

Feel Better, look better, be more active and improve your health!

- Weight loss program available to employees and spouses enrolled on the health plan at no cost to you
- Coaching
 - One-on-one with a weight loss expert for those who qualify
 - Weekly group coaching and live online discussion for all participants
- Personalized Support
 - Tools to help support success based on individual needs
 - Nutrition guides, meal plans, recipes, shopping lists video workouts fitness guides, online and mobile tracking tools to monitor nutrition and exercise
- Get started today at enroll.realappeal.com





Dental Insurance

The District offers a comprehensive dental plan through Delta Dental. You may use any dentist for your dental services; however, using a PPO Provider will reduce your out-of-pocket costs.

The chart below is a brief outline of the plan. Please refer to the summary plan description for complete plan details.

Delta Dental of Wisconsin Inc.		
Benefits Coverage	PPO	Premier/Out of Network
Annual Deductible		
Individual	\$0	\$0
Family	\$0	\$0
Annual Maximum		
Per Person / Family	\$2,000	\$2,000
Preventive	100%	100%
Basic	80%	80%
Major	80%	80%
Orthodontia (Adult coverage included)		
Benefit Percentage	50%	50%
Lifetime Maximum	\$1,500	\$1,500
Enhanced Benefits		
Evidence-Based Integrated Care (EBICP)		
EBICP provides benefits for additional teeth cleanings for persons with certain medical conditions that have oral health complications. Conditions include Diabetes, Pregnancy, Cancer, Periodontal disease, some specific heart conditions, Kidney failure or dialysis or a condition causing a suppressed immune system. EBICP requires self-enrollment by calling 800-236-3712. No medical claims need to be submitted or filed.		

Dental Premiums & Rates based on 8 hour work day					
Coverage Level	Total Premium	District Monthly Contribution	Employee Monthly Contribution	Premium per check (20)	Premium per check (24)
Single	\$49.66	\$43.20	\$6.46	\$3.87	\$3.23
Family	\$133.74	\$116.35	\$17.39	\$10.43	\$8.69

Vision Insurance

Your vision plan is offered through EyeMed Vision Care and is available on a voluntary basis to all eligible employees.

This is a comprehensive plan for all vision services. It provides coverage for routine eye exams and also pays for all or a portion of the cost of glasses or contact lenses if you need them. You can see in- or out-of-network providers, however, keep in mind that you always save more money if you stay in-network.

The chart below is a brief outline of the plan. Please refer to the summary plan description for complete plan details.

Delta Eyemed Vision		
Benefit	In-Network	Non-Network Reimbursement
Exam	You pay a \$10 copay	\$35
Contact lens fit and follow-up	\$0	\$40
Frequency		
• Exam	Every 12 months	Every 12 months
• Lenses	Every 12 months	Every 12 months
• Frames	Every 24 months	Every 24 months
Frames	\$150 allowance, then 20% off the balance	\$75
Standard Lenses		
• Single vision lenses	You pay a \$10 copay	Up to \$25
• Bifocal lenses	You pay a \$10 Copay	Up to \$40
• Trifocal	You pay a \$10 Copay	Up to \$55
Medically necessary contact lenses	Paid in Full	\$200
Elective contact lenses	\$150 allowance	\$120

Vision Premiums & Rates					
Coverage Level	Total Premium	District Monthly Contribution	Employee Monthly Contribution	Premium per check (20)	Premium per check (24)
Single	\$6.16	n/a	\$6.16	\$3.70	\$3.08
Family	\$15.30	n/a	\$15.30	\$9.18	\$7.65



Health Savings Accounts

The SDMF medical plan is a Qualified High Deductible plan (QHDHP), allowing you to establish a health savings account. Health savings accounts are offered through the bank of your choice.

What is a Health Savings Account (HSA)?

A Health Savings Account (HSA) is a special account that enables you to pay for qualified medical, dental and vision expenses on a tax-free basis. You can also use this account to save for retirement as there is no “use it or lose it” rule.

You can use the money in your HSA to pay for eligible out-of-pocket health care expenses incurred by you, your spouse, and dependent children (that you claim on your tax return). However, your dependents do not need to be covered under the SDMF health plan to be eligible for reimbursement from your HSA.

You can also use money in your HSA to pay for out-of-pocket costs on prescriptions and over-the-counter (OTC) medications.

- [CLICK HERE](#) to review the OTC Product Guide
- [CLICK HERE](#) for the full IRS Publication 502 outlining qualified medical expenses

Special Note:

Be sure to keep your receipts for any funds used from your HSA. If audited by the IRS, you will need to prove the withdrawals were for qualified medical expenses. Any funds withdrawn for non-qualified expenses will be subject to income taxes and an additional penalty of over 20%.

There are many advantages of an HSA Account:

- Ownership – YOU own the account and the funds in your HSA
- Monies deposited are tax-free and there is NO “use it or lose it” provision
- Accounts are completely portable – you take the funds with you when you leave or retire
- You are allowed to change the amount you contribute at any time throughout the year
- You can choose to invest your savings in an investment account to maximize your funds for retirement if your banks allows this option

How much Can I Contribute?

The IRS sets and publishes the maximum contribution allowed in one calendar year:

2022 Maximum Allowed Contribution	
Single Coverage	\$3,650
Family Coverage	\$7,300
Catch-up Contribution: Those 55 years and older and not enrolled in Medicare can contribute an additional \$1,000 “catch-up” each year	

Opening Your HSA:

Employees who enroll on the health plan with the District are eligible to establish a health savings account. The District does not partner with a specific vendor and you may choose to establish your HSA with a financial institution of your choice.

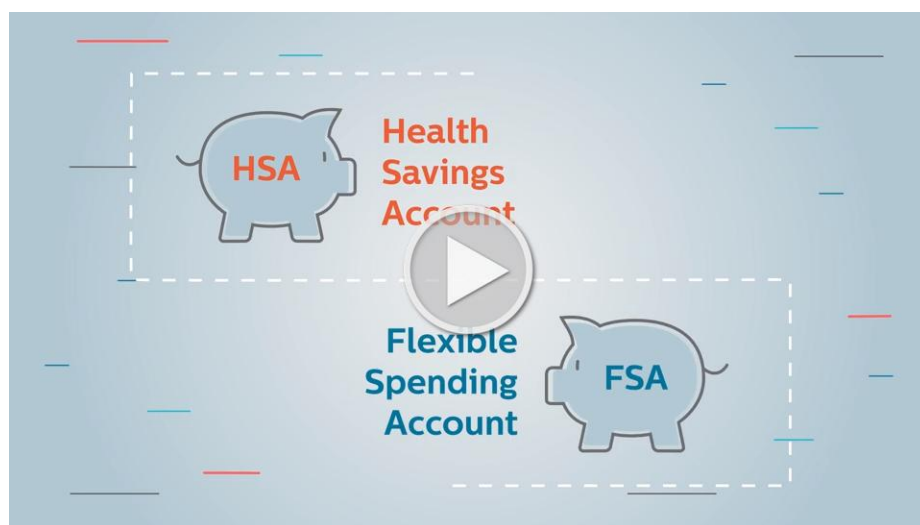
Our health plan offers an option through Optum Bank. If you would like to establish an HSA you may contact them directly at 866-234-8913, or www.optumbank.com.

There are many other financial institutions who offer HSA's as well and checking with your current bank may be a good option.

In establishing a HSA, remember to review monthly maintenance fees, minimum balance requirements and investment options.

You may not establish and fund a HSA if any of the below apply:

- You are enrolled on another health plan that is NOT a qualified high deductible health plan
- You are covered under a FSA or HRA under another employers health plan
- You are enrolled in Medicare or Tricare
- You are being claimed as a dependent on someone else's tax return (excluding spouses)





Flexible Spending Accounts

The Flexible Spending Account (FSA) plan with School District of Menomonee Falls allows you to set aside pre-tax dollars to cover qualified expenses you would normally pay out of your pocket with post-tax dollars. The plan is comprised of a health care spending account and a dependent care account. You pay no federal or state income taxes on the money you place in an FSA.

How an FSA works:

- Choose a specific amount of money to contribute each pay period, pre-tax, to the account(s) during the year.
- The amount is automatically deducted from your pay at the same level each pay period.
- As you incur eligible expenses, you may use your flexible spending debit card to pay at the point of service OR submit the appropriate paperwork to be reimbursed by the plan.

If you have an HSA, the FSA can only be used for dental and vision expenses.

Account Options

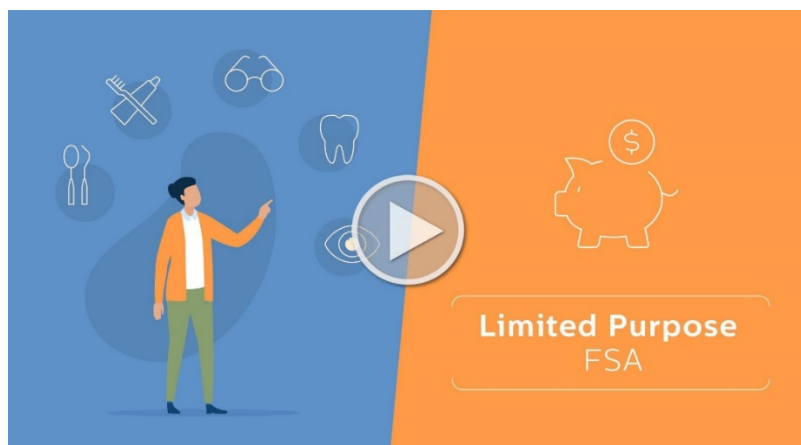
- Health Care Spending Account (Section 125)
- Limited Purpose Health Care Spending Account (Section 125)
- Dependent or "Day Care" Spending Account (Section 129)

Important rules to keep in mind:

- The IRS has a strict "use it or lose it" rule. If you do not use the full amount in your FSA, you will lose any remaining funds exceeding the allowable rollover amount.
- Once you enroll in the FSA, you cannot change your contribution amount during the year unless you experience a qualifying life event.
- Each component of the flexible benefit plan requires a separate election. You cannot transfer funds from one FSA to another.

Please plan your FSA contributions carefully, as any funds exceeding the allowable rollover amount by the end of the plan year will be forfeited. Re-enrollment is required each year.

	Maximum Annual Election	Allowable Rollover Amount Allowable
Health Care FSA	\$2,750	Up to \$550
Limited Purpose FSA	\$2,750	Up to \$550
Dependent Care FSA	\$5,000	\$0



Life and Disability Benefits

Life and Accidental Death & Dismemberment Insurance:

Life insurance is an important part of your financial security, especially if others depend on you for support. Accidental Death & Dismemberment (AD&D) Insurance is designed to provide a benefit in the event of death by accidental means or dismemberment, which includes loss of the use of certain body parts.

The District provides Basic Life and AD&D Insurance at no cost to you. Please refer to the [Employee Benefit Site](#) for the coverage applicable to your employee classification.

Please note that for employer paid policies exceeding \$50,000, the IRS requires the cost of coverage to be included as income and taxed accordingly.

Supplemental Life Option:

Employees may purchase additional life insurance coverage for themselves, spouse and dependent children.

Employees who enrolled upon initial eligibility were guaranteed coverage per the table below. Late enrollees would be subject to medical underwriting and carrier approval.

Coverage	Guarantee Issue Amount	Maximum Amount
Employee	\$125,000	\$300,000
Spouse	\$25,000	\$50,000
Child	\$10,000	\$10,000

Rates are age banded for Employee and Spouse

Age Bands	Rate per \$1000 of Coverage
Through Age 29	\$0.040
30-34	\$0.050
35-39	\$0.070
40-44	\$0.090
45-49	\$0.150
50-54	\$0.230
55-59	\$0.390
60-64	\$0.520

District Provided Long-Term Disability (LTD):

LTD covers 66.67% of your gross monthly earnings, up to a monthly maximum benefit of \$10,556. Benefits begin after 60 calendar days of disability or illness and continue out to earlier of recovery or the age reduction scheduled as outlined in the certificate of coverage.



Voluntary Short-Term Disability (STD):

Employees may elect to enroll in short-term disability coverage by paying 100% of the cost. STD covers 66.67% of your weekly pre-disability earnings, to a maximum of \$1,500 per week. Benefits begin on the 1st day for an accident and the 7th day for an illness and continue to the earlier of recovery or 60 days.

Short-term disability benefits are payable in conjunction with sick leave.

Employees who enrolled upon initial eligibility were guaranteed a \$301 weekly benefit amount. Any late enrollees or changes will be subject to underwriting and carrier approval.

Salary range	Weekly Benefits	Monthly Premium Rate
\$11,465 - \$13,648	\$147.00	\$6.63
\$13,649 - \$17,470	\$175.00	\$7.74
\$17,471 - \$21,291	\$224.00	\$9.93
\$21,292 – \$23,475	\$273.00	\$12.15
\$23,476 – \$27,843	\$301.00	\$13.26
\$27,844 - \$32,757	\$357.00	\$15.83
\$32,758 - \$36,033	\$420.00	\$18.42
\$36,034 - \$39,309	\$462.00	\$20.26
\$39,310 - \$45,236	\$504.00	\$22.10
\$45,237 - \$52,022	\$580.00	\$25.39
\$52,023 - \$59,822	\$667.00	\$29.19
\$59,823 - \$68,791	\$767.00	\$33.57
\$68,792 - \$79,087	\$882.00	\$38.61
\$79,088 - \$90,942	\$1,014.00	\$44.40
\$90,943 - \$104,591	\$1,166.00	\$51.07
\$104,592 - \$116,993	\$1,341.00	\$58.73
\$116,994+	\$1,500.00	\$67.54

Employee Pension

Wisconsin Retirement System (WRS)

Participation is required for any employees who are expected to work at least 880 hours within a rolling 12 month period and all eligible employees will be automatically enrolled in the Wisconsin Retirement System (WRS). If an employee becomes newly eligible during employment the employee will be notified by the payroll office and enrolled in the pension. Effective 1/1/22, the employee contribution requirement will be 6.50% of gross earnings per check, and the District matches it 6.50%.

The pension is managed by the State of Wisconsin, not by the District. Employees may contact the Pension directly at (608) 266-3285. Or you may visit the site online at etf.wi.gov.

Retirement Options

403(b) / 457 Retirement Savings Plan

The District offers voluntary retirement savings plans to help employees save for a secure retirement. All District employees are eligible to participate by making convenient payroll deducted contributions into a 403(b) or 457. The District Partners with the following three approved vendors:

Vendor	Contact Name	Contact Phone
Retirement Plan Advisors / Security Benefit	Angel Tullar	(866) 669-9500
WEA Trust Member Benefits	Dave Stelmaszewski	(800) 279-4030, Ext 3366
Wisconsin Deferred Compensation	Ryan Collier	(877) 457-9327

	Traditional 403(b)	Roth 403(b)	457 Deferred Comp	Roth 457
Contributions	Pre-Tax	After-Tax	Pre-Tax	After-Tax
Growth	Tax-Deferred	Tax-Free	Tax-Deferred	Tax-Free
Distributions	<ul style="list-style-type: none"> • Taxable • Available at age 59 ½ or separation of service • Withdrawals prior to age 59½ may be subject to 10% federal penalty unless separation of service occurred after age 55 	<ul style="list-style-type: none"> • Tax-free at age 59½ and at least 5 tax years from date of first Roth 403(b) contribution • Withdrawals prior to age 59½ may be subject to 10% federal penalty 	<input type="checkbox"/> Available at separation of service <input type="checkbox"/> Taxable <input type="checkbox"/> No age requirement. <input type="checkbox"/> No 10% federal penalty on early withdrawals	<ul style="list-style-type: none"> • Available at separation of service • Tax-free at age 59½ and at least 5 tax years from date of first Roth 457 contribution • No 10% federal penalty on early withdrawals (earnings may be taxable)
Annual Maximum Contributions (2022)	<input type="checkbox"/> \$20,500 basic <input type="checkbox"/> \$6,500 extra if over 50 years of age	<input type="checkbox"/> \$20,500 basic <input type="checkbox"/> \$6,500 extra if over 50 years of age	<input type="checkbox"/> \$20,500 basic <input type="checkbox"/> \$6,500 extra if over 50 years of age	<input type="checkbox"/> \$20,500 basic <input type="checkbox"/> \$6,500 extra if over 50 years of age
Loans	No	No	No	No
Hardships	Yes	Yes	Yes	Yes
Benefits	<input type="checkbox"/> Reduces taxable income <input type="checkbox"/> Provides tax-deferred income in retirement <input type="checkbox"/> Can combine 403(b) Roth, 403(b), 457, and 457 Roth plan contributions	<input type="checkbox"/> Tax-free growth <ul style="list-style-type: none"> • Provides tax-free income in retirement <input type="checkbox"/> Can combine 403(b) Roth, 403(b), 457, and 457 Roth plan contributions	<input type="checkbox"/> Reduces taxable income <input type="checkbox"/> Provides income for employees retiring before age 59 ½ <input type="checkbox"/> Can combine 403(b) Roth, 403(b), 457, and 457 Roth plan contributions	<input type="checkbox"/> Tax-free growth <ul style="list-style-type: none"> • Provides tax-free income in retirement <input type="checkbox"/> Can combine 403(b) Roth, 403(b), 457, and 457 Roth plan contributions

Employee Assistance Program

The District provides an Employee Assistance Program (EAP) to all eligible employees – at no cost. The EAP is designed to provide prompt, confidential help with a range of personal and family issues that may affect all of us from time to time.

- Financial
- Stress
- Parenting
- Legal Counseling
- Family Issues



USI Mobile App

The USleb app gives you on-the-go access to the School District of Menomonee Falls benefit and insurance policy details, HR contact information and more!

The mobile benefits app provides a quick and simple way for you and your enrolled dependents to access benefit summaries and other important information about our group plans. The app also offers the ability to take photos of ID cards to store on the phone, as well as a way to easily locate carrier and HR contact information—all in one place—24/7 and on the go. The USleb app is free and available for iPhone and Android platforms. App benefits include:

- **Staying Organized**
The app gives you access to benefit plan information and ID cards—all in one place.
- **Keeping Up-to-Date**
The app automatically connects you with the most updated plan information.
- **Lightening Wallets**
The app allows you to take and access images of your ID cards. Images are stored on the phone itself; no personal health information is transmitted or saved.
- **Getting In Touch**
The app provides you with a single location to find contact information for the Human Resources team and the Benefit Resource Center, as well as insurance carriers.

Check Out the App

Download the mobile app to your smartphone. Scroll through the intro pages and, when prompted, enter the provided code to see your plan information. The code will be communicated out separately.



USI Benefit Resource Center (BRC)



**The Benefit Resource Center
("BRC")
is Here to Help!**

It doesn't matter if you're a new hire or celebrating your 15th year, benefits and claims can be tricky to navigate. Our Benefits Specialists can help you translate confusing jargon and answer questions about which benefits your employer offers.

Plus, they can work directly with you and the insurance carriers to resolve issues related to claims and denials of service - and more!

**Benefit Resource Center
BRCMT@usi.com | Toll Free: 855-874-0742
Monday through Friday 8:00am to 5:00pm
Mountain, Pacific and Alaska Standard Time**

Contact Information

Carrier Customer Service

Additional information regarding benefit plans can be found on the District's Employee Benefits Site – [CLICK HERE](#). Please contact Human Resources to complete any changes to your benefits that are not related to your initial or annual enrollment.



	CARRIER	PHONE NUMBER	WEBSITE
Medical	UMR (TPA)	800-826-9781	www.umar.com
Prescription Drug	Express Scripts	800-837-6201	www.express-scripts.com/sdmf
Dental	Delta	800-236-3712	www.deltadentalwi.com
Vision	Delta/Eye Med	866-723-0514	http://portal.eyemedvisioncare.com
Flexible Spending Accounts	Diversified Benefit Services, Inc.	800-234-1229	www.dbsbenefits.com
Life & AD&D Coverage	National Insurance Services	800-627-3660	
Short & Long-Term Disability Insurance	National Insurance Services	800-627-3660	
Employee Assistance Program	Optum EAP	855-205-9185	www.liveandworkwell.com
Wisconsin Retirement System	WRS/ETF	877-533-5020	http://etf.wi.gov
Benefit Resource Center	USI	855-874-0742	BRCMT@usi.com
SDMF HR Department	Melissa Beck	262-255-8396	beckmel@sdmfschools.org
SDMF Payroll Department	Meaghan Jaeckle	262-255-8371	jaecmea@sdmfschools.org



This brochure summarizes the benefit plans that are available to School District of Menomonee Falls eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee of benefits.