



# 2025 Benefits Guide

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# Welcome to Your 2025 Benefits

Neenah Joint School District offers a comprehensive suite of benefits to promote health and financial wellness for you and your family. This booklet provides a summary of your benefits. Please review it carefully so you can choose the coverage that's right for you.

**Benefit Basics**

As a Neenah Joint School District employee, you are eligible for benefits if you meet the eligibility requirements as defined in the Employee Policy Manual. Your benefits are effective on the first day of employment.

You may enroll your eligible dependents for coverage once you are eligible. Your eligible dependents include:

- Your legal spouse
- Your children up to age 26.

Once your benefit elections become effective, they remain in effect until the end of the year. You may only change coverage within 30 days of a qualified life event.





# Benefit Basics

## Qualified Life Events

Generally, you may change your benefit elections only during the annual enrollment period. However, you may change your benefit elections during the year if you experience a qualified life event, including:

- Marriage
- Divorce or legal separation
- Birth of your child
- Death of your spouse, or dependent child
- Adoption of or placement for adoption of your child
- Change in employment status of employee, spouse or dependent child
- Qualification by the Plan Administrator of a child support order for medical coverage
- Entitlement to Medicare or Medicaid

You must notify Human Resources within 30 days of the qualified life event. Depending on the type of event, you may be asked to provide proof of the event. If you do not contact Human Resources within 30 days of the qualified event, you will have to wait until the next annual enrollment period to make changes. For more information about your benefits, contact the Benefits Specialist.

## The Cost of Your Benefits

The District pays the full cost of many of your benefits; you share the cost for others. You pay the full cost for any voluntary benefits you elect.

Benefit	Who Pays	Tax Treatment
Medical Coverage	The District & You	Pretax
HSA	The District & You	Pretax
Dental Coverage	The District & You	Pretax
Vision Coverage	You	Pretax
Life Insurance Coverage	The District	Pretax
Voluntary Additional Life Insurance Coverage	You	After-tax
Long Term Disability Coverage	The District	After-tax
Voluntary Short Term Disability	You	After-tax
Worksite Benefits through UnitedHealthcare	The District	After-tax
Voluntary Accident Insurance Coverage	You	After-tax
Critical Illness Coverage	The District	After-tax
Voluntary Additional Critical Illness Insurance Coverage	You	After-tax
Voluntary Hospital Indemnity Coverage	You	After-tax
Flexible Spending Accounts	You	Pretax
Supplemental Retirement Options (403b and 457)	You	Pretax or After-Tax
Wisconsin Retirement System (WRS)	The District & You	Pretax



# Medical Benefits

The District offers a choice of medical plan options so you can choose the plan that best meets your needs – and those of your family.

Plan Provisions Plan Name	Network Health -Plans							
	\$4,000/\$8,000		\$6,000/\$12,000		\$4,000/\$8,000 In Only		\$6,000/\$12,000 In Only	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Deductible (Individual/Family)</b>	\$4,000/ \$8,000	\$8,000/ \$16,000	\$6,000/ \$12,000	\$11,000/ \$22,000	\$4,000/ \$8,000	No Coverage	\$6,000/ \$12,000	No Coverage
<b>Out-of-Pocket Maximum</b>	\$5,000/ \$10,000	\$10,000/ \$20,000	\$7,500/ \$15,000	\$13,100/ \$26,200	\$5,000 \$10,000	No Coverage	\$7,500 \$15,000	No Coverage
<b>(Includes Deductible/ Embedded Deductible)</b>	Includes Embedded Deductible		Includes Embedded Deductible		Includes Embedded Deductible	No Coverage	Includes Embedded Deductible	No Coverage
<b>Lifetime Maximum</b>	Unlimited		Unlimited		Unlimited	No Coverage	Unlimited	No Coverage
<b>Preventive Care</b>	100%	60%*	100%	60%*	100%	No Coverage	100%	No Coverage
<b>Primary Physician Office Visit</b>	80%*	60%*	80%*	60%*	80%*	No Coverage	80%*	No Coverage
<b>Specialist Office Visit</b>	80%*	60%*	80%*	60%*	80%*	No Coverage	80%*	No Coverage
<b>X-Ray and Lab</b>	80%*	60%*	80%*	60%*	80%*	No Coverage	80%*	No Coverage
<b>Inpatient Hospital Services</b>	80%*	60%*	80%*	60%*	80%*	No Coverage	80%*	No Coverage
<b>Outpatient Hospital Services</b>	80%*	60%*	80%*	60%*	80%*	No Coverage	80%*	No Coverage
<b>Urgent Care</b>	80%*	60%*	80%*	60%*	80%*	No Coverage	80%*	No Coverage
<b>Emergency Room Care</b>	80%*	80%*	80%*	80%*	80%*		80%*	
<b>Retail Prescription Drugs (30-day supply)</b>								
<b>Tier 1</b>	\$10 Copay*		\$10 Copay*		\$10 Copay*		\$10 Copay*	
<b>Tier 2</b>	\$40 Copay*		\$40 Copay*		\$40 Copay*		\$40 Copay*	
<b>Tier 3</b>	80% *		80% *		80% *		80% *	
<b>Tier 4</b>	70% *		70% *		70% *		70% *	

\*After deductible

Mail Order is available at 2 and a half times (2.5x) the retail cost



# About Health Insurance Premiums

- In order to continue to pay the lowest insurance premiums, all employees will be expected to participate in the wellness program.
- New employees to the district pay the lower, wellness rates for their health insurance premium, which are indicated below.
- Any employee on the health plan who chooses not to participate in the wellness program will pay a higher premium for health insurance, the non wellness rate.
- For details about this program, the two premium rates and important deadlines, please click [HERE](#)

**Note for 20 Pay Employees:** New this year- there will no longer be an extra deduction from January- June to pre-pay for July and August coverage.

**Non-Wellness Incentive Premiums:** *Employees who choose not to meet the Wellness Incentive requirements will pay approximately an additional 15.75% (approximately an additional \$100 per month for single and \$300 per month for families) of the total billed premium. New employees start out at the wellness rate.*

24 Pay Employees- Wellness Incentive Premiums	\$4,000/\$8,000 IN & OUT Plan Per Paycheck	\$6,000/\$12,000 IN & OUT Plan Per Paycheck	\$4,000/\$8,000 IN Only Plan Per Paycheck	\$6,000/\$12,000 IN Only Plan Per Paycheck
Single	\$60.04	\$25.05	\$43.03	\$9.66
Family	\$156.10	\$64.45	\$111.54	\$24.13
20 Pay Employees- Wellness Incentive Premiums	Per Paycheck	Per Paycheck	Per Paycheck	Per Paycheck
Single	\$72.04	\$30.06	\$51.63	\$11.59
Family	\$187.32	\$77.33	\$133.84	\$28.95

The Wellness program requires health insurance participants to reach 3 targets to obtain the wellness rates shown above. These targets are:

1. Employee & Spouse (if applicable) complete the Navigate Well-being survey by **February 28, 2025**
2. Employee & Spouse (if applicable) complete a biometric screening and/or PCP visit (self-report completion on Navigate) by **August 31, 2025**
3. Employee only - reach 500 points with Navigate by **August 31, 2025**



# District Paid UnitedHealthcare Worksite Benefits

The District provides a paid critical illness, accident and hospital indemnity policy to all active employees and family members enrolled in medical coverage with Neenah Joint School District through Network Health. In order to receive reimbursement, employees will need to submit claims to UHC.

## Critical Illness Insurance

- This benefit pays a lump sum cash benefit for a diagnosis of a covered critical illness.
- The coverage includes \$2,000 in coverage for eligible employees, \$1,000 for eligible spouses and \$500 per eligible child
- Below is an example of what critical illnesses could be covered and at what benefit percentage:

Base Covered Conditions	% of Maximum Benefit Amount Payable per Insured
Benign Brain Tumor	100%
Cancer-Invasive	100%
Cancer-Non-Invasive	25%
Coma	100%
Coronary Artery Disease	100%
Heart Attack/Heart Failure/Stroke	100%
Major Organ Failure	100%
Permanent Paralysis	100%
Ruptured Aneurysm	100%

## Hospital Indemnity Insurance

- This benefit pays a lump sum cash benefit if admitted to the hospital or ICU
- Below are examples of benefit payout amounts:

• Hospital Admission- \$150 (one per plan year)	• ICU Admission- \$150 (once per plan year)
• Hospital Confinement- \$75 per day (up to 29 days per plan year)	• ICU Confinement- \$75 per day (up to 29 days per plan year)

## Accident Insurance

- This benefit pays a lump sum cash benefit for out-of-pocket expenses and extra bills that occur as a result of an accident
- Below are examples of various benefit payout amounts:

• Ground Ambulance - \$200	• Emergency Room Treatment- \$100
• Physician Office/Urgent Care (per visit) - \$50	• Fractures/Dislocations*

\*Benefit payout amount varies by injury





# Network Health Tools & Resources

## Sign up for Network Health's Member Portal

The most important person on your health care team is not your doctor, it's you. The best way to stay healthy is to get involved in your care. Keep track of your health and your insurance benefits by using the free tools, information and trackers found at [networkhealth.com](http://networkhealth.com).

## Get Started Today

Make sure you have your ID card and go to [networkhealth.com](http://networkhealth.com). Once there, click **My Login** in the upper right corner (you will register with your email address)

Once registered, you will receive an email with a link to activate your account where you will be able to get information about:

- See all claims-related information
- Overview of your benefits and what is covered as part of your plan
- Access to your ID card and the ability to order a new ID card
- Track your deductible and maximum out of pocket
- Information about wellness and health condition programs available to you

## Find a Doctor

To get the most accurate results when searching for a personal doctor, hospital or clinic near you, log in to your Network Health account at [login.networkhealth.com](http://login.networkhealth.com) and click **Find a Doctor**.

## Search for Doctors in the Network Health Service Area

- Visit <https://networkhealth.com/>
- In the Upper Left Corner Click on Find A Doctor
- Click on Start Your Search
- Click on Choose a location and plan
- Enter an address, city, county or zip code
- Click Yes this is correct
- Select HMO/POS/EPO/Pharmacy I get coverage through my employer
- Click Confirm Selection

## Search for Doctors in the First Health Service Area

- Visit <https://providerlocator.firsthealth.com/Home/Index>
- On the right side of the page click on Locate a Provider
- Select the First Health Network Radio Button and click Start Now





# Where to Get Care



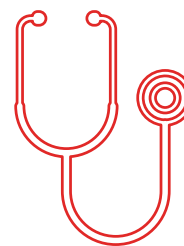
## Virtual Care

Virtual visits, offered through MDLIVE are a convenient way to get care for covered health services that include the diagnosis and treatment of medical conditions through electronic means. MDLIVE is designed as an alternative to urgent care visits for non-emergency medical conditions. See page 11 for additional details on how to use MDLIVE.

## Primary Care

This is same-day or routine care for established patients. Areas of primary care include the following:

- Annual wellness visits and physicals
- General concerns
- Fever and sore throats
- Lab work and vaccinations
- Coughs and colds
- Pink eye



## Urgent Care

Urgent care is for an unexpected injury or illness that is not life threatening, but still needs attention quickly so it doesn't develop into a serious problem. On average, urgent care costs are \$600 LESS than going to the emergency room. If you're unable to see your primary care physician, urgent care can help with these types of medical issues:



- Minor sprains, strains and fractures
- Sinus infections
- Persistent vomiting or diarrhea
- Allergic reactions
- Cuts requiring stitches

## Emergency Care

An emergency is an illness, injury, symptom or condition so serious, that a reasonable person would seek care right away to avoid serious harm. ER costs can cost up to seven times more than other care. Emergency care conditions include the following:

- Chest Pain
- Trouble Breathing
- Sudden numbness
- Head or neck injury
- Severe burns





# MDLIVE (Virtual Visits)

## MD LIVE (Virtual Visits)

MDLIVE is like having a doctor with you everywhere you go.

Through your smartphone, tablet or PC, you can connect with board-certified physician or pediatrician for treatment for a wide range of non-emergency conditions and get prescriptions filled, if needed.

Online doctor visits through MDLIVE are a convenient and affordable alternative to urgent care or a doctor visit, if your personal doctor is not available. Check the My Benefits section in your online account to see your MDLIVE benefit.



**Activating your Network Health MDLIVE account is easy.**

**You can set up your account one of four ways**

1. Login to your member portal at [login.networkhealth.com](http://login.networkhealth.com) and click Virtual Visits. Once you've set up your MDLIVE account, you'll be able to seamlessly access it from your member portal.
2. Text NETWORK to 635483 to be walked through step-by-step registration on your phone
3. Download the MDLIVE app on your smartphone or tablet. Open the application and follow the instructions to create an account
4. Call 877-958-5455 and an MDLIVE customer service representative will walk you through the process of setting up an account.

MDLIVE treats these common conditions:

- Acne
- Cough and sore throat
- Nausea and vomiting
- Sinus injections
- Allergies and respiratory problems
- Diarrhea
- Pink eye
- Urinary tract infections
- Cold and flu
- Ear problems
- Rash
- Depression
- Constipation
- Fever and headache
- Addictions, anxiety and bipolar disorders
- And more



Visit [networkhealth.com/wellness/getting-care-quickly](http://networkhealth.com/wellness/getting-care-quickly) for more information





# Wellness Programs

## Navigate Wellbeing Solutions

Navigate is a wellness program to assist you on your journey towards holistic wellbeing. Whether you're looking to boost your physical activity, gain a better understanding of your financial health, enhance your nutritional habits, or nurture your emotional and mental wellbeing- we've got you covered!

### Join your Program

1. Visit [njsdwellness.com](https://njsdwellness.com)
2. If you are a new employee, select **JOIN NOW** and follow the onscreen prompts. If you are a returning employee, use your current credentials to log in.

After creating your account, don't forget to download the Navigate Wellbeing app for a convenient and easy way to track your activities. Scan the QR code or visit the Apple App Store/Google Play.



### How to Participate

As previously mentioned, all employees must earn at least 500 points through Navigate by completing a choice of activities from the list\* below to earn the wellness premium incentive. All activities must be completed by August 31, 2025:

Activity Name	Points	Max Completion
<b>Required Activities</b>		
Biometric Screening and/or PCP visit	100	1 biometric and 1 PCP visit
Well-Being Survey (health risk assessment) with Navigate	100	1
<b>Physical Wellbeing</b>		
Navigate – Generated Challenge	25	4
Monthly Steps/Walking Activity Minute Goal	20	8
<b>Financial Wellbeing</b>		
Complete a Financial Video Course/Personal Challenge	10	6
<b>Community, Social, Purpose Wellbeing</b>		
District Sponsored Events	5	10
Volunteer at an Activity	20	3
<b>Mindfulness &amp; Balance Wellbeing</b>		
Listen to the NJSD Wellness Tip of the Week Podcast	5	20
<b>Nutrition Wellbeing</b>		
Try a Navigate Healthy Recipe	5	10

\*table is not all-inclusive list of activities





# Wellness Programs

WellnessWays is an optional wellness program offered by Network Health. You will receive prepaid Visa gift cards for completing activities that support a healthy lifestyle.

Additionally, all employees must earn at least 500 points through Navigate by completing a choice of activities from the list on page 12 to earn the wellness premium incentive. All activities must be completed by August 31, 2025. More information about NJSD’s wellness programs are provided below and on the next page:

## How does it work?

Employees and their enrolled spouses complete activities in five health categories to earn a prepaid gift card. Complete five activities in a category during the calendar year to receive a \$50 reward. Activity completion will show in your WellnessWays portal. **Enrolled employees and spouses can each earn up to \$250 in rewards!**

Below are the five different health categories:

- Prevention
- Behavior Change
- Community Involvement
- Wellbeing
- Lifestyle

## Additional Programs through WellnessWays

**Wellbeats OnDemand Fitness App-** Wellbeats delivers fitness classes, nutrition demonstrations, challenges and fitness assessments anywhere, anytime through their mobile app.

Wellbeats offers 31 channels and over 700 virtual fitness classes with something for every age, stage and ability. Included with Wellbeats fitness classes are different goal-based challenges with a complete road map. Challenges range from two to eight weeks in length and guides member through daily workouts.

Getting Started:

Visit [portal.wellbeats.com](http://portal.wellbeats.com) or download the Wellbeats app on a smartphone or tablet. To get your username and password information for the Wellbeats fitness benefit, login to the Network Health member portal, select My Wellness in the top right corner and then select Wellbeats from the drop-down menu.





# Dental Benefits

## Dental Coverage

Regular dental exams can help you and your dentist detect problems in the early stages when treatment is disease and and costs are lower. Keeping your teeth and gums clean and healthy will help prevent most tooth decay and periodontal disease and is an important part of maintaining your medical health. The District offers you a dental plan with Delta Dental of Wisconsin. To find a participating dentist in your area [click here](#).

Plan Provision	Delta Dental
<b>Annual Deductible</b> (Individual/Family)	No deductible
<b>Annual Maximum</b> (per person)	\$1,500
<b>Diagnostic and Preventive Care:</b> Includes cleanings, fluoride treatments, sealants and x-rays	100%
<b>Basic Services:</b> Includes fillings, periodontics, scaling and oral surgery	80%
<b>Major Services:</b> Includes crowns, bridges and full and partial dentures	80%
<b>Orthodontia</b> (Adult Employees, Spouses & Children—up to age 19)	60%: \$1,500 lifetime maximum

▪ **Note for 20 Pay Employees:** New this year- there will no longer be an extra deduction from January-June to pre-pay for July and August coverage.

24 Pay Employees	Per Paycheck
Single	\$2.90
Family	\$7.85
20 Pay Employees	Per Paycheck
Single	\$3.48
Family	\$9.42

## Hearing Coverage

Delta Dental has partnered with Amplifon to offer a hearing benefit. The hearing benefit includes access to their provider network of 5,300+ locations, 40 percent off hearing services provided by a network provider and discounts on more than 2,000 hearing aid models manufactured by leading brands. [Click here](#) for more information.



# Vision Benefits

## Vision Coverage

The vision plan through Superior Vision covers routine eye exams and also pays for all or a portion of the cost of glasses or contact lenses if you need them. [Click here](#) to find a participating vision provider in your area.

Benefit	In-Network	Out-of-Network
<b>Exam</b>	Paid in Full	Up to \$35 Retail Value
<b>Hardware</b>	No Copay	No Copay
<b>Frequency</b>		
• Exam	12 months	12 months
• Lenses	12 months	12 months
• Frames	12 months	12 months
<b>Frames</b>	Retail Allowance of: \$125	Up to \$70 Retail Value
<b>Lenses</b>		
• Single Vision Lenses	Covered at 100%	Up to \$25
• Bifocal Lenses	Covered at 100%	Up to \$40
• Trifocal Lenses	Covered at 100%	Up to \$45
<b>Medically necessary contact lenses</b>	Paid in Full	Up to \$150 Retail Value
<b>Elective contact lenses in lieu of glasses</b>	Up to \$150 Retail Value	Up to \$125 Retail Value

**Note for 20 Pay Employees:** New this year- there will no longer be an extra deduction from January- June to pre-pay for July and August coverage.

24 Pay Employees	Per Paycheck
Single	\$3.87
Family	\$9.69
20 Pay Employees	Per Paycheck
Single	\$4.64
Family	\$11.63

\*\*Members who choose to receive laser vision services receive a \$200 allowance toward the total cost of such services. (certain exclusions and limitations apply)





# Health Savings Account Information

Employees enrolled in the District medical plan will have a Health Savings Account (HSA) set up through Associated Bank. The District contributes \$1,000 for Single plan and \$2,000 for Family plan enrollment (prorated based on schedule hours per week, and number of months of coverage). A partial amount of the total contribution will be distributed in equal payments on a per paycheck basis.

Employees with an HSA will receive a debit card in the mail at the time of enrollment or upon the debit card expiration date. You have the option of using your debit card to pay claims online or request a reimbursement through Associated Bank HSA website.

Employees may also contribute to their Health Savings Account. The employee contributions may begin and/or be changed at any time throughout the year by completing the HSA Payroll Deduction Authorization form. These contributions are pretax and your account balance rolls over from year to year.

You may access your HSA account information by clicking on the following link:

<https://client.hsaplus.associatedbank.com/login.aspx>

## GENERAL FACTS ABOUT HEALTH SAVINGS ACCOUNTS.

### Who is eligible to establish an HSA?

- Is covered by an HSA compatible HDHP
- Is not enrolled in and receiving Medicare benefits
- Is not claimed as a dependent on another person's tax return
- Is not covered by any other type of health insurance plan (including coverage under a spouse's plan) - this does not apply to dental, vision, disability or long term care

### What is the 2025 plan year maximum annual contribution?

- Single - \$4,300
- Family - 8,550

### What is the catch-up contribution of you are 55 years or older?

- \$1,000 at age 55

### How are contributions made?

- Via pretax payroll deduction.

### Is there a penalty for early withdrawal?

- Yes, if under 65 years old, there is a 20% penalty for withdrawals if the dollars are not used for qualified medical expenses.

### Where can I get a list of qualified medical expenses?

- [www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf)

### What are the tax advantages?

- Contributions are tax deductible. Distributions are tax free as long as the dollars are used for qualified medical expenses; interest grows tax deferred. You must file a Schedule I (Form 8889) each year with your Federal Tax Return.

### How is the account titled?

- Just like an Individual Retirement Account (IRA) - no joint accounts, individual ownership only. A spouse can be an agent on the account and receive his/her own check card.





# Flexible Spending Accounts (FSA)

Flexible Spending Accounts (FSA) are designed to save you money on your taxes. They work in a similar way to a savings account. Each pay period, funds are deducted from your pay on a pretax basis and credited to a special Health Care and/or Dependent Care FSA. You then use your funds to pay for eligible health care or dependent care expenses, and it reduces your taxable income.

Account Type	Eligible Expenses <a href="#">Click here for detailed list</a>	Annual Contribution Limits
<b>Health Care FSA</b> - For those employees who elect not to participate in the District's or any other HSA model health plan. If you enroll in the District's health plan you cannot enroll in the Health Care FSA	Most medical, dental and vision care expenses that are not covered by your health plan (such as copayments, coinsurance, deductibles, eyeglasses and doctor-prescribed over the counter medications)	\$3,300
<b>Limited Purpose FSA</b> – For those employees enrolled in the Districts health plan or enrolled in any other HSA model health plan.	Most dental and vision care expenses that are not covered by your health plan (such as copayments, coinsurance, deductibles, eyeglasses and doctor-prescribed over the counter medications)	\$3,300
<b>Dependent Care FSA</b>	Dependent care expenses (such as day care, after school programs or elder care programs) so you and your spouse can work or attend school full-time	\$5,000 (\$2,500 if married and filing separate tax returns)

## Important Information About FSAs

Your FSA elections will be in effect from January 1 through December 31. Funds put into this account do not rollover into the following plan year. If you start employment in August, for example, your FSA election would only be valid until December of that year.

You have until March 31 of the following year to submit expenses that occurred in the current plan year and prior to termination. If you resign, retire or cease employment you still have until March 31 of the following year to submit claims, provided that you incurred the claim prior to your date of termination. Please plan your contributions carefully. Any money remaining in your account will be forfeited. This is known as the “use it or lose it” rule and is governed by IRS regulations.

## What Are the Advantages of an FSA?

With an FSA, the money you contribute is never taxed—not when you put it in the account, not when you are reimbursed with the funds from the account, and not when you file your income tax return at the end of the year.



# Insurance Buy Out Information

Eligible District employees who have other comparable group coverage may elect to participate in the Insurance Buy Out. Below are the maximum annual buy out rates.

<i>Rates prorated based on total scheduled hours per week.</i>	<b>Annual Health &amp; Dental Buy Out</b>	<b>Annual Health Only Buy Out</b>	<b>Annual Dental Only Buy Out</b>
<b>Single</b>	<b>\$1,000</b>	<b>\$950</b>	<b>\$50</b>
<b>Family</b>	<b>\$2,000</b>	<b>\$1,900</b>	<b>\$100</b>

This Buy Out will be payable through payroll over your elected number of pay periods. The Buy Out amount you receive is prorated based on your total scheduled hours worked per week, and the number of months enrolled in other comparable group coverage.

To qualify for this plan, an active employee must meet all the following requirements:

1. Eligible to enroll in a NJSD Health and Dental Plan; and
2. Enrolled in other comparable group insurance coverage
3. You are not a spouse or dependent on a current NJSD employee's health and/or dental plan.

You may not cancel your election to participate in this plan until and annual enrollment period, or unless you experience a qualifying life event.



# Life Insurance

## District Paid Life and AD&D Insurance

The District provides Basic Life and AD&D Insurance to all eligible employees at no cost to you. This benefit provides you coverage at one times your base Annual Earnings rounded to the next higher \$1,000, not to exceed \$175,000. AD&D insurance covers accidental loss of life, hands, feet, sight, speech, and hearing.

## Voluntary Additional Life Insurance

You are able to purchase additional Life in \$10,000 increments up to a maximum of \$500,000. Any amount over \$150,000 will require medical underwriting. Premiums for this plan are available on the District website.

If you do not sign up within 30 days of your hire date, evidence of insurability will be required to be approved before coverage can start. Please email the Benefits Specialist for more details.

## Voluntary Accidental Death & Dismemberment (AD&D) Insurance

You can choose additional Accidental Death and Dismemberment (AD&D) Insurance coverage for yourself. See the Summary Plan Document for more details about the benefits paid and covered losses.

# Disability Insurance

## Disability Insurance Coverage

The goal of the disability plan is to provide you with income replacement should you become disabled and unable to work due to a non-work-related illness or injury.

Coverage	Benefit
<b>Voluntary Short-Term Disability</b>	<ul style="list-style-type: none"> <li>• One Covers 60% of your weekly pre-disability earnings – up to a \$2,000 weekly maximum. Your short-term disability earnings will be offset by any sick time you receive so you are not making more than 100% of your pay while on leave.</li> <li>• Benefits begin on the eighth day for an injury or illness and continues to the earlier of recovery or ninety days.</li> <li>• Premiums for this plan are available in the District website.</li> </ul>
<b>Long-Term Disability</b>	<ul style="list-style-type: none"> <li>• Covers 66.67% of your monthly pre-disability earnings tax free .</li> <li>• Benefits begin after ninety days of disability or illness and continue for up to 5 years, until age 70.</li> <li>• Provided at no cost to the employee.</li> </ul>



# Worksite Benefits

## Critical Illness, Accident & Hospital Indemnity

Enhance your benefits with Accident insurance, Hospital indemnity and Critical Illness insurance, administered by Reliance Matrix. When you buy this type of coverage through your employer the coverage is more affordable, and premiums are conveniently deducted from your paycheck. Premiums for these plans are paid 100% by the employee. Additional information about each benefit is provided below:

### Accident Coverage

We never know when an accident will occur and the impact it can have on our wallet can be tremendous. Accident coverage is intended to help you with the unexpected costs associated with an accident. Benefits are paid directly to you to help pay for your everyday expenses. All benefits are paid tax-free.

- Benefits paid for emergency room, doctor’s office visits, diagnostic imaging or scans, broken bones or fractures, burns, cuts, and more.
- Plan highlights include:

Benefits	Amount
Ambulance	\$400 Ground, \$2,000 Air
Concussion	\$200
Initial Hospital Admission	\$1,500
X-Rays	\$75

Broken Leg - Claim Example*	
Ground Ambulance	\$400
Major Diagnostic Exam	\$200
Leg Fracture Benefit	\$960
Follow Up Office Visit	\$75
<b><u>Total Benefit Payout*</u></b>	<b><u>\$1,635</u></b>

\*Each claim is based on its own merits and certain benefits may or may not apply depending on the circumstances

- **Don’t forget!** There is a \$50 annual health screening benefit for covered employees, spouses and dependent children; up to a maximum of four per family (\$200 annually).

Coverage Level	Monthly Rate
Employee Only	\$10.50
Employee + Spouse	\$15.00
Employee + Child(ren)	\$16.00
Family	\$26.00



# Worksite Benefits

## Critical Illness, Accident & Hospital Indemnity

### Critical Illness Coverage

Critical illnesses can be a major detriment to your income with increased health insurance expenses and the cost of daily living. Critical illness coverage pays a lump sum, directly to you for certain conditions. The District provides a benefit of \$5,000 in coverage to eligible employees and \$1,250 (25% of employee coverage) to their minor dependent children.

Type	Coverage Amounts
<b>Neenah Joint School District Paid Benefit</b>	<b>The District provides an employer paid Critical Illness benefit of \$5,000 to employees and \$1,250 (25% of employee coverage) for minor dependent children</b>
<b>Employee</b>	\$5,000 increments to a maximum of \$20,000 (\$5,000 District + \$15,000 Employee) Guarantee Issue \$20,000
<b>Spouse</b>	Minimum of \$5,000 to a maximum of \$20,000 in \$5,000 increments. (not to exceed 100% of employee coverage) Guarantee Issue = \$10,000
<b>Child(ren)</b>	25% of employee coverage All child amounts are guaranteed issue.

### Hospital Indemnity

Voluntary Hospital Indemnity provides a range of fixed, lump-sum daily benefits to help cover costs associated with a hospital admission, including room and board costs. These benefits are paid directly to the insured following hospitalization that meets the criteria for benefit payments.

#### Plan Highlights Include:

- No pre-existing limitation
- Hospital admission benefit
- \$50.00 Wellness (Health Screening)
- No pregnancy limitation period
- ICU Admission Benefit
- Portable

#### Benefit Highlights Include:

- Hospital Admission
  - \$1,500 (max 1 per year)
- Hospital Admission- ICU
  - \$1,000 (max 1 per year)
- Hospital Confinement
  - \$200 per day up to 30 days

Coverage Level	Monthly Rate
<b>Employee Only</b>	\$22.00
<b>Employee + Spouse</b>	\$36.50
<b>Employee + Child(ren)</b>	\$32.00
<b>Family</b>	\$46.00

**Don't forget!** There is a \$50 annual health screening benefit for covered employees, spouses and dependent children; up to a maximum of four per family (\$200 annually).



# Retirement Savings Plans

## Supplemental Retirement Options – 403(b) and 457 Plans

The Neenah Joint School District offers a 403(b) and a 457 plan which provides a convenient way to save for your future through payroll deductions. Associated Bank holds these accounts, but you must take the steps to open that account(s). Go to [401k.associated.com](http://401k.associated.com) and click register to access your account. If you have any issues, please call 800-431-4649.

### Eligibility

All employees are eligible to participate in the plan as of your start date with the District.

### Employee Contributions

Contributions from your pay are made on a pretax or post tax (Roth) basis — up to the IRS annual limit. If you are 50 years of age or older, (or if you will reach age 50 by the end of the year), you may make a catch-up contribution in addition to the normal IRS annual limit.

Below is a side-by-side comparison of the two plans:

	403(b)	457(b)
<b>Annual Contribution Limit</b>	2025: \$23,500 (or \$31,000 if you are 50 and older)	2025: \$23,500 (or \$31,000 if you are 50 and older)
<b>Neenah Joint School District Contributions</b>	Eligibility for any District contribution is determined in accordance with any applicable employment contract or other arrangement the Neenah Joint School District has with the employee. An employee's decision to contribute/not contribute to the Plan has no bearing on the District contribution.	None
<b>Loans</b>	Loans are available for up to 50% of the vested balance to a maximum of \$50,000	Loans are available for up to 50% of the vested balance to a maximum of \$50,000
<b>Distributions</b>	<ul style="list-style-type: none"> <li>• Upon severance from employment</li> <li>• Upon retirement</li> <li>• Upon death or disability</li> </ul> <b>While still employed:</b> <ul style="list-style-type: none"> <li>• Age 59 ½</li> <li>• <b>Financial Hardship:</b> You may be able to withdraw funds to: purchase a principal residence, pay for your or a dependent's college education, pay certain medical expenses, prevent eviction or foreclosure on your principal residence, pay funeral expenses, pay for qualifying repairs to your principal residence</li> </ul>	<ul style="list-style-type: none"> <li>• Upon severance from employment</li> <li>• Upon retirement</li> <li>• Upon death or disability</li> </ul> <b>While still employed:</b> <ul style="list-style-type: none"> <li>• <b>Unforeseen Emergency:</b> An unforeseeable emergency is a severe financial hardship resulting from an illness or accident, loss of property due to casualty, or other similar extraordinary and unforeseeable circumstances arising as a result of events beyond your control.</li> </ul>
<b>IRS Early Withdrawal Penalty (For Distribution Before age 59 1/2)</b>	10% - unless a special exception applies	None
<b>Required Minimum Distributions</b>	Must begin at age 72 (if retired or terminated from Neenah Joint School District)	Must begin at age 72 (if retired or terminated from Neenah Joint School District)



# Other Post Employment Benefits (OPEB)

Employees hired after July 1, 2013, receive an annual District Contribution to their 403b account of \$1,000. Allocations are pro-rated based on scheduled work hours per week, employee's hire date and leave status. You will receive up to a \$5,000 contribution once you vest in the program after five continuous years of service. Thereafter, up to \$1,000 annually will be deposited in your 403b account.



# Wisconsin Retirement System (WRS)

## Wisconsin Retirement System (WRS)

The Wisconsin Retirement System provides a pension benefit to eligible employees.

### Eligibility

If hired prior to July 1 2011, employees are expected to work 440 hours within 365 consecutive days.

If hired on/after July 1, 2011, employees are expected to work 880 hours with 365 consecutive days

Please see [Your Benefit Handbook](#) for further details.

## 2025 Employee Contributions

The District and employee share in the cost of the WRS benefit 50/50. The 2025 total benefit contribution is 13.9% of earnings. The employee deduction of 6.95% is taken on a before tax basis from each semi-monthly paycheck. The District will match the 6.95% deduction.

\*Employees who were a participating employee with WRS prior to July 1, 2011 and have not taken a separation benefit need to work a minimum of 600 hours per year or 440 hours for faculty to be eligible





# Employee Assistance Program (EAP)

## LifeMatters

When you find yourself in need of some professional support to deal with personal, work, financial or family issues, your Employee Assistance Program (EAP) can assist. You and your immediate family (spouse or domestic partner, dependent children, parents and parents-in-law) can use this program for a variety of issues, including:

- Marital and family conflicts
- Job-related difficulties
- Stress, anxiety and depression
- Parent and child relationships
- Various other related issues

Our provider is LifeMatters. Employees receive up to Six (6) free visits per person per issue.

If you need help or guidance, you may reach out to LifeMatters at (800) 634-6433 or <https://members2.mylifematters.com/portal/welcome/sso>  
 Password: NJSD1

# Healthy You Employee Wellness



NJSD offers employees a comprehensive employee wellness program. The District Wellness Coordinator and Healthy You Champions provide a variety of options in the areas of physical, emotional, financial and social wellbeing. Many of these services are also available to family members and retirees of NJSD. An hour of wellness is provided for employees at each Professional Learning and Development day as well.

## NJSD Employee Wellness Program Areas

<p>Live Well</p>	<p>Think Well</p>	<p>Play Well</p>
<p>Move Well</p>	<p>Save Well</p>	<p>Flow Well</p>
<p>Rocket Well</p>	<p>Eat Well</p>	<p>Train Well</p>





# Health and Wellness Center

The Neenah Joint School District Health and Wellness Center is a convenient, affordable way to get many of the same services you would receive from your primary care doctor.

We provide you with onsite care team members. There are no long waits. Privacy and confidentiality are critical. The District is committed to your privacy and pledges all interactions, services, and medical records at the worksite health and wellness center will be held in strict confidence by Prevea.

To schedule an appointment call **844.616.3556** or visit [www.prevea.com/njsd](http://www.prevea.com/njsd)

The on-site services include access to a medical assistant, a nurse practitioner, and a physical therapist. A visit fee is due at the time of your service and is applied to your deductible. If you have met your deductible, you are still responsible for the full fee at time of service, and will be reimbursed the difference. These services include care and assistance for health concerns such as:

### Diagnosis and Medical Care

- Allergies
- Bites and Stings
- Burns and Sunburns
- Cough and Colds
- Ear Pain
- Flu
- Headache
- Laceration Evaluations
- Pink Eye/Sty
- Sinus Infections
- Skin Infections
- Sore Throat
- Sprain/Strain
- Sore Throat
- UTI/Bladder

### Wellness Services

- Adult Immunizations
- Annual well child exams for ages 7 and older
- Cholesterol Screening
- Diabetes Screening
- Preventative/Annual Physical Exams
- Health screenings
- Skin screenings
- TB testing

### Physical Therapy Services

- Sprains and strains
- Ergonomic assessments
- Injury prevention
- Strengthening programs
- Surgery recovery
- Work related injuries
- Personal injuries

### Also Available

- Ongoing treatment and management of chronic conditions such as diabetes and hypertension in collaboration with your primary care provider
- Lab work including rapid screen diagnostic tests
- Diagnosis and treatment of non-trauma workplace injuries

**Sarah Bleier,  
APNP**



**Carrie  
Burger, MPT**





# Contacts

You may contact your Human Resources representative or the carriers with specific benefit coverage questions.

Plan	Whom To Call	Phone Number	Website
Medical Plan	Network Health	(920)720-1370 or (844) 300-5537	<a href="http://www.networkhealth.com">www.networkhealth.com</a>
Health Savings Account (HSA)	Associated Bank	(800) 270-7719	<a href="http://www.associatedbank.com">www.associatedbank.com</a>
Dental Plan	Delta Dental of WI	(800) 236-3712	<a href="http://www.deltadentalwi.com">www.deltadentalwi.com</a>
Vision Plan	Superior Vision	(800) 507-3800	<a href="http://www.superiorvision.com/member">www.superiorvision.com/member</a>
Wellness Plan	Navigate Wellbeing Solutions	(888) 282-0822	<a href="http://www.njsdwellness.com">www.njsdwellness.com</a>
Flexible Spending Accounts	EBC	(800) 346-2126	<a href="http://www.ebcflex.com">www.ebcflex.com</a>
Life & AD&D Insurance	Reliance Matrix	(800) 351-7500	<a href="http://www.reliancematrix.com/">www.reliancematrix.com/</a>
Short-Term & Long-Term Disability Insurance	Reliance Matrix	(800) 351-7500	<a href="http://www.reliancematrix.com/">www.reliancematrix.com/</a>
Worksite Benefits (critical illness, accident & hospital indemnity)	Reliance Matrix	(800) 351-7500	<a href="http://www.reliancematrix.com/">www.reliancematrix.com/</a>
Employee Assistance Program (EAP)	LifeMatters	(800) 634-6433	<a href="https://members2.mylifematters.com/portal/welcome/sso">https://members2.mylifematters.com/portal/welcome/sso</a> Password: NJSD1
403(b) Retirement Savings Plan	Associated Institutional Trust	Attn: Philip Gatien (800) 431-4649 (920) 727-8403	<a href="http://www.associatedbank.com">www.associatedbank.com</a>
457 Deferred Compensation Plan	Associated Institutional Trust	Attn: Philip Gatien (800) 431-4649 (920) 727-8403	<a href="http://www.associatedbank.com">www.associatedbank.com</a>
Wisconsin Retirement System	ETF – Department of Employee Trust Funds	(877) 533-5020	<a href="http://www.etf.wi.gov">www.etf.wi.gov</a>
General Benefit and Enrollment Questions/Changes	Email Rebecca Frakes at <a href="mailto:rebecca.frakes@neenah.k12.wi.us">rebecca.frakes@neenah.k12.wi.us</a>		



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The information provided in this Guidebook is advisory. Separate plan documents explain each benefit in more detail, and the various benefits are controlled by the language of the plan documents. Benefits may be modified, added, or terminated at any time, at the Company's discretion, or by the insurance company. This information is provided for general information purposes only and should not be considered legal or tax advice or legal or tax opinion on any specific facts or circumstances. Readers and participants are urged to consult their legal counsel and tax advisor concerning any legal or tax questions that may arise. Any tax advice contained in this communication (including any attachments) is not intended to be used, and cannot be used, for purposes of (i) avoiding penalties imposed under the U. S. Internal Revenue Code or (ii) promoting, marketing or recommending to another person any tax-related matter.