

2023 Benefits Decision Guide

BENEFITS FOR A HEALTHY LIFE

10-month Employees

The choice is yours.



INSIDE THIS GUIDE

Welcome To Your Benefits Enrollment	3
Important Reminders	4
Health	5
Medical	5
Health Savings Account (HSA)	8
Flexible Spending Accounts (FSAs)	9
Dental.....	10
Vision.....	10
Life and Accident Insurance	12
Financial	12
Long-Term Disability Insurance.....	12
Contacts	13



This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/ Benefits Department.



WELCOME TO YOUR BENEFITS ENROLLMENT

Waukee Community School District is committed to helping you and your family enjoy the best possible physical, financial, and emotional well-being. That’s why we offer you a comprehensive, highly competitive benefits package, with the flexibility to make the choices that meet your needs.

Use this guide to better understand your 2023 benefits, so you can make the best choices for yourself and your family. Then be sure to enroll by November 23rd to ensure you receive coverage for the 2023 plan year.

IT’S TIME TO ENROLL!

Open Enrollment dates: October 26, 2022 – November 23, 2022

Benefits effective date: January 1, 2023 – December 31, 2023

BENEFITS AT A GLANCE

Benefit Plan	Who Pays?
Medical Insurance	Waukee CSD and You
Dental Insurance	Waukee CSD and You
Vision Insurance	You
Basic Life and AD&D Insurance	Waukee CSD
Voluntary Life and AD&D Insurance	You
Long-Term Disability Insurance	Waukee CSD
Health Savings Account (HSA)	Waukee CSD and You

GET READY!

You MUST take action during Open Enrollment, October 26 – November 23, 2022, in order to have Waukee CSD health coverage for yourself and your dependents in 2023.

IMPORTANT REMINDERS

- » **Even if you want to keep your current benefits**, you are required to confirm that decision and still complete the enrollment process. This is also a good time to review your beneficiaries and make any changes, if applicable.
- » **Note:** You can also waive coverage during Open Enrollment. In which case, your coverages will not continue automatically.
- » **New employees:** Enroll within 30 days from your date of hire. If you don't enroll within this time period, you will not have benefits coverage, except the Basic Life and Long-Term Disability, which are fully paid by Waukee CSD.
- » **Open Enrollment:** Enroll before the enrollment deadline — November 23, 2022. Remember, if you want to participate in any of the following benefits during the 2023 plan year, you must actively enroll in them during Open Enrollment. Even for current participants, contributions to the following won't carry forward:
 - Health Care Flexible Spending Account .
 - Limited Purpose Health Care Flexible Spending Account.
 - Dependent Care Flexible Spending Account.
 - Health Savings Account .
- » **After your enrollment opportunity ends, you will not be able to make changes to your benefits** until the next Open Enrollment, unless you experience a qualifying life event, such as marriage, divorce, birth, adoption, or a change in your or your spouse's employment status that affects your benefits eligibility. Changes must be made within 30 days of the life event.

WHO CAN ENROLL?

- » **Full-time employees** – New hires are eligible on your date of hire. Benefits are effective the first of the month following your hire date.
- » **Eligible dependents** – Includes employee's spouse/domestic partner and children to age 26, plus disabled dependent children of any age who meet plan criteria.

REMEMBER...

ALL eligible employees are required to complete the enrollment process during Open Enrollment to ensure you receive coverage for 2023.



MORE INFORMATION

You can learn more about your benefit plans in your Summary Plan Descriptions (SPDs), which are available online on the Intranet. Go to Human Resources or Business Services>Benefits.

HEALTH

Quality health coverage is one of the most valuable benefits you enjoy as a Waukee CSD employee. Our benefit plans help keep you and your family healthy and also provide important protection in the event of illness or injury.

MEDICAL

For the 2023 plan year, you have a choice of three medical plans with a range of coverage levels and costs. Choose what's best for your needs and budget.

2023 MEDICAL PLAN OPTIONS

- » **Blue Access High Deductible Health Plan (HDHP) with Health Savings Account (HSA)**, which puts you in charge of your spending through lower paycheck contributions, higher deductibles, and a tax-free Health Savings Account (HSA).
- » **Alliance Select Preferred Provider Organization (PPO)** offers cost sharing after you meet the deductible. This plan reduces your out-of-pocket responsibility when you need care through a lower deductible and higher paycheck contributions.
- » **Blue Access Health Maintenance Organization (HMO)** costs less per paycheck than the PPO plan, but has the same deductibles, copays, and coinsurance. Features in-network coverage only.

KEY COVERAGE FEATURES

All of Waukee CSD's medical plans offer:

- » Comprehensive, affordable coverage that fulfills the requirements of the health care reform law.
- » Free in-network preventive care, with services such as annual physicals, recommended immunizations, well-woman and well-child exams, flu shots, and routine cancer screenings covered at 100%.
- » Prescription drug coverage with each medical plan.
- » Financial protection through annual out-of-pocket maximums that limit the amount you'll pay each year.
- » Unlimited lifetime maximum benefits.
- » Choice of four coverage levels: Employee Only, Employee + Spouse, Employee + Child(ren), or Family.

Consider which plan features are most important to you	PPO – Alliance Select	HMO – Blue Access	HDHP – Blue Access
With your needs and preferences in mind, take a look at how these plan features compare.			
Administered by Wellmark	✓	✓	✓
Covers in-network preventive care at no cost to you, including annual physicals, immunizations, and screenings	✓	✓	✓
Lets you open and contribute to a tax-free HSA, which has no “use it or lose it” rule and lets you invest money for future medical costs			✓
Has the lowest premium cost, which may make it the least expensive option if you expect to have low health care usage			✓
You have a primary care physician with whom you can build a long-term relationship; plan doesn't require claim forms to see a doctor or during hospital stays.		✓	✓
Has the highest premium cost, but includes a comprehensive plan design that includes out-of-network benefits.	✓		

COMPARE MEDICAL PLANS

The chart below provides a comparison of key coverage features and costs.

Services	PPO – Alliance Select		HMO – Blue Access	HDHP – Blue Access
	In-Network	Out-of-Network	In-Network Only	In-Network
Waukee CSD Contribution to HSA	N/A		N/A	District contributes \$1,000 in 2023; \$83.33 per month
Annual Deductible				
Per Person	\$750	\$1,500	\$750	\$1,500
Per Family	\$2,250	\$4,500	\$2,250	\$4,500
Out-of-Pocket Maximum (Includes Deductible and Copays)				
Per Person	\$1,500	\$3,000	\$1,500	\$3,000
Per Family	\$4,500	\$9,000	\$4,500	\$9,000
Medical Coverage				
Doctor's Office Visits	PCP OV \$25 copay, Specialist OV \$50 copay	Ded. + 40%	PCP OV \$25 copay, Specialist OV \$50 copay	Ded. + 20%
Doctor's Office Visits – Iowa Clinic	PCP OV \$5 copay, Specialist OV \$15 copay	Ded. + 40%	PCP OV \$5 copay, Specialist OV \$15 copay	Ded. + 20%
Preventive Care (Adult Routine Physicals, Well-Child Care)	\$0 copay	Ded. + 40%	\$0 copay	Preventive screenings covered 100%, \$0 ded.
Outpatient Services	Ded. + 20%	Ded. + 40%	Ded. + 20%	Ded. + 20%
Inpatient Hospital (Per Stay)	Ded. + 20%	Ded. + 40%	Ded. + 20%	Ded. + 20%
Emergency Room	Ded. + 20%	Ded. + 40%	Ded. + 20%	Ded. + 20%
Retail Prescription Drugs (30-Day Supply)				
Generic	\$15 copay, \$0 ded.		\$15 copay, \$0 ded.	Ded. + 20%
Brand Formulary	Rx ded. + \$30 copay		Rx ded. + \$30 copay	
Brand Nonformulary	Rx ded. + \$45 copay		Rx ded. + \$45 copay	
Specialty – Preferred	Rx ded. + \$100 copay		Rx ded. + \$100 copay	
Specialty – Non-Preferred	Rx ded. + \$200 copay		Rx ded. + \$200 copay	
Mail-Order Prescription Drugs (90-Day Supply)	2 copays for 90-day supply		2 copays for 90-day supply	NA

Ded. = deductible

MONEY-SAVING TIPS

To stretch your health care dollars, remember to:

- » **See in-network providers** – They've agreed to the plan's negotiated rates. Visit your plan website to search for in-network providers near you.
- » **Use the mail-order pharmacy** – It will save you time and money when refilling long-term prescriptions.

A CLOSER LOOK AT THE HDHP

The High Deductible Health Plan (HDHP) costs you less from your paycheck, so you keep more of your money. This plan rewards you for taking an active role as a health care consumer and making smart decisions about your health care spending. As a result, you could pay less for your annual medical costs.

HDHP ADVANTAGES

1. Lower paycheck costs

Your per-paycheck costs are lower compared to the PPO and HMO plans, giving you the opportunity to contribute the cost savings to a Health Savings Account (HSA). Take a look at "Using an HDHP" for how medical costs are paid.

2. Tax-advantaged savings account

To help you pay your deductible and other out-of-pocket costs, the HDHP lets you open a Health Savings Account and make tax-free contributions directly from your paycheck. Waukeee CSD will also contribute \$83.33 monthly (up to \$1,000 for the 2023 Plan Year) to your HSA to help cover your annual deductible.

All withdrawals from your HSA are tax-free, as long as you use the money to pay for eligible health care expenses. In addition, all the money in the account is yours and will never be forfeited. It rolls over from year to year, and you can take it with you if you leave the school or retire. After age 65, you can withdraw funds for any reason without a tax penalty—you pay ordinary income tax only if the withdrawal isn't for eligible health care expenses.

3. Free in-network preventive care

As with all Waukeee CSD health plans, in-network preventive care is fully covered under the HDHP—you pay nothing toward your deductible and no copays as long as you receive care from network providers.

4. Extensive provider network

The HDHP uses Wellmark's broad Blue Access network of doctors and other health care providers.

USING AN HDHP

4

OUT-OF-POCKET MAXIMUM

You're protected by an annual limit on costs. The plan starts to pay 100% once you've paid this amount during the year.

3

COINSURANCE

After meeting your deductible, the plan starts to pay coinsurance. You'll only pay a percentage of each bill.

2

DEDUCTIBLE

You pay your medical expenses up to the annual deductible amount. Use your HSA to plan ahead for these costs and save money by paying with tax-free dollars.

1

FREE PREVENTIVE CARE

\$0 cost for in-network preventive care.



HEALTH SAVINGS ACCOUNT (HSA)

If you enroll in the HDHP, you are eligible to open and contribute to a Health Savings Account (HSA). The HSA is a tax-free savings account you can use to pay for eligible health expenses at any time, even in retirement.

HOW DOES AN HSA WORK?

- » **Build tax-free savings for health care.** You can make before-tax deductions from your paycheck into your HSA, allowing you to save money by using tax-free dollars to pay for eligible medical, prescription, dental, and vision expenses. The total amount that can be contributed to your HSA each year is limited by the IRS. The 2023 limits are:
 - Up to \$3,850 for employee-only coverage.
 - Up to \$7,750 if you cover dependents.
 - Add \$1,000 to these limits if you're age 55 or older.
- » **Receive District contribution of up to \$1,000, paid out monthly \$83.33**, which you can use to help cover the higher deductible amount.
- » **Keep your money.** Unlike an FSA, the money in your HSA is always yours to keep and can be rolled over from year to year. You can take your unused balance with you when you retire or leave Waukee CSD.
- » **Use it like a bank account.** Pay for eligible medical, prescription, dental, and vision expenses for yourself and your family by swiping your HSA debit card, or reimburse yourself for payments you've made (up to the available balance in your account). Keep in mind that you may only access money that is actually in your HSA when making a purchase or withdrawal. There's no need to turn in receipts (but keep them for your records).
- » **Earn interest and increase savings.** Once your interest-bearing HSA reaches a balance of \$1,000, you can start an investment account, which offers a variety of no-load mutual funds similar to 401(k) investments. You can learn more at <https://americanfidelity.com/support/hsa/> or by calling **1.800.662.1113**.
- » **Never pay taxes.** Contributions are made on a before- tax basis, and your withdrawals will never be taxed when used for eligible expenses. Any interest or earnings on your HSA balance build tax-free, too.*
- » **Enjoy advantages only available to HDHP participants.** To be eligible for the HSA, you must enroll in the HDHP. The HSA is not available to participants in the PPO or HMO plans.

*Money in an HSA grows tax-free and can be withdrawn tax- free if it is used to pay for qualified health care expenses (for a list of eligible expenses, see IRS Publication 502, available at www.irs.gov). If money is used for ineligible expenses prior to age 65, you will pay ordinary income tax on the amount withdrawn plus a 20% penalty tax. After age 65, withdrawals for ineligible expenses are only subject to ordinary income tax.

MAKE SURE YOU'RE ELIGIBLE

Eligible individuals are those who are:

- » Covered under a High Deductible Health Plan (HDHP) like the Blue Access HDHP.
- » Not covered by any other medical plan that is not an HDHP. This includes a spouse's medical coverage unless it's an HDHP.
- » Not enrolled in a traditional Health Care FSA in 2023.
- » Not enrolled in Medicare, including Part A.
- » Not claimed as a dependent on another person's annual tax return.
- » Veterans who have not received treatment through the Veteran's Administration other than preventive care within the past three months.



MONEY-SAVING TIP

If you enroll in the HDHP, put the money you save through lower paycheck deductions into a tax-free HSA so you'll have money available when you need to pay out-of-pocket costs.

FLEXIBLE SPENDING ACCOUNTS (FSAS)

Tax-advantaged FSAs are a great way to save money. The money you contribute to these accounts comes out of your paycheck without being taxed, and you withdraw it tax-free when you pay for eligible health care and dependent care expenses.

Important: You must enroll if you want to contribute to an FSA in 2023, even if you currently participate. Keep in mind that once enrolled, you are only able to make changes due to a qualifying change in family or benefits enrollment status.

Waukee CSD offers you the following FSAs:

HEALTH CARE FSA

- » Pay for eligible health care expenses, such as plan deductibles, copays, and coinsurance.
- » Contribute up to \$3,050 in 2023.
- » Plan year is January 1, 2023 to December 31, 2023, with a grace period to March 15, 2024; claims deadline is March 30, 2024.

LIMITED PURPOSE HEALTH CARE FSA

- » Pay for eligible dental and vision expenses only if you are enrolled in the HDHP.
- » Contribute up to \$3,050 in 2023.
- » Plan year is January 1, 2023 to December 31, 2023, with a grace period to March 15, 2024; claims deadline is March 30, 2024.

DEPENDENT CARE FSA

- » Pay for eligible dependent care expenses, such as day care for a child so you and/ or your spouse can work, look for work, or attend school full-time.
- » Contribute up to \$5,000 in 2023, or \$2,500 if you are married and filing separately.
- » Plan year is January 1, 2023 to December 31, 2023, with a grace period to March 15, 2024; claims deadline is March 30, 2024.

ESTIMATE CAREFULLY

Keep in mind, FSAs are “use-it-or-lose-it” accounts. Unused funds are forfeited at the end of a 2½-month grace period following the plan year. During the grace period, you can continue to incur expenses and submit your receipts.

MANAGING YOUR FSA(S)

When you enroll in a Health Care FSA, you will receive a debit card to use when you receive services to pay for eligible expenses. Depending on the transaction, you may need to submit receipts or other documentation. Even if not required for submission, be sure to keep your receipts.

WHAT'S AN ELIGIBLE EXPENSE?

- » **Health Care FSA** – Plan deductibles, coinsurance, copays, and other out-of-pocket expenses. To learn more, see IRS Publication 502 at www.irs.gov.
- » **Dependent Care FSA** – Child day care, babysitters, home care for dependent elders, and related expenses. To learn more, see IRS Publication 503 at www.irs.gov.

BE SURE TO ENROLL EACH YEAR

Flexible Spending Accounts do not carry forward from year to year. You must re-enroll in any reimbursement account each year, even if you currently participate.

DENTAL

Healthy teeth and gums are important to your overall wellness. That's why it's important to have regular dental checkups and maintain good oral hygiene. Learn about the Delta Dental plan available to help you maintain your oral health.

Services	Dental Premier Plan
Annual Deductible (employee only / family)	Waived for preventive services \$25 / \$75
Calendar-Year Maximum Per Person	\$1,500
Preventive / Diagnostic Services	Covered 100%
Basic Services	Ded. + 20%
Major Services	Ded. + 50%
Orthodontia (children younger than 19)	Up to 50% coinsurance; maximum benefit is \$1,500

Ded. = deductible.

You should notify Delta Dental prior to receiving services for gum/bone disease or high-cost restorations. For most services, prior approval will be coordinated by a participating dentist.

MONEY-SAVING TIP

Remember, you can use your HSA, Health Care FSA, or Limited Purpose Health Care FSA (if applicable) to pay for qualified out-of-pocket dental and vision expenses with tax-free dollars.



VISION

Having vision coverage through Avesis allows you to save money on eligible eye care expenses, such as periodic eye exams, eyeglasses, or contact lenses for yourself and your covered dependents.

Services	Comprehensive Plan		Materials Only Plan	
	In-Network	Out-of-Network Reimbursement	In-Network	Out-of-Network Reimbursement
Exam (once per 12-month period)*	\$10 copay	Up to \$35	NA	NA
Lenses (once per 12-month period)*				
Single Vision	\$15 copay**	Up to \$25	\$15 copay**	Up to \$25
Bifocal	\$15 copay**	Up to \$40	\$15 copay**	Up to \$40
Trifocal	\$15 copay**	Up to \$50	\$15 copay**	Up to \$50
Frames (once per 24-month period)*	\$15 copay** (retail value \$100 to \$150 – up to \$50 wholesale)	Up to \$45	\$15 copay** (retail value \$100 to \$150 – up to \$50 wholesale)	Up to \$45
Contact Lenses (once per 12-month period)* Fitting and Exam	\$0 copay (\$130 allowance)	Up to \$130	\$0 copay (\$130 allowance)	Up to \$130

*Benefit frequencies are based on a benefit period of January through December. Example: If you purchase contact lenses in December of 2022, you will be able to purchase contact lenses again in January 2023.

**When you purchase a pair of frames and lenses, only a single \$15 materials copay will apply.



HEALTH CARE PREMIUMS

You and Waukeee CSD share the cost of your health care benefits — Waukeee CSD pays a generous portion of the total cost and you pay the remainder. The amount you pay is deducted pretax from your paycheck. Your specific cost is determined by the plans you choose and the coverage level you select.

2023 PAYCHECK DEDUCTIONS PER PAY PERIOD (BEFORE-TAX)

Payroll deductions for 10-month employees will take place January - June and September - December. There will be no payroll deductions for the months of July and August.

MEDICAL – WELLMARK

Plan	Employee Only	Employee + Spouse	Employee + Children	Full Family
PPO – Alliance Select	\$161.15	\$743.26	\$687.00	\$1,113.79
HMO – Blue Access	\$0.00	\$594.72	\$549.71	\$891.21
HDHP - Blue Access	\$0.00	\$515.40	\$476.39	\$772.34

DENTAL – DELTA DENTAL

Plan	Employee Only	Employee + Spouse	Employee + Children	Full Family
Dental PPO Plus Premier	\$0.00	\$61.90	\$69.18	\$105.59

VISION – AVESIS

Plan	Employee Only	Employee + Spouse	Employee + Children	Full Family
Comprehensive Plan	\$12.85	\$24.67	\$25.54	\$34.61
Materials Only Plan	\$8.93	\$16.88	\$18.42	\$23.68

FINANCIAL

Waukee CSD offers programs to help ensure financial security for you and your family. You will also have access to benefits designed to help you save money on important services and voluntary insurance coverage.

LIFE AND ACCIDENT INSURANCE

As a Waukee CSD employee, you receive company-paid Basic Life and Accident insurance and have the option to purchase additional coverage for yourself and your family.

EMPLOYEE LIFE AND AD&D INSURANCE

Waukee CSD provides you with Basic Life and Accidental Death and Dismemberment (AD&D) insurance so that you can protect those you love from the unexpected. There is no cost to you for this coverage. Your benefit amount will be \$50,000 for full-time employees and \$25,000 for part-time certified staff.

VOLUNTARY LIFE AND AD&D

- » **Employee.** If you want added protection, you can purchase Supplemental Voluntary Life and AD&D insurance for yourself up to the lesser of seven times your base salary or \$500,000 (in \$10,000 increments). The guarantee issue amount is \$200,000 for employees when elected within 30 days of eligibility.
- » **Spouse/domestic partner.** You may also purchase Voluntary Life insurance for your spouse or domestic partner in increments of \$5,000 to the lesser of 50% of the employee's Voluntary Life amount or \$250,000. The guarantee issue amount is \$30,000 for spouse/domestic partner when elected within 30 days of eligibility.
- » **Dependent child(ren).** Optional Voluntary Life insurance provides \$10,000 of coverage for each child.

Important: Employee Voluntary Life coverage must be purchased in order to elect optional life coverage for either a spouse, domestic partner, or child(ren). You pay 100% of the cost for all voluntary coverage. You may have to complete an evidence of insurability (EOI) medical questionnaire to determine whether you or your spouse/domestic partner is insurable for Voluntary Life insurance amounts. If required, an EOI will be provided to you.

HAVE YOU NAMED A BENEFICIARY?

The beneficiary will receive the benefit paid by a life insurance policy in the event of the policyholder's death. It's important to designate a beneficiary and keep that information up-to-date. During Open Enrollment is a good time to review and update your beneficiary(ies).

WHAT IS AD&D INSURANCE?

Should you lose your life, sight, hearing, speech, or use of your limb(s) in an accident, AD&D provides additional benefits to help keep your family financially secure. AD&D benefits are paid as a percentage of your coverage amount — from 50% to 100% — depending on the type of loss.

LONG-TERM DISABILITY INSURANCE

The loss of income due to illness or disability can cause serious financial hardship for your family. But, if a disability happens, Waukee CSD has you covered with Long-Term Disability (LTD) insurance benefits, which replaces a portion of your income to help you continue paying your bills and meeting your financial obligations during this difficult time. LTD is fully paid by Waukee CSD — at no cost to you.

SUMMARY OF DISABILITY BENEFITS

- » **Who pays:** Waukee CSD.
- » **Benefit amount provided:** 60% of your base salary.
- » **Maximum benefit payable:** \$6,000 per month.
- » **Payment duration:** Varies depending on your age when the disability begins. Review your Summary Plan Description for specific benefit payment duration.
- » **Waiting period:** Benefits will begin after the 91st day of your disability.



CONTACTS

To learn more about a specific benefit plan, contact the providers listed below.

Questions About	Contact	Phone Number	Website
Medical and Prescription Drugs	Wellmark of Iowa	1.800.524.9242	www.wellmark.com
Dental	Delta Dental of Iowa	1.800.544.0718	www.deltadentalia.com
Vision	Avesis	1.800.828.9341	www.avesis.com
Health Savings Account	American Fidelity	1.800.662.1113	https://americanfidelity.com/support/hsa
Flexible Spending Accounts	American Fidelity	1.800.662.1113	https://americanfidelity.com/support/hcfsa
Life and AD&D	Symetra	1.800.796.3872	www.symetra.com
Long-Term Disability	Symetra	1.800.796.3872	www.symetra.com
Dependent Care	American Fidelity	1.800.662.1113	https://americanfidelity.com/support/dca

While every effort has been made to ensure accuracy of this benefits guide, the plan documents and contracts will prevail in case of discrepancy between this guide and the plan documents and contracts. In addition, the school reserves the right to modify or terminate any benefit plans at any time. If you have questions or need to request a hard copy of your Waukee Community School District Summary Plan Description (SPD), please contact the Business Services Department.

NOTES

NOTES

This benefit summary prepared by



Gallagher

Insurance | Risk Management | Consulting

