

2026-2027 EMPLOYEE
BENEFITS
GUIDE

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Disclaimer

This is intended to be a brief summary of benefits available to our employees. For detailed descriptions of benefits provided, eligibility provisions and limitations and exclusions under each benefit plan, please refer to the plan documents for each benefit or your employee handbook. In case of any conflict between this guide and an official plan document, the plan document will be the final authority. Kenosha Unified School District reserves the right to terminate, modify or amend the plans at any time.

General Information

Benefits offered by Kenosha Unified School District (KUSD) are designed to provide a comprehensive benefits package for you and your eligible dependents. The following is an overview of your benefits for the 2026-2027 plan year.

Eligibility

Eligibility for the various benefits offered by KUSD is based on your employment status and is indicated throughout this document: An employee who works 30 hours weekly or greater is eligible for District benefits.

Eligible dependents are generally regarded as:

- Your legal spouse;
- Your children under age 26, including stepchildren, legally adopted children and children placed with you for adoption; and
- Your dependent children of any age who are physically or mentally unable to care for themselves.

Benefit Enrollment or Change Process

Benefit eligible employees must actively enroll as a new hire or newly benefit-eligible employee to receive coverage for health and welfare benefit plans, including medical, dental, vision, HSA, FSA and short-term disability. Benefits are then effective the date of hire. Once your enrollment deadline has passed, you will not be able to enroll or make changes until the next annual open enrollment (generally in May for the following year), unless you experience a Qualifying Life Event (QLE).

Qualifying Life Events

Due to IRS regulations, once you have made your election for the 2026-2027 plan year, you cannot change your benefits until the next annual enrollment period ***unless you experience a qualifying life event.***

A qualifying life event may include the following:

- Marriage, legal separation, divorce, birth or adoption of a child;
- Change in employment status for you or your spouse;
- Change in a dependent's benefits eligibility status;
- A significant change in the cost or coverage of your spouse's benefits;
- Change in place of residence causing a loss of eligibility;
- Change in the cost of dependent care (only for the dependent care FSA); or
- Loss of a dependent (death).

To change your benefits, you must notify Human Resources **within 30 days of the qualifying life event.** You are required to provide proof of the change, such as a marriage certificate, record of birth, or student verification information.

In order to make a medical, dental, vision, HSA or FSA election, please contact HR to provide next steps.

Medical / Rx

All benefit eligible employees are eligible for medical coverage. UnitedHealthcare is the health insurance provider, offering the NexusACO network with a tiered benefit plan design. See the Staff intranet for more information.

HDHP Plan (NexusACO)			
	Tier 1	Tier 2	Out-of-Network
Deductible (Calendar Year)			
Single	\$1,700	\$1,700	\$3,400
Family	\$3,400	\$3,400	\$6,800
Out-of-Pocket Maximum (Calendar Year)			
Single	\$3,400	\$3,400	\$6,800
Family	\$6,800	\$6,800	\$13,600
Coinsurance (Employee)			
	0%	30%	30%
Physician Services			
Preventive care visits	Covered at 100%	Covered at 100%	Deductible, then 30%
Primary care visits	Deductible, then 0%	Deductible, then 30%	Deductible, then 30%
Specialist visits	Deductible, then 0%	Deductible, then 30%	Deductible, then 30%
Virtual Visits (Doctor on Demand, Amwell, Teladoc, Designated Network Providers)	\$0	\$0	Deductible, then 30%
Hospital Services			
Urgent care	Deductible, then 0%	Deductible, then 0%	Deductible, then 30%
Emergency room	Deductible, then 0%	Deductible, then 0%	Deductible, then 0%
Inpatient Hospital Care	Deductible, then 0%	Deductible (POD \$500), then 30%	Deductible (POD \$500), then 30%
Outpatient Hospital Care	Deductible, then 0%	Deductible (POD \$250), then 30%	Deductible (POD \$250), then 30%
Pharmacy Benefits			
Retail	Deductible, then 10%	Deductible, then 10%	Deductible, then 10%

Employee Premium Contributions

Plan	Coverage	Period	**10%	***6%
HDHP (HSA)	Employee Only	Monthly	\$124.33	\$74.60
		Per Period (20)	\$74.60	\$44.76
	Employee + Spouse	Monthly	\$261.09	\$156.66
		Per Period (20)	\$156.66	\$93.99
	Employee + Child(ren)	Monthly	\$236.26	\$141.76
		Per Period (20)	\$141.76	\$85.05
	Family	Monthly	\$360.56	\$216.33
		Per Period (20)	\$216.33	\$129.80

**Interpreters, Secretaries, AST, Carpenters, Painters, Teachers, and Service (Custodial, Maintenance, and Grounds) pay 10% of the full premium.

***Educational Support Professionals (ESP) and Food Service pay 6% of the full premium.

Using Network Providers

UnitedHealthcare® NexusACO is a network with a tiered benefit plan design. You can use any provider for your care but using Tier 1 providers provides the best benefit and least out-of-pocket cost.

Our plans also require you to choose a primary care physician (PCP). A PCP can be a physician, nurse practitioner or physician assistant in the following specialties: family practice, general practice, nonspecialized internal medicine, mental health, pediatrics or obstetrics/gynecology.

After you enroll in KUSD's medical plan, UHC will ask you to select a PCP for EACH covered family member.

Find detailed search instructions on the HR website for current employees.

Tier 1 Providers (Lowest-cost option):

Those utilizing in-network care from Tier 1 providers can take advantage of greater medical benefits with lower costs. Look for the Tier 1 symbol when doing a provider search at uhc.com under the UnitedHealthcare NexusACO 2026 network option.

Tier 1 provider systems in Southeastern Wisconsin are: Advocate Aurora, Froedtert (excluding Froedtert South), Children's Wisconsin and the Medical College of Wisconsin.

In the provider search, Tier 1 Providers will have the Tier 1 Provider label.

If receiving care outside of Southeastern Wisconsin, look for a Tier 1 provider in the national NexusACO network in your area to receive the Tier 1 benefit.



-  Tier 1 Provider
-  Accepting All Patients
-  In-Network Provider

 Accepting All Patients

 In-Network Provider

Tier 2 Providers:

Those utilizing care from Tier 2 providers will also receive a better value for health care benefits compared to out-of-network providers.

Tier 2 providers include providers that are in the current NexusACO network, but not in Tier 1, including those in Ascension, ProHealth Care, Marshfield Clinics, Froedtert South and more.

In the provider search, Tier 2 Providers will have the In-Network Provider label.

Mental Health Provider Search:

If searching for a mental health provider, search at uhc.com under the UnitedHealthcare NexusACO 2026 network option. You will then select the "Behavioral Health Directory" option. This will take you to a new window through the Live and Work Well provider search site.

Out-of-Network Providers:

Members can use out-of-network providers but at a higher out-of-pocket cost.

In the provider search, out-of-network providers will not be listed in the search. Please be sure to spell the provider name correctly when performing a search.

UHC Tools and Resources

UHC Rewards

- Earn up to \$300
- Included in your health plan at no additional cost to you. UnitedHealthcare Rewards is a digital rewards program where you can earn dollars by taking small steps toward a healthier lifestyle.
- Choose from a variety of activities – tracking activities, tracking sleep and one time healthy actions.

Real Appeal

- Real Appeal is a FREE online weight loss program that helps you take small steps for lasting weight loss.
- The program includes personalized weight loss coaching, a program Success Kit and more!
- Helps with disease prevention and create lasting behavior change.
- Participants will be provided with online face to face coaching, exercise DVDs, online trackers and any other tool you will need to meet your goals.

Visit www.realappeal.com to enroll. Click 'Enroll' in the upper right-hand corner and follow the instructions. Make sure to have your insurance card available.

Quit For Life

The **Quit For Life** program has helped millions of tobacco users quit with: support from a Quit Coach, Quit-smoking medications, Quit guide, members-only website and helpful text. Enjoy life without tobacco.

Find Care & Costs

This great tool helps you quickly and easily find personalized information before you see a doctor, allowing you to “take charge of your health care.”

Find Care and Costs focuses on four elements of Healthcare:

- **Procedure** – Learn more about your specific procedure and compare treatment options.
- **Provider** – Select a quality provider for your procedure.
- **Price** – Quickly estimate out-of-pocket costs for specific procedure.
- **Place** – Locate providers based on geographic search criteria, helping find a location convenient for you.

Focusing on these four elements will allow you to increase your savings and take control of your healthcare decisions.

Visit myuhc.com today to learn more.

24/7 Virtual Visits

Why leave home when you're feeling sick? Now the doctor can come to you. Through UHC's Virtual Visits, doctors are available 24 hours a day, 7 days a week, 365 days a year from a mobile device or computer to address your urgent, non-emergency, care. Services are provided through Doctor on Demand, Amwell, or Teladoc when registering for your virtual visits.

With 24/7 Virtual Visits You Can:

- **Resolve many of your medical issues:** Physicians with 24/7 Virtual Visits can diagnose, recommend treatment and prescribe medication, when appropriate, for many of your medical issues.
- **Speak with U.S. board-certified doctors:** National network includes the highest quality, state-licensed doctors who will call you back within 24 minutes, on average.
- **Use it anywhere, anytime:** On vacation? Stuck home with sick kids? 3 a.m. and need care now? No problem. 24/7 Virtual Visits doctors are available 24/7/365 via phone and online video consults.
- **Effective 7/1/2026 there will be no cost for virtual visits.**

How to register:

- Visit www.myuhc.com
- Locate member ID number on health plan ID card.
- Have a credit card available for any out-of-pocket cost.
- Choose a pharmacy that is convenient for you, if a prescription is needed.



Health Savings Account (HSA)

Health Savings Account

The best way to ensure top-quality, cost-effective care is to take control of healthcare dollars and spending. We believe a High Deductible Health Plan (HDHP), combined with a Health Savings Account (HSA), is a great way to obtain comprehensive benefits in a cost-efficient manner.

You are generally eligible to contribute to an HSA if you are enrolled in the HDHP. Your contributions are tax free, and the money remains in the account for you to spend on eligible expenses no matter where you work or how long it remains in the account. An account will automatically be set up with our partner, Optum Bank, when you enroll in the HDHP.

Calendar Year 2026 HSA Contribution Maximum*:

- Single Coverage - \$4,400
- EE + Spouse / EE + Child(ren) / Family Coverage - \$8,750

*Individuals age 55 or older may make an additional \$1,000 annual catch up contribution

Personal HSA contributions are non-taxable, limiting out-of-pocket costs today and down the road. In short, HDHPs give you more control over healthcare dollars and spending.

Eligibility Requirements:

- Individuals must not be covered by other health coverage that is not an HSA-Qualified HDHP;
- Individuals cannot be enrolled in Medicare; **and**
- Individuals cannot be claimed as a dependent on another person's tax return.

Information regarding the money that accumulates in an HSA:

- Contributions to HSA account by an employee or the company are generally non-taxable (unless used to purchase non-qualified expenses).
- You can access your HSA information through our partner, Optum Bank.
- Earnings on investments are also non-taxable.
- HSA balances roll forward from year to year (there is NO "use it or lose it" clause).
- The money in the account is available to employees at any time, even if they depart KUSD.

Optum Financial Contact Information:

Conveniently link to Optum Financial through
www.myuhc.com

Or call: 1-866-234-8913

Optum Financial™



Flexible Spending Accounts (FSAs)

Limited Purpose Health Care FSA

A Limited Purpose Flexible Spending Account (LPFSA) is an account an employee contributes dollars to on a pre-tax basis. Those dollars can then be used to pay for dental and vision expenses not covered by an insurance plan. **LPFSA dollars can NOT be used for medical expenses.** Up to **\$3,400** can be set aside on a pre-tax basis and used throughout the year on qualifying, reimbursable expenses. The Limited Purpose FSA plan allows employees to carryover up to \$680 in unused funds at the end of the 2026-27 plan year to spend in 2027-28. LPFSA carry over dollars will be available on July 1 of the following year. The Limited Purpose FSA plan is administered by **Diversified Benefit Services (DBS)**.

Participants in the Limited Purpose FSA are also eligible to receive an FSA Debit MasterCard that provides convenient LPFSA access to pay for qualified dental and vision expenses. Occasionally, itemized receipts may be requested by email from DBS to verify debit card transactions, so please make sure to keep receipts showing the date of service, description of the expense and cost. Please keep your debit card for possible future use, even if you decide not to elect coverage for a year. **Please note the FSA Debit MasterCard can only be used with the Limited Purpose FSA, not the Dependent Care FSA.**

Dependent Care FSA

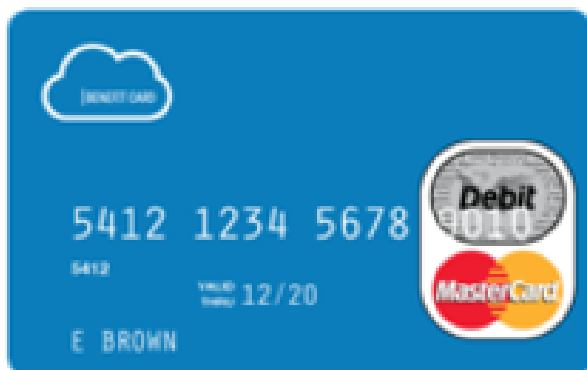
The Dependent Care FSA allows you to set aside money from your paycheck, on a **pre-tax** basis, for qualified dependent care expenses such as daycare. Eligible dependents are children under 13 years of age, or a child over 13, spouse, or elderly parent residing in your home who is physically or mentally unable to care for himself or herself.

If you are married and file a joint tax return, or if you file a single or head of household tax return, the annual IRS limit is **\$7,500**. If you are married and file separate tax returns, you can each elect **\$3,750** for the plan year. You and your spouse must be employed, or your spouse must be a full-time student to be eligible to participate in the Dependent Care FSA.

FSA Enrollment

FSA requires an election every year if you wish to participate. Please visit the Staff intranet for instructions on how to enroll or change your election.

Please be aware that once you elect a payroll deduction, you cannot change it unless you have a qualifying life event.



KUSD offers a comprehensive dental plan through Delta Dental of WI. Benefit eligible employees are eligible for dental coverage.

➤ Additional benefit information can be found on the Staff intranet.



Dental Plan Summary	In-Network or Out-of-Network
Annual Deductible Individual/Family	\$0/\$0
Annual Maximum	\$2,000 per person per calendar year
Preventive Services (cleanings, fluoride, sealants)	Covered 100%
Basic Dental Services (extractions, fillings, periodontal, endodontic, space maintainers)	Employee Coinsurance 20%
Major Dental Services (crowns, dentures, bridges)	Employee Coinsurance 20%
Orthodontia (adults, dependent children up to age 26)	50% up to \$2,000 per lifetime
Additional Features	Check-up Plus, EBICP, Member Perks, and SHCNB

The summary above does not cover all plan details. Additional information can be found in the dental certificate of coverage.

Check-up Plus is part of your plan which means that diagnostic and preventive services remain covered at 100% but no longer count toward your annual out of pocket maximum benefit.

Evidence Based Integrated Care Plan (EBICP) is included in the dental plan and provides additional cleanings and/or fluoride treatments to individuals with specific medical conditions that have oral implications.

Member Perks can provide unlimited savings and discounts on health and wellness resources and more. For additional information on Member Perks and to access them via the member portal, please visit deltadentalwi.com/member-perks.

Special Health Care Needs Benefit includes any physical, developmental, mental, sensory, behavioral, cognitive or emotional impairment or limiting condition that requires medical management, health care intervention and/or use of specialized services or programs.

Coverage	Monthly	Per Period (20)
Employee Only	\$5.53	\$3.32
Employee + Spouse	\$11.06	\$6.64
Employee + Child(ren)	\$10.64	\$6.39
Family	\$16.13	\$9.68

Question: What's the difference between In and Out-of-Network Providers?

Answer: While benefit levels are the same whether you see an in-network or out-of-network dental provider, out-of-network providers may be more expensive and may bill you for the difference between the amount of the billed fees that Delta Dental reimburses and the total fee the provider charges.

Delta Dental Vision Discount Program



For employees and dependents enrolled in the dental plan, Delta Dental of WI has partnered with EyeMed Vision Care to offer a vision care discount program that provides savings up to 35%, access to thousands of private practices and retail providers nationwide, among many other benefits.

Please visit the Staff intranet for additional information on this great value-added benefit.

Vision

KUSD offers a voluntary vision plan through National Vision Administrators (NVA). Benefit eligible employees are eligible for vision coverage.

➤ A summary of these vision benefits is provided below. You can also locate additional information on benefits, including any available Out-of-Network benefits, on the Staff intranet.



Vision Plan Summary	In-Network
Vision Exam (Once every 12 months)	\$10 Copay
Materials Eyeglass lenses or Contact Lenses	\$25 Copay
Lenses (Once every 12 months)	Covered 100%, after Copay (Standard glass or plastic lenses)
Frames (Once every 24 months)	Up to \$150 allowance
Contacts (Once every 12 months in lieu of eyeglass lenses)	\$150 allowance, after \$25 Copay
Additional Features	Contact Fill, NationsHearing, The National Lasik Network

The summary above does not cover all plan details. Additional information can be found in the vision certificate of coverage.

NVA Vision Discount Program

For employees and dependents enrolled in the voluntary vision plan, NVA offers an additional Vision Discount Program for members who have used their vision benefit for the year. This discount program includes the benefits listed below, among others.

Please visit the Staff intranet for additional information on this great value-added benefit.

Coverage	Monthly	Per Period (20)
Employee Only	\$6.65	\$3.99
Employee + Spouse	\$11.21	\$6.73
Employee + Child(ren)	\$11.73	\$7.04
Family	\$16.24	\$9.74

Contact Fill is the NVA owned mail order contact service automatically included in the vision plan.

NationsHearing is a hearing discount program included with the vision plan through NVA.

The National Lasik Network (LCA) have discounts available for those interested in Lasik.

	In-Network
Examination:	Retail less \$10
Contact Lens Evaluation/Fitting:	Retail less 10%
Lenses:	Glass or Plastic
Single Vision	\$35
Bifocal	\$55
Trifocal	\$70
Lenticular	\$70
Frame:	Retail less 35%
Contact Lenses:	
Conventional	Retail less 15%
Disposable	Retail less 10%

Life and Disability

KUSD offers Life and Disability coverage through Wisconsin Public Group Life Insurance Program.

Life Insurance

Life Insurance can help protect you and your loved ones in the event of a death.

Through the Wisconsin Public Group Life Insurance program (administered by Securian), KUSD employees are eligible for life insurance benefits up to five times your annual earnings (see chart below) once they are eligible for enrollment into the Wisconsin Retirement System (WRS).

Monthly Premium Rates		Funding	Benefit Level
Age	Per \$1,000	100% KUSD Paid	Basic Life Insurance <i>One times annual earnings</i>
Under 30	\$0.05	100% Employee Paid	Optional Life Insurance <i>One times annual earnings</i>
30-34	\$0.06		
35-39	\$0.07	100% Employee Paid	Additional Optional Life Insurance <i>One, two or three times annual earnings</i>
40-44	\$0.08		
45-49	\$0.12		
50-54	\$0.22		
55-59	\$0.39		
60-64	\$0.49		
65-69	\$0.57		
\$10,000 / \$5,000	\$1.60	100% Employee Paid	Spousal Life Insurance <i>\$10,000</i> Each Dependent Child Life Insurance <i>\$5,000</i>
\$20,000 / \$10,000	\$3.20	100% Employee Paid	Spousal Life Insurance <i>\$20,000</i> Each Dependent Child Life Insurance <i>\$10,000</i>

Disability Insurance

To help provide some peace of mind by protecting a significant chunk of your paycheck, KUSD offers employees Short and Long-Term Disability Insurance through National Insurance Services (NIS). KUSD pays for Long-Term coverage while employees have the option to purchase different benefit levels of Short-Term coverage.

Short-Term Disability – 100% of premium paid by employees

- 0 Day Accident/3 Day Sick Elimination Period up to the 1st 90 days
- Weekly benefit is not to exceed 66 2/3% of weekly pre-disability earnings
- See benefit details and coverage levels on the Staff intranet.
- Coverage may be subject to EOI requirement if employee does not enroll within 31 days of hire date, requests an amount exceeding Guarantee Issue or requests an increase in coverage

Long-Term Disability – 100% of premium paid by KUSD

- Full-time and regular part-time employees (working 880 hours per year or more) are enrolled as of their date of hire; other employees will be enrolled after working more than 880 hours per year
- 90 Day Elimination Period
- 66 2/3% of monthly salary to maximum benefit of \$12,000/month

Note: Evidence of insurability (EOI) is required for late enrollees, increases and/or amounts exceeding the Guarantee Issue. If you do not enroll for all available coverage within your initial eligibility period, you may obtain coverage by providing satisfactory evidence of insurability. Please contact HR for information on eligibility periods, evidence of insurability forms and submission deadlines. Please note pre-existing conditions may apply when enrolling.

Voluntary Worksite Benefits

KUSD offers Voluntary Worksite benefits through Aflac. Eligible employees may elect from Accident Insurance, Critical Illness Insurance and/or Hospital Indemnity Insurance.

Accident Insurance

Accident Insurance is designed to help covered associates pay for the out-of-pocket expenses and extra bills that can follow an accidental injury, whether minor or catastrophic. Injury must occur after the effective date of coverage in order to qualify for reimbursement. You can use the benefit payments you receive for anything you would like – medical deductibles and copays, childcare,

rent, utilities, and even groceries. You may qualify to receive benefit payments for items listed below, as long as they are a result of a covered accident.

- Ambulance
- Emergency room treatment
- Hospital or ICU admission
- X-ray's or MRI's
- Dislocations
- Fractures
- Concussions

Critical Illness Insurance

Critical Illness Insurance is designed to help you offset the financial effects of a catastrophic illness with a lump sum benefit if you or your covered dependent is diagnosed with a critical illness. Examples of a critical illness include, but are not limited to: cancer, heart attack, stroke and major organ failure.

Employees elect an amount of either \$10,000, \$20,000 or \$40,000. You can elect \$5,000, \$10,000 or \$20,000 for your spouse. If you have children, they will be automatically enrolled at 50% of the amount you elect for yourself at no charge. The diagnosis of a covered illness must be after the effective date of coverage in order to qualify for reimbursement.

Hospital Indemnity Insurance

Hospital Indemnity Insurance is designed to help provide financial protection for you by issuing you a lump sum payment due to a hospitalization. You can use the benefit paid to you to meet the out-of-pocket expenses and extra bills that can occur. Lump sum benefits are paid directly to you based on the amount of coverage listed, regardless of the actual cost of the treatment.

For more information visit the Staff intranet.



Retirement Services

Retirement planning is key to securing your financial future. To that end, KUSD employees have multiple retirement options to help for future planning.

Wisconsin Retirement System (WRS) Benefit

Eligibility: All full-time employees are enrolled in WRS as of their hire date. For employees hired **on or after July 1, 2011** who are regular part-time and part-time temporary & seasonal they must meet both of the following eligibility criteria:

- 880 hours for all district employees.

AND

- Are expected to be employed for at least one year (365 consecutive days, 366 in leap year) from date of hire.

Vesting: Employees who became WRS eligible **on or after July 1, 2011** are not eligible for a WRS retirement annuity or lump sum retirement benefit until they have 5.0 years of creditable service. However, the member would still be eligible for a separation benefit, which includes the employee contribution and investment returns only.

If you were enrolled in WRS prior to July 1, 2011 you were vested when you first began WRS employment. Vested participants may receive a retirement benefit at age 55 once they terminate all WRS employment.

To learn more about WRS go to <https://etf.wi.gov/retirement/wrs-retirement-benefit> or the Staff intranet.

403(b) Savings Plan

A 403(b) plan is a tax-deferred retirement savings account. It is also known as a tax-sheltered annuity or TSA plan because some 403(b) plans are invested in annuity contracts. However, today many of our 403(b) plans offer participants the option to invest in mutual funds through custodial accounts similar to what you would find in a 401(k) plan. Some of our plans offer a combination of mutual funds and annuities.

All full-time, regular part-time and employees who are eligible for enrollment in WRS **and** who can contribute at least \$200 per year are eligible to participate in *the KUSD 403(b) Employee Retirement Savings Plan*. Employees can make before tax and/or Roth after tax contributions from their pay into a variety of investment options. There is **no employer match** on employee contributions.

457(b) Wisconsin Deferred Compensation Program (WDC)

WDC program allows eligible employees to save and invest before-tax and after-tax (Roth) dollars through voluntary paycheck contributions, supplementing any existing retirement/pension benefits.

3121 FICA Alternative Plan

As an alternative to Social Security the FICA Alternative plan provides an individual investment plan for part-time, seasonal and temporary employees who are not eligible to participate in WRS. 7.5% of employee wages are contributed on a pre-tax basis. Eligible employees are automatically enrolled into the FICA Alternative plan when hired. Once the employee meets the required hours for WRS, they will be enrolled into WRS and contribution to the FICA Alternative plan will end.

Employee Assistance Program (EAP)

KUSD offers an Employee Assistance Program benefits LifeMatters. All eligible employees and their dependents have access to services offered through the EAP.

LifeMatters Employee Assistance Program (EAP)

KUSD offers a confidential, voluntary EAP program to provide all employees and their immediate family members (residing in same household) support and direction with personal or job-related matters. Additional details on this benefit are included below or see the Staff intranet for additional information.

Services Overview:

- **No cost or enrollment required** – All employees are eligible from the date of hire, including dependents and household members.
- **Expanded Services** – Services includes legal consultation, financial services and child & eldercare services support.
- **Access Options** – Connect with licensed counselors through email, video chat, live chat or face to face.
- **Voluntary** – Use LifeMatters at your own discretion.
- **Confidential** – Confidentiality will always apply as long as it is within the limits of the law.

Employee and Family Services:

- Live access to professional counselors 24/7/365
- 5 sessions available per incident
- Web services: mylifematters.com
- Contact HR for password – or see the Staff intranet
- Call: (800)-634-6433

10 Reasons to Use LifeMatters

1. Legal consultation
2. Debt management program
3. Eldercare or Childcare resources
4. Travel services
5. Facing your fears
6. Information on colleges
7. Credit report review
8. Stress management techniques
9. Pet sitters, veterinarians, training
10. Parenting support

LifeMatters®



Deductible

The amount you owe for health care services each year before the insurance company begins to pay.

Coinsurance

Your share of the costs of a covered health care service calculated as a percent of the allowed amount for the service.

Out-of-Pocket Maximum (OOPM)

The maximum you will have to pay for your health care during a year, excluding the monthly premium. It protects you from very high medical expenses. After you reach the annual OOPM, your health insurance or plan begins to pay 100 percent of the allowed amount for covered health care services or items for the rest of the year.

Non-Embedded Deductible / OOPM

A non-embedded deductible means that all family member out-of-pocket expenses count toward the family deductible until it is satisfied. It does not matter if one person incurs all the expenses that meet the deductible or if two or more family members contribute toward meeting the family deductible. A non-embedded OOPM means all deductible and coinsurance expenses track towards the family OOPM until it is satisfied. Again, this can be satisfied by one person, or multiple covered members.

Preventive Care

This refers to measures taken to prevent chronic illnesses. Under the Affordable Care Act (ACA), non-grandfathered health insurance policies must provide coverage for a range of preventive services and may not charge any copayments, deductibles, or coinsurance to patients receiving preventive care.

Emergency Rooms vs Urgent Care/Walk-in Clinics

Emergency rooms are equipped to handle life-threatening injuries and illnesses and other serious medical conditions. An emergency is a condition that may cause loss of life or permanent or severe disability if not treated immediately. Urgent care centers are best for issues needing same-day attention but that do not put you in immediate danger. Visits to Urgent Care centers generally cost less than Emergency Room visits. Walk-in clinics are generally best for acute care issues like treatment of flu and cold symptoms, strep throat or other minor cuts or skin conditions and visits are generally less expensive than Emergency Room or Urgent Care visits.

Retail vs Mail Order Drugs

Retail prescriptions are the drugs that you pick up at your local pharmacy. These normally come in 30 or 90 day supplies, based on what your physician writes on your script. Mail order drugs are generally used for maintenance medications for chronic conditions. These are shipped directly to you in up to 90 day supplies. This is often a more convenient option to receive your prescription and can save you money by buying in bulk.

Generic vs Brand Medications

A generic drug has the same chemical make-up as brand name drugs, but is typically available at much lower costs. These generic alternatives are produced after the brand drug patent expires (20 years). Generic versions must have the same active ingredient, dosage, safety, strength, usage directions, quality, performance and intended use.

Contact Us

Key Benefits Contact Information

Plan and Carrier Name	Phone Number	Website
Medical Plan UnitedHealthcare	(844)-669-1056	www.myuhc.com
Health Savings Account Optum Bank	(866)-234-8913	www.optumbank.com
Dental Plan Delta Dental of WI	(800)-236-3712	www.deltadentalwi.com
Vision Plan and Discount Program National Vision Administrators (NVA)	(800)-672-7723	www.e-nva.com/nva/content/home
Vision Discount Program Delta Dental/Eye Med Vision	(866)-246-9041	www.deltadentalwi.com www.eyemedvisioncare.com/deltadental
Short and Long-Term Disability National Insurance Services (NIS)	(800)-627-3660	https://staff.kusd.edu/department/benefits/disability-insurance
Voluntary Group Life WRS (Securian Financial)	(866)-295-8690	https://etf.wi.gov/benefits/benefits-provided-etf/life-insurance
Flexible Spending Accounts (FSAs) Diversified Benefit Services	(800)-234-1229	www.dbsbenefits.com
Voluntary Worksite Benefits Aflac	(800)-433-3036	www.aflacgroupinsurance.com
Employee Assistance Programs (EAP) Empathia/LifeMatters	(800)-634-6433	www.mylifematters.com
403(b) & 457(b) Retirement Plans Kenosha Unified School District	(262)-359-6333	https://staff.kusd.edu/department/benefits/retirement
General Benefits Questions	(262)-359-6333	Email: BenefitsandRetirementServices@kusd.edu

This Benefit Guide is designed to provide basic information regarding benefit plans and programs available to eligible employees of Kenosha Unified School District. This document merely summarizes the employee benefit plans and programs and does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts and/or Summary Plan Descriptions (SPD) (the “plan documentation”) for the various benefit plans and programs. Every reasonable effort has been made to ensure the accuracy of the information contained in this document; however, in the event of a discrepancy between the information in this document and the plan documentation, the provisions described in the plan documentation will govern. This document does not create any contractual rights for any current or former employee of Kenosha Unified School District, or for any other individual. The provisions of the applicable plan documentation will govern the determination of any individual’s rights under any employee benefit plan or program. Kenosha Unified School District reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.

