



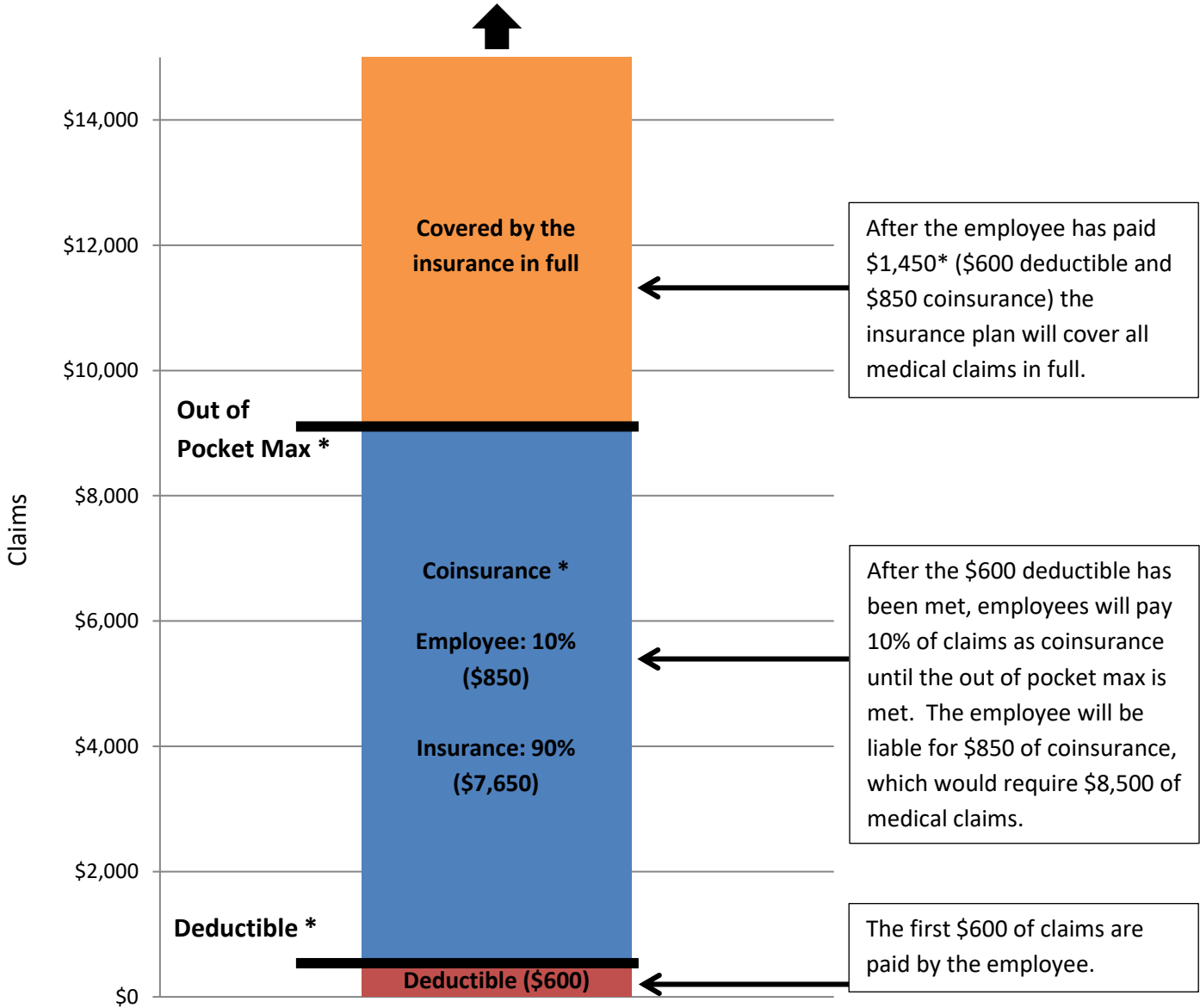
River Ridge School District

Self-Funded Health Insurance

1/1/2023 – 12/31/2023



In-Network Claim Illustration – Single Employee Coverage



▪ Single's Deductible = \$600 ▪ Single's Max Out of Pocket = \$1,450

▪ Family's Deductible = \$1,200 ▪ Family's Max Out of Pocket = \$2,900

Deductible and Out of Pocket Max reset annually on January 1st

***Prescription Drug Copays do not count towards deductible, coinsurance, or medical max out of pocket limits**

The above information is for illustrative and comparative purposes only and is not a guarantee of coverage nor a Summary of Benefits and Coverage (SBC). Please refer to the plan contract or summaries for specific benefits.

**RIVER RIDGE SCHOOL DISTRICT
11165 COUNTY HWY P
PATCH GROVE, WI 53817-0078**

**FULL TIME BENEFITS
REGULAR CONTRACTED EMPLOYEES**

**2022-2023
July 1st to June 30th**

HEALTH – BPA - family or single coverage – premium 85% paid by the district; 15% paid by the employee
PPO with steerage – employee must choose a network (Alliance, EOS, Midlands Choice)
Single: \$1233.92/mo. \$14,807.04/yr. Employee pays \$2,221.08yr/**\$185.09 month**
District pays \$12,585.96yr/\$1,048.83 month
Family: \$2491.40/mo. \$ 29,896.80/yr. Employee pays \$4,484.52yr/**\$373.71 month**
District pays \$25,412.28yr/\$2,117.69 month

DENTAL –DELTA DENTAL- family or single coverage – premium 100% paid by the district
Delta Dental
Single: \$49.00/mo. \$588.00/yr.
Family: \$96.00/mo. \$1,152.00/yr.

VISION – SUPERIOR VISION - family or single coverage – premium 100% paid by the district
Single: \$6.93/mo. \$83.16/yr.
Family: \$17.32/mo. \$207.84/yr.

KANSAS CITY LIFE – 100% paid by the district (rate = .0045 x salary)
Long Term Disability
National Insurance Services Policy
Benefit payable after 60 calendar days @ 90% of salary level
Eligible if work **600 hours per year**

MADISON NATIONAL LIFE – 100% paid by the district (rate= .849 per thousand)
National Insurance Services Policy
Eligible if work **20 hours per week**
Minimum \$10,000 and maximum one times salary
Paid Up Life Program for Retirees with 15 years of Service

MINNESOTA MUTUAL LIFE – (State Life Ins. Plan)
Eligible with Employment under Wisconsin Retirement
Cost to employee varies with salary and age
Board share is **20% of employee's basic life premium (1 x salary benefit)**
Can purchase basic and supplemental, additional, or spouse/dependent coverage at your own cost

WISCONSIN RETIREMENT SYSTEM – 50% paid by employee and 50% paid by the district
(This changed as of 7/1/11- previously 100% paid by district)
Eligible if work **600 hours** (non-teachers) or **440 hours** (teachers) per year if hired prior to **7/1/11**
Eligible if work **880 hours** per year for hires **after 7/1/11**
Retirement paid on all income, including extra-curricular
2019 rate 13.1% 2020 rate 13.5% 2021 rate 13.5% **2022 rate 13.0%/2023 rate 13.6%**

*****Flex FSA & DCA and Aflac Available during Open Enrollment July – August *****

NOTE: Persons employed at less than full time will have benefits prorated according to the percentage of their contract or as determined in the employee handbook. (i.e. The district would pay 50% of the full time benefit for a half time teacher's insurance premiums).

