

# City of Fond du Lac

## 2023 Benefit Guide



## Pick the best benefits for you and family.

We have developed our company benefits program with the health and wellbeing of you and your family in mind. Please be sure to review the information and take advantage of the benefits available to you.

**Note:** This guide is designed to provide highlights of the health and wellbeing plans available to you. Full details of the plans are contained in the plan documents, which govern each plan's operation. Whenever an interpretation of a plan benefit is necessary, the actual plan documents will be used. Please review the Federally Mandated Notices documents as well.

If you have questions on this, please contact Human Resources.

## Contacts

Coverage	Carrier	Phone Number	Website/Email	Mobile App
Medical	Auxiant	(800) 475-2322	Auxiant.com	Y
	Teladoc	(800) 362-2667	Mydrconsult.com	Y
	Corporate Care Clinic	(920) 926-5578	--	N
	NOVO Health	(833) 361-6686	Novohealth.com	Y
	Ovation Hand Institute	(844) 432-1600	Ovationhand.com	N
	GI Associates	(715) 847-2558	Giassoc.org	N
	Holista	(855) 240-9430	Holistahealth.com	N
	HPS	(800) 477-7968	Onlineaccess.hps.md	N
Pharmacy	CVS Caremark	(866) 818-6911	Caremark.com	Y
EAP	SSM Health	(920) 924-0614	Ssmhealth.com/EAP	N
Calm	Calm	--	Calm.com	Y
FSA	Auxiant	(800) 475-2322	Auxiant.com	Y
Dental	CarePlus	(920) 924-9090	Careplusdentalplans.com	N
	Delta Dental	(800) 682-0795	Deltadentalwi.com	Y
Vision	Delta Dental	(844) 848-7090	Deltadentalwi.com	Y
	Wisconsin Vision	(920) 922-5990	Wisconsinvision.com	N
Basic Life AD&D	The Hartford	(866) 294-7987	Thehartford.com	N
	Estate Guidance Will Service	--	Estateguidance.com	N
	Travel Assistance & Identity Theft Support Services	(800) 243-6108	assist@imglobal.com	N
Life AD&D	The Hartford	(866) 294-7987	Thehartford.com	N
Long Term Disability	The Hartford	(866) 294-7987	Thehartford.com	N
Accident, Critical Illness, Hospital	The Hartford	(866) 294-7987	Thehartford.com	N
Deferred Compensation	WRS	(877) 533-5020	Etf.wi.gov	N
	Mission Square	--	Missionsq.org jbsmith@missionsq.org	Y

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## Eligibility

If you work 20+ hours a week, you are eligible to enroll in our benefits as soon as you have completed the new hire waiting period. In addition, the following family members are eligible for medical, dental, vision, voluntary life:

- Your lawful spouse
- Any child or step child of yours who is less than 26 years old
- A legally disabled child may be able to be covered over age 26, please see HR.

## New Hire Benefits Effective Date

The City offers the following benefits effective date of hire: Basic Life AD&D, Voluntary Life AD&D, Voluntary Long Term Disability, Accident, Critical Illness, Hospital, Deferred Compensation, EAP, Estate Guidance & Will Service, and Travel Assistance.

If you are hired between the 1st and the 15<sup>th</sup> of the month benefits will be effective the first day of the month following your date of hire. If you are hired after the 15<sup>th</sup> of the month, your benefits will be effective on the first day of the second month following your date of hire of continuous active work for the following benefits: Medical, FSA, Dental, and Vision.

## How to Enroll

Are you ready to enroll? The first step is to review your current benefits. The decisions you make during your eligibility period or open enrollment can have a significant impact on your life and finances. It is important to weigh your options carefully. Make your enrollment elections by completing the enclosed election form and returning it to HR.

## Changes to your Elections after Open Enrollment

Following open enrollment, you may only make changes due to **qualified life events**. Your election (including waived coverage) generally lasts for the plan year. To make changes due to a life event, contact Human Resources. **It is your responsibility to make changes within 30 days of the event.**

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Death of a spouse, child or other qualified dependent
- Gain or Loss of other coverage
- Change in employment status or a change in coverage under another employer-sponsored plan

# Health Benefits

## Medical

Auxiant

(800) 475-2322 | [www.auxiant.com](http://www.auxiant.com) | mobile app for Android and Apple

For a complete list of your in-network and out-of-network benefits, please refer to your Summary Plan Description (SPD), provided by Human Resources. To find if your provider is in-network <https://provdtr.hps.md/>. If the employee completed the HRA, they qualify for the reduced medical premium.

Monthly Payroll Deductions	HRA	No HRA
	monthly rates could be different based on union contract	
Full Time Employee	\$116	\$165
Full Time Family	\$301	\$430
Part-Time Employee	\$116	\$165
Part-Time Family	\$1,438	\$1,488
Deductible	In Network	Out-of-Network
Single	\$1,000	\$2,000
Family	\$2,000	\$4,000
Coinsurance	10%	40%
Out of Pocket Maximum		
Single	\$3,000	\$6,000
Family	\$6,000	\$12,000
Services		
Preventive Care	Covered at 100%	Deductible then 40%
Virtual Visit – Teladoc	Covered at 100%	N/A
Primary Care Office Visit	Deductible then 10%	Deductible then 40%
Specialist Office Visit	Deductible then 10%	Deductible then 40%
Urgent Care	Deductible then 10%	Deductible then 40%
Emergency Room	\$250 Copay, then Deductible & Coinsurance. <i>(copay waived if admitted)</i>	\$250 Copay, then Deductible & Coinsurance. <i>(copay waived if admitted)</i>
Hospital Stay	Deductible then 10%	Deductible then 40%
Diagnostic Lab & X-Ray	Deductible then 10%	Deductible then 40%




## Be an Informed Consumer & Save Money

### Summary Guide for Where to go when Medical Care is Needed

If you need medical attention, but it is not life threatening, we suggest that you look into the most cost-effective treatment facilities that can provide you with the care you need when using your medical plan.

Options	Possible Needs for Care		Average cost of Care
Teladoc - Virtual Visit	<ul style="list-style-type: none"> <li>Cold &amp; Flu</li> <li>Allergies</li> <li>Bronchitis</li> <li>Pink Eye</li> </ul>	<ul style="list-style-type: none"> <li>Skin rash</li> <li>Moles/Warts</li> <li>Urinary Tract Infection</li> <li>Stomach upset</li> </ul>	FREE
Corporate Care Clinic	<ul style="list-style-type: none"> <li>Preventive services (for those over 11 years old)</li> <li>Disease management</li> </ul>	<ul style="list-style-type: none"> <li>Acute Care (for those over 5 years old)</li> <li>Minor surgical procedures</li> </ul>	FREE to \$
Primary Care Physician	<ul style="list-style-type: none"> <li>Mild asthma</li> <li>Infections (skin, eye, ear/nose/throat)</li> </ul>	<ul style="list-style-type: none"> <li>Stomach (vomiting, diarrhea)</li> <li>Respiratory (cough, pneumonia, asthma)</li> </ul>	\$\$
Urgent Care	<ul style="list-style-type: none"> <li>Back pain</li> <li>Infections (skin, eye, ear/nose/throat)</li> <li>Respiratory (cough, pneumonia, asthma)</li> </ul>	<ul style="list-style-type: none"> <li>Stomach (vomiting, diarrhea)</li> <li>Minor injuries (burns, stitches, sprains, small fractures)</li> </ul>	\$\$\$
Emergency Room or Call 911	<ul style="list-style-type: none"> <li>Chest pain</li> <li>Shortness of breath</li> <li>Severe asthma attack</li> </ul>	<ul style="list-style-type: none"> <li>Major burns</li> <li>Severe injuries</li> <li>Kidney stones</li> </ul>	\$\$\$\$

 <b>Teladoc®</b> <i>The convenient choice</i>	 <b>Family Doctor</b> <i>The in-office choice</i>	 <b>Urgent Care/ER</b> <i>The emergency choice</i>
<ul style="list-style-type: none"> <li>✓ Talk to a doctor in minutes</li> <li>✓ Visit by phone or video</li> <li>✓ Available 24/7/365, anywhere<sup>1</sup></li> <li>✓ Get a prescription<sup>2</sup></li> <li>✓ Never more than an office visit</li> <li>✗ Cannot treat more severe medical conditions</li> </ul>	<ul style="list-style-type: none"> <li>✓ Long-term relationship</li> <li>✓ Periodic checkups</li> <li>✓ Treats more severe issues</li> <li>✗ May not be available for days</li> <li>✗ Must leave home or work</li> <li>✗ Sit in a waiting room with other sick people</li> </ul>	<ul style="list-style-type: none"> <li>✓ Available 24/7/365</li> <li>✓ Treats emergency issues</li> <li>✗ High cost of care</li> <li>✗ Long wait times</li> <li>✗ Must leave home or work</li> <li>✗ Sit in a waiting room with other sick people</li> </ul>

## Teladoc

800-362-2667 | mydrconsult.com | mobile app for Android and Apple

Teladoc provides access to licensed physicians by phone, video, and mobile app. Now you can seek non-emergency medical advice and treatment any time – 24 hours a day, 7 days a week.



**ABSOLUTELY FREE** for City of Fond du Lac employees and dependents enrolled in the medical plan!

### Medical Care

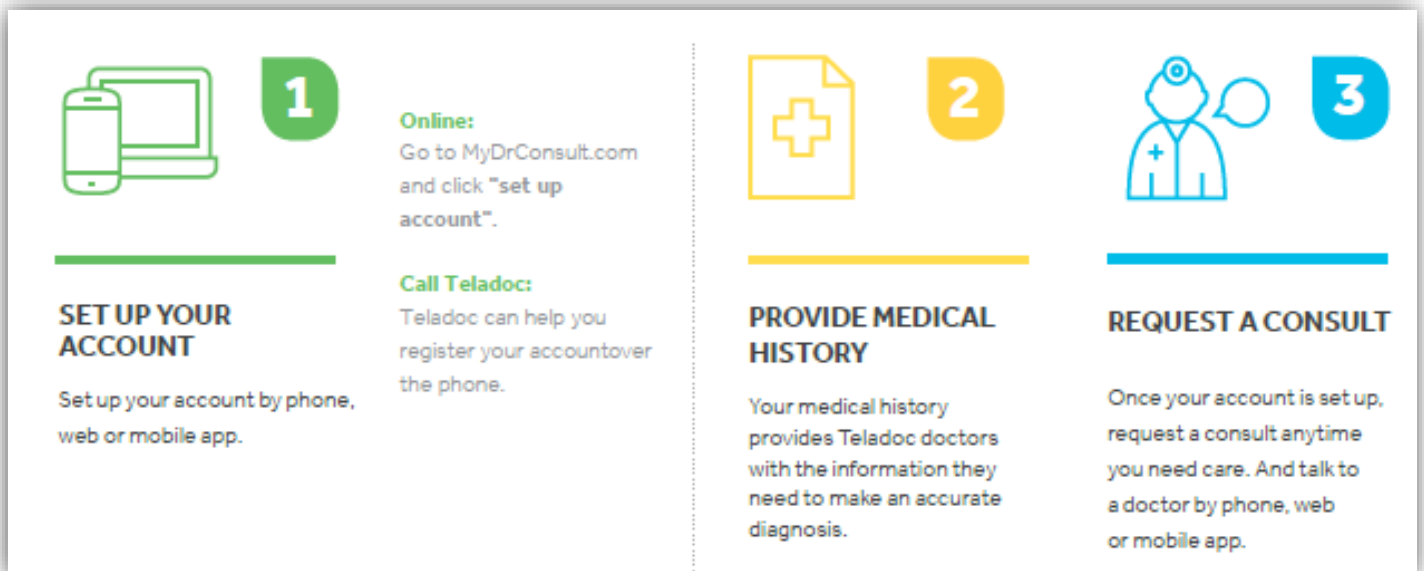
- Cold & Flu
- Allergies
- Bronchitis
- Skin problems
- Moles/Warts
- Urinary Tract Infection
- Stomach Upset

### Mental Health Care

- Anxiety
- Depression
- PTSD
- Stress
- Family/marriage issues
- Trauma resolution
- Work pressures
- ADHD

### How to Sign Up for Teladoc

Once your insurance is active you can log on and create an account!





## Corporate Care Clinic at SSM Health

(920) 926-5578 | 420 E Division St. FDL

The SSM Corporate Care Clinic offers our members a lower cost option for health care services which are provided by a Nurse Practitioner and supervised by a Physician. Corporate Care Clinic is for those enrolled in our medical plan. Some of the services offered are:

- Annual Wellness Exams (for those over the age of 11 years old)
- School Physicals
- Disease Management
- Acute Care
- Minor Surgical Procedure (Mole/Tag/Wart Removal)
- Lacerations
- Allergies
- Colds/Respiratory Infections
- Sprains/Strains

To take advantage of Corporate Care Clinic you must be enrolled in the City's medical plan. Same day or next day appointments for acute care. Call today to learn more and schedule an appointment (920) 926-5578.



**Your Partner in Care**

**CORPORATE CARE CLINIC**  
420 E. Division Street, Fond du Lac

**Monday through Friday**  
**7 a.m. to 5 p.m.**

To set up an appointment, call  
**(920) 926-5578.**

**FABOH**  
FOND DU LAC AREA BUSINESS ON HEALTH

**SSMHealth.**



## Bundled Opportunities

A bundled price is a single, fixed price for all of the care required to treat a specific illness, condition or medical event. The bundle includes not only the procedure but also any other related care, such as anesthesia. Bundled pricing offers you greater price transparency so you can see your cost upfront, providing you with a better healthcare experience. These bundled services are available to those on our medical plan.

### NOVO Health

(833) 361-6686 | [novohealth.com](http://novohealth.com) | mobile app for Android and Apple

NOVO Health is a leader in health care bundles, which makes it easier for you to access specialized care such as orthopedics, spine, cardiology, women's health, pain management and medically necessary plastic surgery. Savings when using NOVO Health for health care services is typically 25% or more when compared to more expensive hospital sites. In addition to such considerable cost savings, employees can take advantage of a number of benefits:

- **Care Navigation (833-361-6686) to answer questions and schedule appointments**
- Priority access to top providers, usually within 48 hours
- 100+ bundles of care, each with a known price provided in a single bill
- 90-day limited warranty on bundled care
- For each completed bundle, the City shares the savings. All incentives are paid out at 20% of savings with a minimum of \$100. All incentives will go on the employee's paycheck and are taxable. Each procedure is different and could end up with a different cost.

Some Procedures and Incentive examples are:

Procedure	Typical Cost	Bundled Price	Employee Incentive
Knee Arthroscopy	\$18,622	\$7,750	\$2,000
Carpal Tunnel Release	\$10,100	\$5,000	\$800
Total Knee Replacement	\$52,600	\$27,500	\$4,800
Total Hip Replacement	\$48,600	\$27,500	\$4,000
Meniscus Repair Medial/Lateral	\$19,500	\$10,250	\$1,700
Rotator Cuff Repair	\$30,300	\$14,250	\$3,000
ACL or PCL Repair	\$30,600	\$14,250	\$3,100
Anterior/Posterior Lumbar Fusion	\$107,100	\$49,250	\$11,400
Adenoidectomy	\$9,037.10	\$4,000	\$800
Adenotonsillectomy	\$7,964.39	\$5,750	\$300
Tonsillectomy	\$7,639.42	\$3,400	\$700
MRI	\$1,800	\$1,200	\$100

### Ovation Hand Institute

(844) 432-1600 | [ovationhand.com](http://ovationhand.com)

Ovation Hand Institute specializes in Carpal Tunnel Treatment. They are located in Milwaukee and Green Bay. To schedule an appointment call (844) 432-1600

## GI Associates

(715) 847-2558 | giassoc.org

The GI team of specialists strive to improve the overall health by focusing on preventing, diagnosing, and treating conditions associated with the digestive system. GI Associates serves the North-Central Wisconsin area.

Some areas of treatment are:

- Celiac Disease
- Chronic Pancreatitis
- Cirrhosis
- Colitis (Microscopic)
- Colitis Ischemia
- Constipation in Adults
- Crohn's Disease
- Cryptosporidium
- Diverticulitis
- Gastritis
- Gastroparesis
- GERD
- Heartburn
- Hemorrhoids
- Hepatitis (Autoimmune/Viral)
- Hepatitis C
- Iron Deficiency Anemia
- Irritable Bowel Syndrome
- Lactose Intolerance
- Peptic Ulcer disease
- Understanding Colon Polyps and Treatment

To schedule an appointment call (715) 847-2558

## Holista

(855) 240-9430 | holistahealth.com

Holista is based in Milwaukee and offers Orthopedic and other surgical services. Contact Holista Concierge Care at (855) 240-9430 to schedule an appointment.

## Health Payment Systems (HPS)

(800) 477-7968 | onlineaccess.hps.md

HPS sets our medical provider network and sends out our Super EOB's. HPS pays in-network claims.

### Our SuperEOB includes:

- A monthly account summary with the total amount due
- Claims details for new charges
- All in network provider claims included (employee + any dependents)
- Payment options
- Where to call with questions

### To create your account you will need:

- Group Number – F1013
- Members date of birth
- Last four digits of the members Social Security Number
- Statement Number (in the upper-right hand corner of SuperEOB)

### **Many ways to pay**

- Online payments are extremely easy and save time.
- Automatic payments save you the hassle
- If you wish to send a check, make sure to include the coupon from the bottom of your SuperEOB.

Don't hesitate to contact HPS  
to set up an interest free payment plan

## Flexible Spending Accounts (FSA)

Auxiant | (800) 475-2232 | Auxiant.com

The Flexible Spending Account (FSA) allows you to set aside pre-tax dollars to cover qualified expenses you would normally pay out of pocket with post-tax dollars. You pay no federal or state income taxes on the money you place in your FSA. The City offers both the Health and Dependent Care FSA.

### What is a Health FSA?

You can elect up to \$3,050 per year to put into a FSA account that is pretax money. You can use the funds for medical expenses such as, deductible, qualified prescription drugs, dental, and vision expenses.

**If you do not use the FSA funds, you lose it.** You should only contribute the amount of money you expect to pay out of pocket that year. A complete list of eligible expenses can be found at <http://www.irs.gov/pub/irs-pdf/p502.pdf>.

Automatic rollover, if elected, is when HPS will use your FSA balance to pay in-network deductible and out of pocket expenses.

Examples of over-the-counter (OTC) items that are eligible for reimbursement are:

- Bandages
- Contact lens solution
- First Aid supplies
- Medications
- Menstrual supplies

Examples of OTC items **that are not** eligible for reimbursement are:

- Cosmetics
- Cotton Balls
- Deodorant
- Dietary supplements
- Face cream
- Food items (Slimfast)
- Hair removal treatment
- Shaving creams and razors
- Teeth whitening
- Toothbrush/toothpaste

### What is Dependent Care FSA?

Dependent Care FSA is a pre-tax benefit account you can use to pay for eligible dependent care services, such as preschool, summer day camp, before or after school programs, and child care for your child under the age of 13. You can also use Dependent Care for care for your spouse or dependent relative who is physically or mentally incapable of self-care and lives in your home. **If you do not use all the FSA funds, you lose it.** The maximum amount you may contribute each year is \$5,000 (or \$2,500 if married filing separately).

### Grace Period for Health and Dependent Care FSA

The City has elected to provide a grace period of up to two and a half months (until March 15<sup>th</sup>) to incur qualified expenses to be submitted for reimbursement. You then have until June 14<sup>th</sup> to submit for reimbursement for the previous year's funds. When submitting for reimbursement in the next year, you will need to request to use previous year's funds.



## Mental Health

### EAP

(920) 924-0614 or (800) 458-8183 | [ssmhealth.com/EAP](https://ssmhealth.com/EAP)

All City of Fond du Lac employees and their immediate family/household members have the ability to utilize the Employee Assistance Program (EAP) through SSM Health. EAP provides employees with access to confidential and professional assistance or referrals when needed. The City pays for the EAP services.

Employees may have up to 6 in-person sessions per topic annually with the EAP counseling staff for assessment, counseling, and follow-up. EAP assistance may include:

- Stress on the job
- Stress at home
- Difficulty with parenting
- Juggling schedules caring for elderly parents
- Marriage or relationship concerns
- Alcohol or drug misuse
- Feeling hopeless, depressed or lonely
- An eating or sleeping concern
- A personal or family health crisis
- Death of a family member or friend
- Job loss or career concerns
- Financial or budgetary concerns
- Mounting anger or resentment
- Feeling unmotivated, unhappy or unfulfilled
- Gambling

EAP has both daytime and evening hours to fit your needs. Telephone calls are answered 24 hours a day 7 days a week. To take advantage of this program, simply call (920) 924-0614.

### Calm

[calm.com](https://calm.com) | mobile app for Android and Apple

Calm is the #1 app for mental fitness. This is free to all employees who work 20+ hours a week. Whether you have 30 seconds or 30 minutes, Calm's diverse content library offers resources to suit your schedule and needs. Explore guided meditations and specialized music playlists to help with stress and focus, mindful movement video and audio, relaxing Sleep Stories, tailored content for children, wisdom-filled masterclasses led by experts, and much more.

#### **To get started:**

- Visit this link <https://calm.com/b2b/city-of-fond-du-lac/subscribe> in a web or mobile browser or scan the QR code below (**not the actual Calm app itself**):
- Sign up with your **personal** or work email address (or log into an existing account)
- Validate with your employee ID number. This is found on your paycheck (contact Nikki in HR if you need help)

Once complete, you can download the Calm app and log into your new account. Your Calm subscription gives you and up to 5 dependents unlimited access to the full library of content at [calm.com](https://calm.com) and in the Calm app. Click on your profile - manage subscriptions - click on Manage dependents - click on Invite Dependents.



## Teladoc

(800) 362-2667 | mydrconsult.com | mobile app for Android and Apple

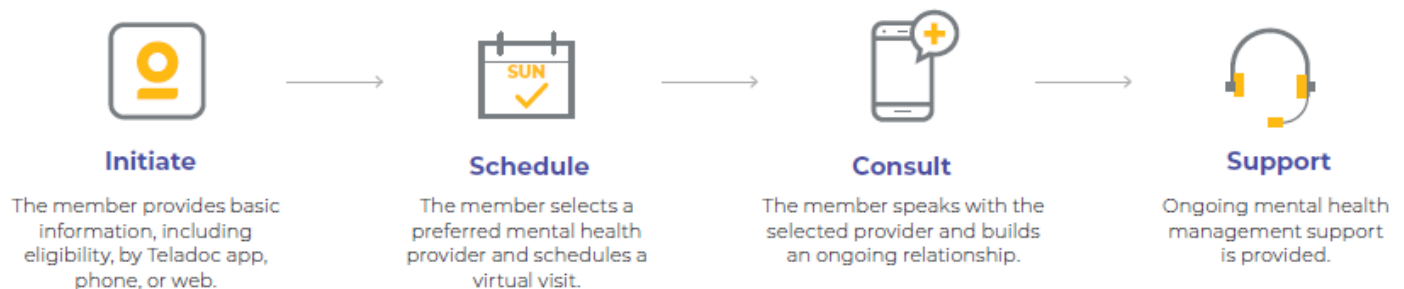
Available to members electing our health plan and eligible dependents age 18 and older. This is a confidential FREE service for members on our health plan. You pick the therapist/psychiatrist that you think would best fit your needs and schedule an appointment. Teladoc does not offer a crisis hotline, all appointments must be scheduled.

### Common Conditions Treated:

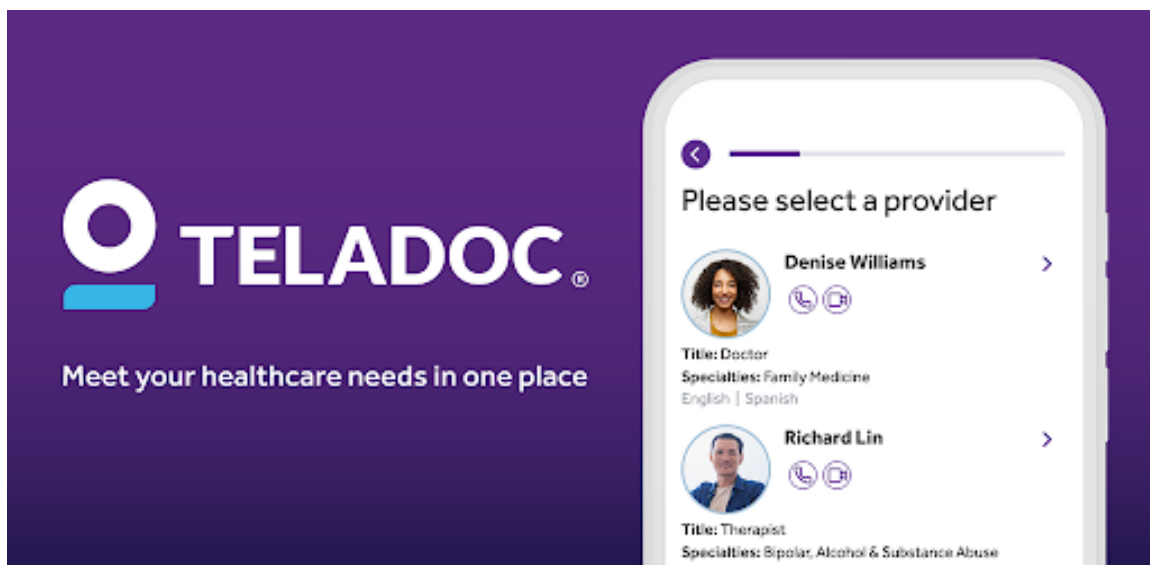
- ADHD
- Anxiety, stress, feeling overwhelmed
- Depression
- Negative thought patterns
- Not feeling like yourself
- Not wanting to get out of bed
- Relationship conflicts
- Marriage and couples counseling
- Trauma and PTSD
- Mood swings
- Substance abuse
- Work Pressures

**ABSOLUTELY FREE** for City of Fond du Lac employees and dependents (age 18+) enrolled in the medical plan!

## How Mental Health Care works



To schedule a visit with a therapist or psychiatrist go to the mobile app, website mydrconsult.com, or call (800) 362-2667



## Pharmacy Benefits

### CVS Caremark

(866) 818-6911 | Caremark.com | mobile app for Android and Apple  
(800) 578-4403 | PrudentRx | prudentrx.com

CVS Caremark is the City's pharmacy benefit manager and manages and processes pharmacy claims. On the caremark.com website you can look for a retail pharmacy by using the Pharmacy Locator tool, check drug cost by using the Drug Cost & Coverage tool, order mail order prescriptions, and more! The Pharmacy Out of Pocket Maximum is separate from the medical plan. All prescription co-pays go towards the Out of Pocket Maximum.

**Mail Order** - To save a 1/3 of the cost of your prescriptions you can enroll in Mail Order Pharmacy. This is used for maintenance medication that is a 90 day supply and it comes right to your home. To enroll you will need to:

- Create an account on caremark.com
- Let your medical provider know to send your prescription to mail order at CVS Caremark.
- If current prescription log into your Caremark account and switch to mail order

**Generic Medications** work just like brand-name equals. A generic has the same active ingredients, strength, and dosage as its brand-name equal. It provides the same quality and performance. To save with generics ask your provider or pharmacist if you can replace your brand-name medication with a generic.

**Specialty Medications** need to be approved by the plan and are only dispensed in 30 day quantity. If the medication is on the Prudent Rx list, call PrudentRx at (800) 578-4403 to enroll. Once enrolled your prescription will be covered at 100%. If you do not enroll you will pay 30%. If the prescription is not on the PrudentRx list, it will be covered at Retail pricing and you can choose to pick up your prescription at a CVS pharmacy or have it delivered to your home at no extra cost.

**Diabetic information** – not all test strips are covered under the plan. You may qualify for a free blood glucose meter. For more details contact the CVS Caremark Diabetic Meter Team at (800) 588-4456 on or after your effective date.

Pharmacy Out of Pocket Max	In Network		Out-Of-Network
Single	\$3,600		N/A
Family	\$7,200		N/A
Retail Pharmacy			
Day Supply	30-Day	90-Day	N/A
Generic	\$10 Copay	\$30 Copay	N/A
Preferred Brand Name	\$30 Copay	\$90 Copay	N/A
Non-Preferred Brand Name	\$60 Copay	\$180 Copay	N/A
Mail Order Pharmacy	Caremark.com		
Day Supply	90-Day		N/A
Generic	\$20 Copay		N/A
Preferred Brand Name	\$60 Copay		N/A
Non-Preferred Brand Name	\$120 Copay		N/A
Specialty Pharmacy			
Day Supply	30-Day		N/A
Specialty in Prudent Rx	30% Copay If enrolled in Prudent Rx, covered at 100%		N/A
Specialty not in Prudent Rx	Paid the same as Retail Tiers Copay. Need to pick up at CVS or mail order		N/A

## Dental

CarePlus

(920) 924-9090 | [careplusdentalplans.com](http://careplusdentalplans.com)

Delta Dental

(800) 682-0795 | [deltadentalwi.com](http://deltadentalwi.com) | mobile app for Android and Apple

Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

Monthly Payroll Deduction	Care Plus		Delta Dental	
Employee	\$39.98		\$51.96	
Employee & Spouse	\$79.96		\$105.84	
Employee & Child(ren)	\$89.20		\$115.72	
Family	\$147.80		\$192.06	
Deductible	Dental Associates	Out of Network	PPO Dentist	Premier or Out of Network
Employee	\$0	N/A	\$25	\$25
Family	\$0	N/A	\$75	\$75
Annual Maximum				
	\$1,250		\$1,000	
Preventive Services				
Oral Exam	Covered at 100%	N/A	Covered at 100%	
Bitewing X-Ray	Covered at 100%	N/A	Covered at 100%	
Cleaning/Scaling	Covered at 100%	N/A	Covered at 100%	
Fluoride	Covered at 100% through age 15	N/A	Covered at 100% through age 18	
Sealants	Covered at 100% through age 15	N/A	Covered at 100% through age 13	
Basic & Major Services	Dental Associates	Out of Network	PPO Dentist	Premier or Out of Network
Fillings	Covered at 100%	N/A	Deductible then 20%	
Endodontics & Periodontics	10%	N/A	Deductible then 20%	
Extractions	10%	N/A	Deductible then 20%	
Crowns, inlays, onlays	10%	N/A	Deductible then 50%	
Bridges and dentures	10%	N/A	Deductible then 50%	
Implants	25%	N/A	Deductible then 50%	
Orthodontia				
Child Coverage	To age 19		N/A	
Adult	N/A		N/A	
Coinsurance	50%		N/A	
Lifetime Maximum	\$1,500		N/A	



## Vision

Delta Dental – Vision

(844) 848-7090 | [deltadentalwi.com](http://deltadentalwi.com) | mobile app for Android and Apple

Monthly Payroll Deduction		
Employee	\$6.24	
Employee & Spouse	\$12.48	
Employee & Child(ren)	\$12.74	
Family	\$18.98	
Examination	In Network	Out of Network
Exam	\$10 Copay	Up to \$35 Reimbursement
Contact Lens Fit & Follow Up	\$40 Copay	N/A
Lenses	Once per 12 months	
Single Vision	\$10 Copay	Up to \$25 Reimbursement
Bifocal	\$10 Copay	Up to \$40 Reimbursement
Trifocal	\$10 Copay	Up to \$55 Reimbursement
Contact Lenses	Once per 12 months in lieu of spectacles	
Elective	\$150 allowance then 15% off balance	Up to \$120 Reimbursement
Medically Necessary	100% covered	Up to \$200 Reimbursement
Frames	Once per 24 months	
	\$150 allowance then 20% off balance	Up to \$75 Reimbursement
Diabetic Eye Care Benefits		
	Additional office visit and diagnostic testing for those who have diabetes	

Wisconsin Vision Discount Plan

(920) 922-5990

Wisconsin Vision has developed a special discount program that is available to City employees and dependents who do not have any vision insurance.

Service	Discount	Retail
Eye Exam	\$39.00	\$59.00
Basic Frame	\$34.00	Up to \$79.00
Designer Frame (retail price over \$100)	30% off Retail	Full Price
Lenses		
Single Vision	\$40.00	\$60.00
Line Bifocal	\$65.00	\$95.00
Line Trifocal	\$85.00	\$125.00
Contacts		
Contact Lens Package (Exam, fitting fee, 3 month supply of select contacts)	\$99.00	\$153.00
Contact Lens & Glasses Package (Exam, fitting fee, 3 month supply of select contacts) (Glasses are single vision plastic lenses and a \$59 frame)	\$149.00	\$272.00
20% discount is available on most other products and services		

## Life Insurance

### Basic Life Insurance AD&D

The Hartford

(866) 294-7987 | thehartford.com

The City pays for basic life insurance for employees working 20+ hours a week and their dependents.

Who is Covered	Amount	Premium Amount
Employee Salaried Exempt General	1.5x salary up to \$250,000	Paid by City of Fond du Lac
Employee Non Exempt General and Union	1x salary up to \$150,000	Paid by City of Fond du Lac
Spouse	\$10,000	Paid by City of Fond du Lac
Child(ren)	15 days – under 6 months \$250 6 months – 18 years old \$5,000 for each child	Paid by City of Fond du Lac
<b>Additional Information</b> <ul style="list-style-type: none"><li>The benefit amount available to you (employee) under this plan is subject to a reduction schedule beginning at age 65.</li><li>You are also covered under Estate Guidance Will Services, Travel Assistance, and Identity Theft Support Services at no cost to you.</li></ul>		

### Voluntary Life AD&D

The Hartford

(866) 294-7987 | thehartford.com

Some employees may want to purchase additional life insurance coverage. As a new hire and a dependents first eligibility they are offered an Initial Guarantee of Coverage. If at Open Enrollment you wish to elect Voluntary Life or increase your amount you will need to submit Evidence of Insurability.



The employee & spouse premiums are determined/calculated using the Employee's age, see the separate rate sheet for rates.

Who is Covered?	What are my Options?	Initial Guaranteed Issue
Employee	Increments of \$10,000	\$150,000
Spouse	Increments of \$5,000	\$30,000
Child(ren)	15 days – under 6 months \$250 6 months – 18 years old \$5,000 or \$10,000	\$10,000
<b>Additional Information:</b> <ul style="list-style-type: none"><li>If you are newly eligible and elect an amount that exceeds the guaranteed issue amount, you will need to provide evidence of insurability to The Hartford before the excess can become effective.</li><li>The benefit amount available to you (employee) under this plan is subject to a reduction schedule beginning at age 65.</li><li>Premium amounts for employee and spouse are based on employee age, therefore the premium amounts will change as you grow older.</li></ul>		

## Estate Guidance Will Services

The Hartford

Estateguidance.com

Having a will is important no matter the size of your estate. A will ensures that your intentions will be honored in the event of your death, including your wishes about who will inherit your property, serve as guardian of your children, and manage your estate.

If you have Basic Life insurance paid for by the City, you have access to Estate Guidance Will Services through The Hartford at no cost to you. This free service helps you create a simple, legally binding will online. You may wish to consult with your attorney as well.

Visit [www.estateguidance.com](http://www.estateguidance.com)

Use this code: WILLHLF

Then follow these easy steps:

1. Access The Hartford's Estate Guidance Will Services online [www.estateguidance.com](http://www.estateguidance.com)
2. Enter the code WILLHLF where it asks for a Promotional Code
3. You can then select Create a Last Will & Testament for Free
4. Follow the instructions and create your will.
5. Download the final will to your computer and print.
6. Sign will in front of two witnesses who will also sign. Determine if your will should be notarized.

## Voluntary Long Term Disability (LTD)

The Hartford

(866) 294-7987 | thehartford.com

In the event that you become disabled from a non-work related injury or sickness, disability income benefits will provide a partial replacement for lost income. If electing coverage after New Hire enrollment, Evidence of Insurability will need to be completed. This benefit is for non-union employees.

Monthly Benefit Amount				Elimination Period		Benefit Duration		
60% of your total monthly earnings to a monthly maximum of \$5,000				90 days		Social Security Normal Retirement Age		
Voluntary LTD Monthly Premium Amount								
Age	Under 29	30-34	35-39	40-44	45-49	50-54	55-59	60+
Rates	\$0.231	\$0.420	\$0.609	\$0.872	\$0.977	\$1.733	\$2.582	\$2.992

$$\frac{\text{Your Annual Earnings}}{\text{Maximum} = \$100,000} \div 12 = \frac{\text{Your Monthly Earnings}}{\text{Rate}} \div 100 = \text{Premium Amount}$$

Rates are based on the employee's age and earnings and increase as you enter each new category.

## Voluntary Accident Insurance

The Hartford

(866) 294-7987 | thehartford.com

Accident Insurance can help you pay for out-of-pocket costs you may experience after an accident. This is a supplement to your health plan. It pays you benefits for specific injuries and events resulting from a covered accident.

- Click here to view a video on Accident Insurance [www.thehartford.com/benefits/accident](http://www.thehartford.com/benefits/accident)
- Click here for a video on Accident, Critical Illness, and Hospital Indemnity [www.thehartford.com/benefits/fonddulac](http://www.thehartford.com/benefits/fonddulac)

The wellness benefit can be claimed by each participating member on the plan.

Monthly Payroll Deduction				
Employee		\$6.36		
Employee + Spouse		\$10.02		
Employee + Child(ren)		\$10.62		
Family		\$16.72		
Emergency, Hospital & Treatment:				
Ambulance – Ground	Once per accident	\$300		
Ambulance – Air	Once per accident	\$1,000		
Initial Hospital Admission	Once per accident	\$500		
Daily Hospital Confinement	Up to 365 days per lifetime	\$200		
Daily ICU confinement	Up to 30 days per accident	\$400		
Emergency Room Treatment	Once per accident	\$200		
Urgent Care	Once per accident	\$100		
X-Ray	Once per accident	\$100		
Accident Follow-Up	Up to 3 visits per accident	\$75		
Physical Therapy	Up to 10 visits/accident within 90 days	\$50		
Injuries & Surgery				
Dislocation Benefit	Once per joint per lifetime	Up to \$6,000		
Fracture Benefit	Once per bone per accident	Up to \$8,000		
Laceration Benefit	Once per accident	Up to \$250		
Burn	Once per accident	Up to \$10,000		
Organized Sport	Subject to annual maximum	25% increase of non-catastrophic benefit		
		Employee	Spouse	Child
Accidental Death		\$50,000	\$25,000	\$12,500
Provisions				
		Employee	Spouse	Child
Wellness Benefit		\$50	\$50	\$50

## Voluntary Critical Illness

The Hartford

(866) 294-7987 | thehartford.com

Critical Illness is a supplement to a health plan and pays a lump sum benefit upon a verified diagnosis. The employee & spouse premiums are determined/calculated using the Employee's age.

Click here to view a video on Critical Illness [www.thehartford.com/benefits/criticalillness](http://www.thehartford.com/benefits/criticalillness)

The wellness benefit can be claimed by each participating member on the plan.

Schedule of Benefits										
				Employee		Spouse		Child		
Benefit Schedule				\$10,000		Same as Employee		Same as Employee		
				\$20,000						
				\$30,000						
Benefit Maximum				\$30,000		\$30,000		\$30,000		
Guarantee Issue				\$30,000		\$30,000		\$30,000		
Age Reductions				None						
Vascular										
				Initial Diagnosis			Recurrence			
Heart Attack (STEMI)				100%			100%			
Heart Attack (NSTEMI)				25%			100%			
Stroke Mild				10%			100%			
Stroke Moderate				25%			100%			
Stroke Severe				100%			100%			
Major Organ Failure				100%			100%			
End Stage Kidney Disease				100%			None			
Cancer										
				Initial Diagnosis			Recurrence			
Skin Cancer				\$250			None			
Invasive				100%			100%			
Non-Invasive				25%			100%			
Neurological										
				Initial Diagnosis			Recurrence			
Amyotrophic Lateral Sclerosis				100%			None			
Parkinson's				100%			None			
Dementia & Alzheimer's				100%			None			
Multiple Sclerosis				100%			None			
Provisions										
Childhood Conditions				100%						
Pre-Existing Conditions				None						
				Employee		Spouse		Child		
Wellness Benefit				\$50		\$50		\$50		
Employee & Spouse Premiums Each										
Coverage Amount	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-68
\$10,000	\$4.90	\$5.90	\$7.00	\$8.4	\$10.8	\$15.40	\$20.10	\$25.80	\$34.60	\$46.20
\$20,000	\$9.80	\$11.80	\$14.00	\$16.80	\$21.60	\$30.80	\$40.20	\$51.60	\$69.20	\$92.40
\$30,000	\$14.70	\$17.70	\$21.00	\$25.20	\$32.40	\$46.20	\$60.30	\$77.40	\$103.60	\$138.60

## Hospital Indemnity

The Hartford

(866) 294-7987 | thehartford.com

The Hospital plan is a supplement to your health plan. The Hospital plan will pay the member directly when they have an overnight hospital stay. The benefits are paid in lump sum amounts to you, and can help offset expenses that primary health insurance does cover (like deductibles, co-insurance). It is up to you on how the money is spent.

To learn more about Hospital Indemnity insurance click here [www.thehartford.com/benefits/hospital](http://www.thehartford.com/benefits/hospital)

The wellness benefit can be claimed by each participating member on the plan.

Monthly Payroll Deductions				
Employee		\$10.10		
Employee + Spouse		\$20.84		
Employee + Child(ren)		\$18.96		
Family		\$31.04		
Hospitalization				
First Day Hospital Admission (non-ICU)	Up to 1 day per year	\$500		
Daily Hospital Confinement (day 2+)	Up to 30 days per year	\$100		
First Day Intensive Care Admission (ICU)	Up to 1 day per year	\$600		
Daily ICU Confinement (day 2+)	Up to 30 days per year	\$200		
Daily Hospital Duration		Up to 30 days		
Maternity				
Routine Childbirth		Covered, pre-ex does not apply		
Newborn Care		Covered if hospital confined and child must be enrolled within 30 days after birth.		
Provisions				
Pre-Existing Conditions		None		
		Employee	Spouse	Child
Wellness Benefit	One time per year	\$50	\$50	\$50

## Travel Assistance & Identity Theft Assistance

### Travel Assistance

The Hartford provided by International Medical Group (IMG)  
(800) 243-6108 / if outside of U.S. (202) 828-5885 | [assist@imglobal.com](mailto:assist@imglobal.com)

If you have Basic Life insurance paid for by the City, you are covered under the Travel Assistance through The Hartford at no cost to you. Travel Assistance can help you with pre-trip information, emergency medical assistance, or personal assistance services while traveling, provided by IMG.

What to Have Ready:

- Your employer's name
- Phone number where you can be reached

### Travel Medical Assistance

- **Medical and dental referrals**
- **Medical monitoring** until the traveler is either healthy or transferred to their home hospital.
- **Pre-transport patient assessments** IMG provides an assessment to determine fitness to travel and identify any risks associated with the transfer
- **Arrange or facilitate filling emergency prescriptions**
- **Replacement of medical devices and corrective lenses** that are lost, stolen, or broken during travel.
- **Emergency medical payment** to the treating facility upon IMG securing payment or a guarantee to reimburse from the travelers insurance provider.

### Travel Assistance Information

- **Pre-trip and cultural information.** IMG can provide certain country-specific information such as travel advisories, passport and visa information, general info on local customs and more.
- **Lost luggage assistance.** IMG can communicate with commercial flight carriers to coordinate the return of lost luggage and file the requisite reports.
- **Lost document assistance** for when a passport, visa, or other crucial document is lost during travel. IMG can provide support on the next step to obtain emergency replacements.
- **Legal referrals** IMG can provide contact information for local attorneys.

Travel Emergency Transport Services. Contact IMG to approve and arrange the below services.

- **Medical evacuation and repatriation** IMG will arrange a medically necessary transportation to a medical facility.
- **Return of dependent children** – in the event the parent is hospitalized due to an unforeseen medical situation and the children are left unattended, IMG can arrange transport of the dependent children home.



## Identity Theft Support Services

The Hartford provided by International Medical Group (IMG)  
(800) 243-6108 / if outside of U.S. (202) 828-5885 | [assist@imglobal.com](mailto:assist@imglobal.com)

If you have Basic Life insurance paid for by the City, you are covered under the Identity Theft Support Services through The Hartford at no cost to you provided by IMG. IMG will provide the assistance services only for the following items:

- Education
  - Assistance to help prevent theft and support on the steps to take following theft.
- Credit Bureau Notification
  - Assistance notifying all three major credit reporting agencies to obtain a copy of your credit report and place an alert on your records.
- Credit Information Review
  - Assistance to review your credit information and history over the phone to determine if fraud or theft has occurred.
- Identity Theft Affidavit
  - Assistance with completing an identity theft affidavit and direction on who to send it to.
- Card Replacement
  - Assistance replacing credit, debit, and membership cards.

## Deferred Compensation

The City offers two different compensation plan options Wisconsin Deferred Compensation Program and MissionSquare (formally ICMA-RA). Each plan offers several different investment options.

\*Unions may have additional Deferred Compensation Plans

## Wisconsin Retirement System

(877) 533-5020 | [www.etf.wi.gov](http://www.etf.wi.gov)

All employees working 1200+ hours per year are automatically enrolled in the state pension plan. Both the employee and employer contribute each payroll to this benefit. Employees can contribute additional funds voluntarily.

Visit [www.etf.wi.gov](http://www.etf.wi.gov) to learn more and to calculate an unofficial projection of your WRS benefits.

## Mission Square (formally ICMA-RA)

Brad Smith | [jbsmith@missionsq.org](mailto:jbsmith@missionsq.org) | [missionsq.org](http://missionsq.org) | mobile app for Android and Apple

Mission Square offers additional investment options, guidance, and one-on-one help for your retirement accounts and other financial goals and challenges. Brad Smith is our retirement Plan Specialist and comes onsite once a month to meet with employees. To schedule an appointment with Brad watch for communication or reach out to HR.