



City of Fond du Lac

# 2024 Employee Benefits Guide

# 2024



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# Benefits Guide

This guide outlines your employee benefits for 2024.  
For more information, please consult Human Resources.

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## Benefits Basics

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**City of Fond du Lac** offers a comprehensive suite of benefits to promote health and financial security for you and your family. This booklet provides you with a summary of your benefits. Please review it carefully so you can choose the coverage that's right for you.

### Eligibility

As a City of Fond du Lac employee, you are eligible for benefits if you work at least 20 hours per week.

#### Benefits effective on your date of hire:

- Basic Life and AD&D
- Deferred Compensation
- EAP, Estate Guidance & Will Service, and Travel Assistance

You become eligible the 1<sup>st</sup> of the month following your date of hire unless you're hired on the 1<sup>st</sup>, then benefits will become effective immediately for:

- Medical
- Dental
- Vision
- Voluntary Life and AD&D
- Short-Term-Disability
- Long-Term Disability
- Accident, Critical Illness, and Hospital Indemnity coverage

### Eligible Dependents

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

- Your legal spouse
- Your children or stepchildren up to age 26
- Your legally disabled child over age 26 (please see Human Resources for eligibility criteria)

Once your benefit elections become effective, they remain in effect until the end of the year unless you experience a qualified life event.

### How to Enroll

Please review your current benefits, if applicable. Once you're ready to enroll, make your enrollment elections by completing the enclosed election form and returning it to Human Resources.

As a reminder, your benefit elections can have a significant impact on your health, well-being, and finances. Your benefits will take effect on January 1, 2024, and will remain in effect until December 31, 2024, so weigh your options carefully.

Remember that you may only change coverage if you experience a qualifying life event.

### Qualified Life Events

Generally, you may change your benefit elections only during the annual enrollment period.

However, you may change your benefit elections during the year if you experience a qualified life event, including:

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

You must notify HR within 30 days of the qualified life event. Depending on the type of event, you may be asked to provide proof of the event. If you do not contact HR within 30 days of the qualified event, you must wait until the next annual enrollment period to make changes (unless you experience another qualified life event).

### Questions? Contact:

Nikki in HR at (920) 322-3623 | [nwillner@fdl.wi.gov](mailto:nwillner@fdl.wi.gov)



# Definitions

## Copay

A copay is a fixed dollar amount that you will pay for a healthcare service or visit.

## Coinsurance

After you meet your deductible for the year, you will be responsible for a certain percentage of the costs. This is known as coinsurance. For example, if the coinsurance amount is 10%, that means you will owe 10% of the cost after you have reached your deductible.

## Deductible

A deductible is the portion that you must pay out-of-pocket before the plan pays for your healthcare expenses.

## In-Network

Doctors, clinics, hospitals, and other providers with whom the health plan has an agreement to care for its members. Health plans cover a greater share of the cost for in-network health providers than for providers who are out-of-network.

## Out-of-Network

Treatment received from doctors, clinics, hospitals, and other providers who are not in-network. A health plan may cover these costs, but covered employees will pay more out-of-pocket to use out-of-network providers than for in-network providers.

## Out-of-Pocket Maximum (OOPM)

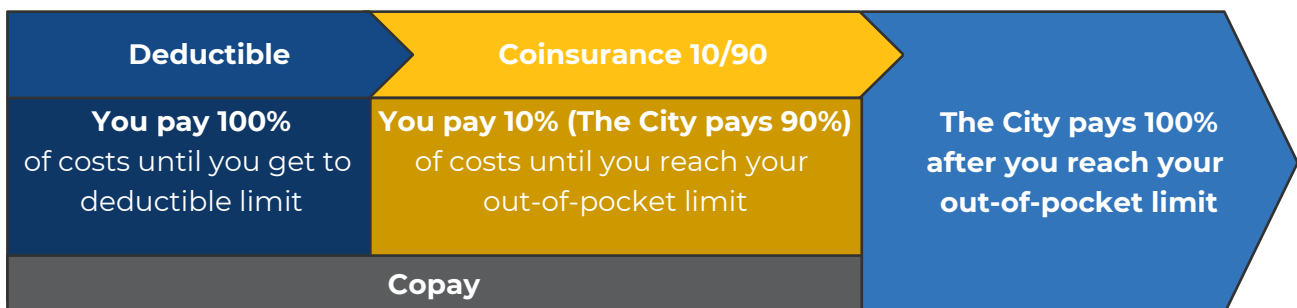
The most you pay during a policy period. When you've reached your OOPM, the Plan will pay 100% of covered healthcare services for the remainder of the plan year. OOPM includes deductibles, coinsurance, and copays.

## Premium

The amount that must be paid for a health insurance plan by covered employees, by their employer, or shared by both. A covered employee's share of the annual premium is generally paid periodically and deducted from their paycheck.

## Primary Care Physician (PCP)

A physician (generally a family practitioner, internist, or pediatrician) who provides ongoing medical care.





Medical benefits are administered by Auxiant. For more information, call **(800) 279-6772**, visit [www.auxiant.com](http://www.auxiant.com) or download the Auxiant mobile app.

City of Fond du Lac 2024 PPO Medical Plan		
	In-Network	Out-of-Network
<b>Annual Deductible</b>		
• Individual	\$1,000	\$2,000
• Family	\$2,000	\$4,000
<b>Out-of-Pocket Maximum</b> (Includes Deductible)		
• Individual	\$3,000	\$6,000
• Family	\$6,000	\$12,000
<b>Member Coinsurance</b>	10%	40%
<b>Preventive Care</b>	Covered at 100%	40% after deductible
<b>Primary Physician Office Visit</b>	10% after deductible	40% after deductible
<b>Specialist Office Visit</b>	10% after deductible	40% after deductible
<b>X-Ray and Lab</b>	10% after deductible	40% after deductible
<b>Virtual Visit (Teladoc)</b>	Covered at 100%	N/A
<b>Inpatient Hospital</b>	10% after deductible	40% after deductible
<b>Outpatient Hospital</b>	10% after deductible	40% after deductible
<b>Urgent Care</b>	10% after deductible	40% after deductible
<b>Emergency Room</b>	\$250 Copay then 10%	\$250 Copay then 10%

**Complete Your Health Risk Assessment (HRA) and Receive a Discount on Your Premiums!**

### The Provider Network for City of Fond du Lac is HPS

The City's provider network is through Health Payment Systems (HPS). Call **(888) 477-7968** or visit [onlineaccess.hps.md](http://onlineaccess.hps.md) to register, find answers to questions, pay now, and more.

To find out if your provider is in-network, visit [providir.hps.md](http://providir.hps.md).

HPS pays in-network claims and sends out Super Explanation of Benefits (SuperEOBs) that include:

- A monthly account summary with the total amount due
- Claims detail for new charges
- All in-network provider claims included (employee + any dependents)
- Payment options (contact HPS to set up interest-free payment options!)
- Where to call with questions

### To set up your account, make sure you have the following:

- The City's Group Number (F1013)
- Your or your dependent's date of birth
- The last four digits of the member's Social Security Number
- The Statement Number (in the upper-right-hand corner of your SuperEOB).

### 2024 Monthly Payroll Deductions - General

	Completed the HRA	Did <u>NOT</u> Complete the HRA
<b>Full-Time Employee</b>	\$133	\$190
<b>Full-Time Family</b>	\$346	\$494
<b>Part-Time Employee</b>	\$133	\$190
<b>Part-Time Family</b>	\$1,653	\$1,710

# Prescription Drug Coverage

City of Fond du Lac has partnered with CVS Caremark to provide prescription drug coverage.  
 (866) 818-6911 | Caremark.com | mobile app for Android and Apple  
 (800) 578-4403 | PrudentRx | prudentrx.com

Prescription Drug Benefits			
	In-Network		Out-of-Network
Pharmacy Out-Of-Pocket Maximum			
Individual	\$3,600		N/A
Family	\$7,200		
Retail Pharmacy			
Day Supply	30-day	90-day	N/A
Generic	\$10 Copay	\$30 Copay	
Perferred Brand Name	\$30 Copay	\$90 Copay	
Non-Preferred Brand Name	\$60 Copay	\$180 Copay	
Mail-Order Pharmacy (Caremark.com)			
Day Supply	90-day		N/A
Generic	\$20 Copay		
Perferred Brand Name	\$60 Copay		
Non-Preferred Brand Name	\$120 Copay		
Speciality Pharmacy			
Day Supply	30-day		N/A
Specialty in Prudent Rx	30% Copay (if enrolled in Prudent Rx, covered at 100%)		
Specialty NOT in Prudent Rx	Generic: \$5 Copay Preferred Brand Name: \$25 Copay Non-Preferred Brand Name: \$50 Copay (need to pick up at CVS or mail order)		

**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 go to your Caremark account in the app or website.

**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 to enroll. 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.

# Where to Go for Care

How much you pay for care can depend on where you get it. Consider the below information if you are in need of a doctor.

Options	Teladoc Virtual Visit	Corporate Care Clinic	Primary Care Provider (PCP)	Urgent Care	Emergency Room
<b>Visit for</b>	See a doctor whenever, wherever	See a medical provider in person.	Care from a doctor who knows you best	Serious conditions that aren't life threatening	Life- and limb-threatening emergencies
<b>Average Cost*</b>	FREE	FREE to \$	\$\$	\$\$\$	\$\$\$\$
<b>Treatment for</b>	<ul style="list-style-type: none"> <li>• Cold &amp; Flu</li> <li>• Allergies</li> <li>• Bronchitis</li> <li>• Pink Eye</li> <li>• Skin Rash</li> <li>• Moles/Warts</li> <li>• UTI</li> <li>• Upset Stomach</li> </ul>	<ul style="list-style-type: none"> <li>• Preventive Care (12+)</li> <li>• Disease Management</li> <li>• Acute Care (5+)</li> <li>• Minor Surgical Procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Mild Asthma</li> <li>• Infections (skin, eye, ENT)</li> <li>• Vomiting</li> <li>• Diarrhea</li> <li>• Cough</li> <li>• Pneumonia</li> </ul>	<ul style="list-style-type: none"> <li>• Sprains</li> <li>• Back Pain</li> <li>• Minor Broken Bones</li> <li>• Minor Burns</li> <li>• Strep Throat</li> </ul>	<ul style="list-style-type: none"> <li>• Chest Pain</li> <li>• Shortness of Breath</li> <li>• Asthma Attack</li> <li>• Heavy Bleeding</li> <li>• Major Burns</li> <li>• Kidney Stones</li> </ul>
<b>Pros</b>	<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</li> <li>• Get a prescription</li> </ul>	<ul style="list-style-type: none"> <li>• Provides preventive care (12+)</li> <li>• Treats more severe issues</li> <li>• Same day or next day appointment</li> </ul>	<ul style="list-style-type: none"> <li>• Long-term relationship</li> <li>• Periodic checkups</li> <li>• Treats more severe issues</li> </ul>	<ul style="list-style-type: none"> <li>• Available 24/7/365</li> <li>• Treats emergency issues</li> </ul>	
<b>Cons</b>	<ul style="list-style-type: none"> <li>• Cannot treat severe medical conditions</li> </ul>	<ul style="list-style-type: none"> <li>• Not immediate care</li> <li>• Must leave home or work</li> </ul>	<ul style="list-style-type: none"> <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>• 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>	



# Bundled Treatment Options

Providing cost-conscious options for employees is a top priority for City of Fond du Lac. The next few pages highlights some of the programs that have been implemented to help save money.

## NOVO Health

(833) 361-6686 | novohealth.com | mobile app

Save on specialized care! City of Fond du Lac has partnered with NOVO Health to provide discounts on over 100 bundles of care. Some examples of these bundled services include knee replacements, rotator cuff repairs, MRIs, ACL repairs, and much more. 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
- 90-day limited warranty on bundled care
- For each completed bundle, the City shares the savings. All incentives are paid out at 25% 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
ACL or PCL Repair	\$22,874	\$13,025	\$2,162
Anterior/Posterior Lumbar Fusion	\$107,100	\$74,025	\$7,968
Carpal Tunnel Release	\$10,100	\$4,060	\$968
Meniscus Repair Medial/Lateral	\$19,500	\$9,225	\$2,268
Rotator Cuff Repair	\$30,300	\$16,575	\$3,131
Total Knee Replacement	\$41,195	\$28,300	\$2,936
Total Hip Replacement	\$40,080	\$28,300	\$2,645
Tonsillectomy	\$7,639.42	\$3,400	\$700

Contact *Care Navigation* at **(833) 361-6686** to answer any questions or to schedule an appointment. Or head to [www.novohealth.com](http://www.novohealth.com) to learn more.

# Bundled Treatment Options cont.

## Ovation Hand Institute

The Ovation Hand Institute specializes in Carpal Tunnel Treatment and has locations in Milwaukee and Green Bay. To learn more or to schedule an appointment, reach out by phone at (844) 432-1600 or visit [www.ovationhand.com](http://www.ovationhand.com).

## Holista

Holista offers Orthopedic and other surgical services at a discounted price. Holista is based out of Milwaukee. Contact *Holista Concierge Care* at **(855) 240-9430** to schedule an appointment or check out [www.holistahealth.com](http://www.holistahealth.com) for more details.

## GI Associates

Digestive issues can really get you down, but there is help! City of Fond du Lac has partnered with GI Associates to provide care in the North-Central Wisconsin Area. Call (715) 847-2558 or visit [www.giassoc.org](http://www.giassoc.org) for more information. GI Associates can help with some of the following issues:

Celiac Disease	Constipation in Adults	Heartburn
Chronic Pancreatitis	Crohn's Disease	Hemorrhoids
Cirrhosis	Diverticulitis	Iron Deficiency Anemia
Colitis (Microscopic)	Gastroparesis	Irritable Bowel Syndrome
Colitis Ischemia	GERD	Lactose Intolerance

## Health Payment Systems (HPS)

(800) 477-7968 | [onlineaccess.hps.md](http://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

# Dental Plan

Regular dental exams can help you and your dentist detect problems in the early stages when treatment is simpler, and costs are lower. Keeping your teeth and gums clean and healthy will help prevent most tooth decay and periodontal disease and is an important part of maintaining your medical health.

City of Fond du Lac offers two dental plans through Delta Dental. See below for more details about each of the plans.

Dental Plans				
Deductible	EPO Dentist	Out-of-Network	PPO Dentist	Premier or Out-of-Network
Employee	\$50	N/A	\$25	\$25
Family	\$150		\$75	\$75
Annual Maximum				
	\$750	N/A	\$1,000	
Oral Exam	Covered at 100%		Covered at 100%	
Bitewing X-Ray Cleaning/Scaling	Covered at 100%		Covered at 100%	
Fluoride	Covered at 100%		Covered at 100%	
Sealants	Covered at 100%		Covered at 100%	
Basic & Major Services				
Filings	Deductible then 20%	N/A	Deductible then 20%	
Endodontics & Periodontics and Extractions	Deductible then 20%		Deductible then 20%	
Crowns, Inlays, Onlays, Bridges & Dentures	Deductible then 50%		Deductible then 50%	
Implants	Deductible then 50%		Deductible then 50%	
Orthodontia				
Coverage (no adult coverage)	N/A		Children to age 19	
Coinsurance	N/A		50%	
Lifetime Maximum	N/A		\$1,000	

2024 Monthly Payroll Deductions		
	Delta Dental EPO Low	Delta Dental PPO High
Employee	\$39.85	\$47.48
Employee & Spouse	\$81.18	\$96.68
Employee & Child(ren)	\$85.62	\$107.40
Family	\$142.75	\$177.75

**Find a Provider Today!**  
 Visit [www.deltadentalwi.com/s/find-a-provider](http://www.deltadentalwi.com/s/find-a-provider)

**EPO Plan:** Select Delta Dental PPO Network

**PPO Plus Premier Plan:** Select Delta Dental PPO plus Premier Network



City of Fond du Lac allows you to seek treatment from vision providers of your choice. However, out-of-network costs may be greater than if using an in-network provider. In addition, if you choose to use your benefits out-of-network, you will be required to pay for the full cost of the services and then request a reimbursement from Delta Dental.

Go to [www.deltadentalwi.com](http://www.deltadentalwi.com) or call **(844) 848-7090** to find an in-network provider.

Vision Benefits		
	In-Network	Out-of-Network
<b>Exam</b> <b>Contact Lens Fit/</b> <b>Follow-Up</b>	\$10 Copay \$40 Copay	\$35 Allowance N/A
<b>Frequency</b> • Exam • Lenses • Frames	12 Months 12 Months 24 Months	12 Months 12 Months 24 Months
<b>Frames</b>	\$150 Allowance, then 20% off the balance	\$75 Allowance
<b>Lenses</b> • Single Vision • Bifocals • Trifocals	\$10 Copay \$10 Copay \$10 Copay	\$25 Allowance \$40 Allowance \$55 Allowance
<b>Contact Lenses</b>	\$150 Allowance, then 15% off the balance	\$120 Allowance



2024 Monthly Payroll Deductions	
Employee	\$6.24
Employee & Spouse	\$12.48
Employee & Child(ren)	\$12.74
Family	\$18.98

## Wisconsin Vision™

In partnership with Wisconsin Vision, City of Fond du Lac is offering 20% off retail price vision discounts to employees and dependents who do not have vision insurance. For more information, call **(920) 922-5990**.

# Flexible Spending Account (FSA)

An FSA is a special health care or dependent care expense account that lets you set aside a portion of your pay – before taxes – to use on eligible medical and dependent care expenses. During your enrollment period, you will decide how much to put in your FSA for the year, but it is important to note that this account resets annually, **so if you don't use it, you lose it.**

## Grace Period for HCFSA and DCFSA

While the plan states 'if you don't use it, you lose it', there is a grace period that City of Fond du Lac has implemented.

- January 1st (of new plan year) – March 15th (of new plan year), you may incur qualified expenses to be submitted for reimbursement.
- January 1st (of new plan year) – June 14th (of new plan year), you may submit for reimbursement on the previous year's funds.



## Helpful FSA Facts

	Health Care FSA	Dependent Care FSA
<b>Maximum Annual Contribution:</b>	\$3,050	\$5,000 per household or \$2,500 if married, filing separately
<b>You can use this FSA to pay for:</b>	Health care costs such as: <ul style="list-style-type: none"> <li>• Prescriptions</li> <li>• Doctor visits</li> <li>• Dental or vision care</li> <li>• Deductibles, copays and your percentage of the costs</li> <li>• Some over-the-counter items</li> </ul>	Care for your child, disabled spouse, elderly parent or other dependent: <ul style="list-style-type: none"> <li>• Before- and after-school care</li> <li>• Daycare, adult care or elder care</li> <li>• Summer day camp</li> </ul>
<b>Funds availability:</b>	Available on day one of the plan	Available as payroll deposits are made

For a complete list of eligible health care or dependent care expenses, review publications 502 and 503 at [irs.gov](https://www.irs.gov).



**For FSA information, call Auxiant at (800) 475-2232 or visit [auxiant.com](https://auxiant.com)**

## Corporate Care Clinic

City of Fond du Lac works with the FABOH (Fond du Lac Area Businesses on Health) to provide health plan enrollees access to the SSM Corporate Care Clinic. Several services at the clinic are provided at no cost.

Some services offered include:

- Annual Wellness Exams (Age 12+)
- School Physicals
- Disease Management
- Acute Care (Age 5+)
- Minor Surgical Procedures
- Lacerations
- Allergies
- Cold/Respiratory Infections
- Sprains/Strains

**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.**



## Employee Assistance Program (EAP)

Sometimes life can be challenging. That's why City of Fund du Lac has partnered with SSM Health to provide an Employee Assistance Program (EAP) to all employees — at no cost! The EAP is designed to provide prompt, confidential help with a range of personal and family issues that may affect all of us from time to time. You and your immediate family/household members receive up to six FREE counseling sessions with an EAP Professional.

EAP counselors will assist you with concerns such as:

Stress on the job or at home	Personal or family health crisis
Parenting	Death of someone close
Caring for elderly parents	Career issues
Relationship concerns	Financial concerns
Alcohol or drug misuse	Anger or resentment
Feeling hopeless, depressed, or lonely	Gambling
Concerns with eating or sleeping	Much more



**SSMHealth**

To learn more, head to  
[www.ssmhealth/EAP.com](http://www.ssmhealth/EAP.com)

**Call (920) 924-0614 24 hours  
a day, 7 days a week for  
confidential assistance!**



Do you have a medical question or concern, but don't know who to ask or where to turn? A brief doctor's visit doesn't always give you enough time to get all of your questions answered. That's why City of Fond du Lac provides Teladoc as a resource where you can ask an expert your medical questions or concerns right over the phone!

## When To Use Teladoc

### Medical Care

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

### Mental Health Care (Age 18+)

- Anxiety
- Depression
- PTSD
- Stress
- Family/Marriage Issues
- Trauma Resolution
- Work Pressures



For more information, call **(800) 362-2667**.  
Set up your account in minutes, by visiting  
[www.mydrconsult.com](http://www.mydrconsult.com).

**FREE**

**for employees and dependents  
enrolled in the medical plan**

## Calm (Mobile App)

Join the roughly five million users by downloading the Calm App today! Calm is free to all employees who work 20+ hours per week.



Calm helps you improve your health and happiness. Below are some highlights of what Calm can do for you!

- Learn the life-changing skill of meditation
- Get more restful sleep and wake up feeling refreshed
- Listen to exclusive music to help you focus, relax, and sleep
- Explore video lessons on mindful movement and gentle stretching
- Listen to audio programs taught by world-renowned mindfulness experts
- View or listen to nature scenes and sounds to enjoy while relaxing, sleeping, working, or studying

### To Get Started:

- Scan the QR Code below or visit <https://calm.com/b2b/city-of-fond-du-lac/subscribe>
- 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 account. Your Calm Subscription gives you and up to 5 dependents unlimited access to the full library of content at [calm.com](http://calm.com) and in the app.



1. Click on your Profile

2. Click Manage subscriptions

3. Click on Manage Dependents

4. Click on Invite Dependents

## Basic Life and AD&D Coverage



All employees working 20+ hours per week are provided with company-paid life insurance and company-paid accidental death insurance through The Hartford. You can also purchase additional supplemental coverage.

### Company-Paid Life and AD&D Coverage

Who is Covered?	Amount	Premium Amount
<b>Employee Salaried Exempt General</b>	1.5x salary up to \$250,000	Paid by City of Fond du Lac
<b>Employee Non-Exempt General and Union</b>	1x salary up to \$150,000	Paid by City of Fond du Lac
<b>Spouse</b>	\$10,000	Paid by City of Fond du Lac
<b>Child(ren)</b>	15 days – under 6 months: \$250 6 months – 18 years old: \$5,000 per 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 and AD&D Coverage

Call (866) 294-7987 or visit [thehartford.com](http://thehartford.com) for more information

You can purchase additional coverage for yourself, your spouse, and your child(ren). When you purchase supplemental life, it will include a matching accidental death benefit. As a new hire, you and your spouse will be guaranteed coverage in City of Fond du Lac's supplemental life plans (up to the guaranteed amount below). This will be your only opportunity to have guaranteed coverage in these plans. Any requests to enroll or increase your coverage after your new hire period will require you and/or your spouse to submit Evidence of Insurability (EOI).

Employee and spouse premiums are determined/calculated using the Employee's age. Please see the rate sheet on your enrollment form.

The benefit amount available to you (employee) under this plan is subject to a reduction schedule beginning at age 65.

*Note: You must elect supplemental life on yourself to elect it for your spouse/dependents. The employee elected amount must be at least double the amount of dependents.*

Who is Covered?	Amount	Initial Guaranteed Issue
<b>Employee</b>	Increments of \$10,000	\$150,000
<b>Spouse</b>	Increments of \$10,000	\$30,000
<b>Child(ren)</b>	15 days – under 6 months: \$250 6 months – 18 years old: \$5,000 or \$10,000	\$10,000

# Voluntary Short-Term Disability



City of Fond du Lac is excited to offer voluntary short-term disability insurance through the Hartford starting in 2024! You may now purchase voluntary short-term disability that best aligns with your sick leave bank. For example, if you have more time in your sick leave bank, you may want to purchase a longer elimination period such as 30 days for accident and sickness. If you have less time in your sick leave bank, you may want to purchase a shorter elimination period for accident and sickness.

Rates are based on the employee's age and earnings and increase as you enter each new category. However, the longer the elimination period, the lower your monthly rates are.

Monthly Benefit Amount	Elimination Period	Benefit Duration
<b>60% of your total weekly earnings to a weekly maximum of \$1,500</b>	See below	13 weeks

Voluntary STD Monthly Premium Amount (per \$10 of weekly benefit)				
Benefit Commencement Period (Day Injury/Day Sickness)				
Age	1/8	8/8	15/15	30/30
<b>Under 35</b>	\$0.56	\$0.53	\$0.46	\$0.30
<b>35 – 49</b>	\$0.47	\$0.43	\$0.38	\$0.25
<b>50 – 59</b>	\$0.79	\$0.73	\$0.63	\$0.43
<b>60+</b>	\$1.21	\$1.11	\$0.96	\$0.66

$$\frac{\text{Your Annual Earnings}}{52} = \text{Weekly Earnings} \times 60\% = \text{Weekly Benefit Max (up to \$1,500)} \div \$10 \times \text{Rate} = \text{Premium Amount}$$

# Voluntary Long-Term Disability

City of Fond du Lac offers voluntary long-term disability insurance through the Hartford. In the event you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement for lost income. If you are electing coverage after New Hire enrollment, Evidence of Insurability (EOI) will need to be completed. This benefit is now available for ALL employees.

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

Monthly Benefit Amount	Elimination Period	Benefit Duration
<b>60% of your total monthly earnings to a monthly maximum of \$5,000</b>	90 days	Social Security Normal Retirement Age

Voluntary LTD Monthly Premium Amount (per \$100 of monthly benefit)								
Age	Under 29	30 -34	35 – 39	40 – 44	45 – 49	50 – 54	55 – 59	60+
<b>Rates</b>	\$0.231	\$0.420	\$0.609	\$0.872	\$0.977	\$1.733	\$2.582	\$2.992

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

# Hospital Indemnity

The Hospital plan is a supplement to your health plan. 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.

To learn more about Hospital Indemnity Insurance, visit [www.thehartford.com/benefits/hospital](http://www.thehartford.com/benefits/hospital).

Monthly Payroll Deductions		
<b>Employee</b>		\$10.10
<b>Employee + Spouse</b>		\$20.84
<b>Employee + Child(ren)</b>		\$18.96
<b>Family</b>		\$31.04
Hospitalization		
<b>First Day Hospital Admission (non-ICU)</b>	Up to 1 day/year	\$500
<b>Daily Hospital Confinement (day 2+)</b>	Up to 30 days/year	\$100
<b>First Day Intensive Care Admission (ICU)</b>	Up to 1 day/year	\$600
<b>Daily ICU Confinement (day 2+)</b>	Up to 30 days/year	\$200
<b>Daily Hospital Duration</b>		Up to 30 days
Provisions		
<b>Pre-Existing Conditions</b>		None
<b>Wellness Benefit</b>	One time per year	\$50 per member per year



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# Accident



The Hartford  
(866) 294-7987 | thehartford.com

City of Fond du Lac has partnered with The Hartford to offer employees the ability to purchase Accident insurance. This voluntary coverage is 100% employee-paid and is not meant to replace medical coverage. If the criteria is met under the definition of these plans, you will receive a lump-sum payment.

## Accident Insurance

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

### Monthly Payroll Deductions:

- Employee: \$6.36
- Employee + Spouse: \$10.02
- Employee + Child(ren): \$10.62
- Family: \$16.72



Scan the QR code for a video on  
Accident Insurance

Benefits may be paid for:

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
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
Injuries & Surgery		
Dislocation Benefit	Once per joint per lifetime	Up to \$6,000
Fracture Benefit	Once per bone per accident	Up to \$8,000
Burn	Once per accident	Up to \$10,000
Provisions		
Wellness Benefit		\$50 per member per year

Note: For more information on specific coverage under this policy, please see the benefit summary.



# Critical Illness



Scan the QR code for a video on Critical Illness

The Hartford  
(866) 294-7987 | thehartford.com

City of Fond du Lac has partnered with The Hartford to offer employees the ability to purchase Critical Illness insurance. This voluntary coverage is 100% employee-paid and is not meant to replace medical coverage. If the criteria is met under the definition of these plans, you will receive a lump-sum payment.

## Critical Illness Insurance

Critical illnesses can be a major detriment to your income with increased health insurance expenses and the cost of daily living.

Employees can elect coverage for themselves, their spouse, and/or their children. The rates are age banded, Spouse age rate is the same as the employee. Children are covered under the employee premium. You must be actively at work and 'benefit-eligible' to purchase this voluntary benefit.

Critical Illness insurance pays a lump sum, directly to you for conditions such as:

Schedule of Benefits		Employee					Spouse & Child				
Benefit Schedule		\$10,000 \$20,000 \$30,000					Same as Employee				
Vascular		Initial Diagnosis					Recurrence				
Heart Attack (STEMI)		100%					100%				
Heart Attack (NSTEMI)		25%					100%				
Stroke Mild		10%					100%				
Stroke Moderate		25%					100%				
Stroke Sever		100%					100%				
Neurological											
Parkinson's		100%					None				
Dementia & Alzheimer's		100%					None				
Provisions											
Wellness Benefit							\$50 per member per year				
Employee & Spouse Premium 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	\$8.40	\$10.80	\$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	

Note: For more information on specific coverage under this policy, please see the benefit summary.

## EstateGuidance® Will Services

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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 City OF Fond du Lac, 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.



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- 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 the will in front of two witnesses who will also sign. Determine if your will should be notarized.

## Travel Assistance and ID Theft Services

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If you have Basic Life insurance paid for by City of Fond du Lac, you are covered under the Travel Assistance and Identity Theft Support Services through The Hartford at no cost to you. These services are administered by the International Medical Group (IMG).

### Travel Assistance

When the unexpected happens far from home, it's important to know whom to call for assistance. For assistance, call **(800) 243-6108**. Be sure to have your employer's name and a phone number where you can be reached when you call. If you are outside of the U.S. call **(202) 828-5885**.

IMG can help you with travel medical services, pre-trip and cultural information, lost luggage assistance, lost document assistance, medical evacuation, and much more!

### Identity Theft Support Services

Identity theft services include:

- **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 in replacing credit, debit, and membership cards.

# Retirement Benefits

Retirement planning is key to securing your financial future. At City of Fond du Lac, employees have multiple retirement options to help with future planning.

## Wisconsin Retirement System (WRS) Benefit

Employees working 1,200+ hours per year are automatically enrolled in the state pension plan. Employees can contribute additional funds voluntarily. To learn more and to calculate an unofficial projection of your WRS benefits, visit [www.etf.wi.gov](http://www.etf.wi.gov). For questions, call **(877) 533-5020**.

## Mission Square

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.

### Contact Information:

Brad Smith: [jbsmith@missionsq.org](mailto:jbsmith@missionsq.org)

Website: [Missionsq.org](http://Missionsq.org)

Download the Mobile App Today!



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# Medicare Support

**New for 2024**, City of Fond du Lac will be partnering with Brown & Brown Eligibility Services to offer Medicare support to those nearing Medicare age (age 65) including:

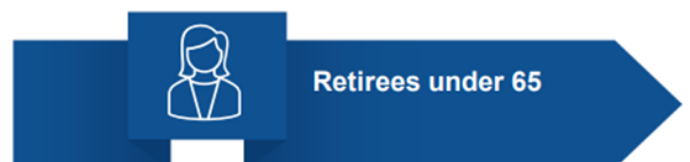
- Education
- Plan selection
- Enrollment assistance

**For those nearing or at age 65, call (833) 830-2386 for more information today!**



Active Employees

Medicare guidance and enrollment support



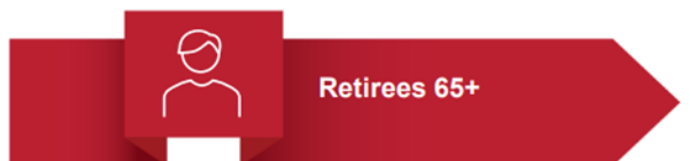
Retirees under 65

Medicare education and transition planning



Disabled Employees

SSDI advocacy and representation, with Medicare guidance, ESRD



Retirees 65+

Medicare education and plan selection

## Contacts

Coverage	Carrier	Phone Number	Website/Email	Mobile App
<b>Medical</b>	Auxiant	(800) 279-6772	<a href="http://Auxiant.com">Auxiant.com</a>	Y
	Teladoc	(800) 362-2667	<a href="http://Teladoc.com">Teladoc.com</a>	Y
	Corporate Care Clinic	(920) 926-5578	<a href="http://Ssmhealth.com">Ssmhealth.com</a>	N
	NOVO Health	(833) 361-6686	Novohealth.com	Y
	Ovation Hand Institue	(844) 432-1600	Ovationhand.com	N
	GI Associates	(715) 847-2558	Giassoc.org	N
	Holista	(855) 240-9430	Holistahealth.com	N
	HPS	(888) 477-7968	<a href="http://Onlineaccess.hps.md">Onlineaccess.hps.md</a>	N
<b>Pharmacy</b>	CVS Caremark	(866) 818-6911	<a href="http://Caremark.com">Caremark.com</a>	Y
<b>EAP</b>	SSM Health	(920) 924-0614	Ssmhealth.com/EAP	Y
<b>CALM</b>	CALM	Support.Calm.com	<a href="http://Calm.com">Calm.com</a>	Y
<b>FSA</b>	Auxiant	(800) 279-6772	Auxiant.com	Y
<b>Dental</b>	Delta Dental	(800) 682-0795	Deltadentalwi.com	Y
	Delta Vision	(800) 682-0795	Deltadentalwi.com	Y
<b>Vision</b>	Wisconsin Vision	(920) 922-5990	<a href="http://Wisconsinvision.com">Wisconsinvision.com</a>	N
<b>Basic Life AD&amp;D Voluntary Life AD&amp;D Disability</b>	The Hartford	(800) 523-2233	<a href="http://Thehartford.com">Thehartford.com</a>	N
<b>Accident Critical Illness Hospital Indemnity</b>	The Hartford	(866) 547-4205	myhealthhub.app	Y
<b>Deferred Compensation</b>	B&B Eligibility Services	(833) 830-2386		N
	WRS	(877) 533-5020	Etf.wi.gov	N
	Mission Square	(800) 669-7400	<a href="http://Missionsq.org">Missionsq.org</a> <a href="mailto:jbsmith@missionsq.org">jbsmith@missionsq.org</a>	Y





*The information in this Benefits Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefits information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of a discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Guide, contact Human Resources.*