

2026



Elmbrook
 Schools
become what's next

Employee Benefits Guide

R&R
INSURANCE



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Welcome

We are committed to offering eligible employees a comprehensive benefits package for you and your family that provides the care you need to stay healthy and productive. Please take the time to review the contents of this guide and discuss the options provided with your family.

Eligibility

Employee: available to those who work 30+ hours/week.

Dependent(s): covered under applicable plans if:

- Legal spouse, as defined by Federal Law; and/or
- Children under age 26

When do benefits start?

First day of employment.

When can you enroll?

You can sign up for benefits at any of the following times:

- As a new hire, at your initial eligibility date
- Each year during the annual open enrollment period without a life event
- Within 30 days of a qualified life event

Once your benefit elections become effective, they remain in effect until the end of the plan year.

Enrollment Changes

Make your benefit selections carefully. The elections you make during Open Enrollment are effective for the entire 12-month Plan Year. Otherwise, changes can only be made with a Qualifying Event. If you believe you have had a Qualifying Event you need to notify Human Resources and make a decision about coverage within 30 days from the event occurring.

Examples of Qualifying Events Include:

- Marriage or Divorce
- Change in Spouse’s Employment
- Birth/Adoption
- Loss of Coverage

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A strong benefits program is an important part of your overall compensation; School District of Elmbrook offers a variety of benefits to you and your family.

We regularly review the quality and cost of these benefits to ensure we offer the most competitive package possible. Changes and relevant information are addressed on the following pages; please review this guide in its entirety.

R&R Insurance Services, Inc. prepared this benefits guide specifically for School District of Elmbrook as a summary overview, and it does not replace our Employee Handbook.

This document cannot, and should not, be construed as exhaustive or applicable to any other group health plan or employer. This document is not intended to and should not be construed as legal advice. Nor should any discussion with, or opinions expressed by R&R Insurance Services, Inc., or its authorized representatives, be construed as legal advice. Readers should contact legal counsel for legal advice if needed.

The information in this 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 benefit information. While every effort was made to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the benefits guide and the actual plan documents, the actual plan documents will prevail.

COBRA/Continuation Rights

If you, or your dependents, no longer meet eligibility requirements for health and welfare plans, you may be eligible for continued coverage as required by the Consolidated Omnibus Budget Reconciliation Act (COBRA) and/or State Continuation law.

Pre-Tax Premiums

Our plan setup allows you to pay for certain coverage with non-taxed dollars to reduce your taxable income. This applies to a portion of the District's Benefit Plans.



Questions about changes to your benefits?

HR CONTACT

Jennifer Johnson

Benefits & Wellness Specialist

262-781-3030 x11186

johnsoje@elmbrookschoools.org

Contact information for our insurance carriers appears on the final pages of this guide.

Medical Plan Overview

Coverage is provided through UMR/CVS Caremark and includes services like preventive care, office visits, surgery, and prescription drugs. Our plan complies with federal and state mandates, including the Affordable Care Act's requirements for coverage of 'Essential Benefits'.

Please note that the medical/RX plan summary information in this booklet is intended as a high-level overview and is not a guarantee of coverage.

Is there a Penalty for Refusing Coverage?

No. In 2019 the financial tax penalty for not having medical coverage was eliminated. However, your future ability to enroll in this plan may be restricted to specific enrollment periods if you waive coverage now.

Key Terms to Remember

Annual Deductible - A deductible is the amount of money you pay out-of-pocket for certain covered health care services before your health plan starts to pay.

Coinsurance - These expenses are your share of the cost paid for covered medical services. Coinsurance is your share of the allowed amount charged for a service and is billed to you after the medical insurance reconciles the bill with the provider.

Out-of-Pocket Maximum - This is the total amount you can pay out-of-pocket each calendar year before the plan pays 100% of the covered expenses for the rest of that calendar year. Your deductible and coinsurance are applied towards the out-of-pocket maximum (OOP).

Prescription drugs are included in the annual out-of-pocket.

Are You Medicare Eligible?

When you or a family member become eligible for Medicare, our insurance broker, R&R Insurance has a dedicated Medicare Division that can help determine which plan is best for you.

Medicare Checklist

Download the Medicare Checklist that will guide you through exactly what you should be doing and when! Click on the video camera icons within the checklist to watch informational videos.

Download the checklist [here!](#)

MEDICAL/RX



MEDICAL/RX

UMR / CVS Caremark

Policy #: 76-411889

Find a Provider Online

www.umar.com

www.caremark.com

No-Cost Preventive / Routine Care

Insurance plans must cover certain in-network routine and preventive services at no cost.

The specific services available vary based on age, gender, and risk factors, but can include:

- Routine Vaccinations
- Cancer Screening Test
- Routine Annual Physicals
- Well-baby & Well-child office visits

[Click on the laptop to learn about your Medicare options.](#)



Medical/RX Plan Highlights

Medical/RX coverage is provided through UMR/CVS Caremark. Our plan complies with federal and state mandates, including the Affordable Care Act's (ACA) requirements for coverage of 'Essential Benefits'.

PLAN OPTIONS	NexusACO HSA Plan		
Deductible	Tier 1 Nexus	Tier 2 Choice Plus	Tier 3 OON
Single	\$ 1,700	\$ 3,000	\$ 6,000
Family	\$ 3,400	\$ 6,000	\$ 12,000
Out-of-Pocket Maximum			
Single	\$ 3,000	\$ 6,000	\$ 12,000
Family	\$ 6,000	\$ 12,000	\$ 24,000
Family Deductible and Out-of-Pocket Max Accumulation	Non-Embedded	Non-Embedded	Non-Embedded
Coinsurance	100%	70%	50%
Physician Services			
Preventive Services	100%	100%	Deductible & Coinsurance
Primary Care Office Visit	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Specialty Care Office Visit	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Hospital Services			
Inpatient	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Outpatient	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Emergency & Urgent Care			
Emergency Room	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Urgent Care	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Retail Pharmacy			
Tier 1	90% After Deductible	90% After Deductible	90% After Deductible
Tier 2	90% After Deductible	90% After Deductible	90% After Deductible
Tier 3	85% After Deductible	85% After Deductible	85% After Deductible
What is my monthly premium amount?	NexusACO HSA Plan		
Employee	\$ 67.91		
Employee + Spouse	\$ 169.78		
Employee + Child(ren)	\$ 122.24		
Family	\$ 190.16		

Click the button(s) for more plan information and out-of-network coverage if applicable →

Summary of Benefits and Coverage

Preventive Care Benefits

The Affordable Care Act requires medical plans to cover certain in-network routine and preventive services at no cost to covered members. The specific types of free services available vary based on a member's age, gender and other risk factors, but can include:

- Routine vaccinations
- Routine annual physicals
- Cancer screening tests
- Regular well-baby and well-child office visits



To Find Out Which Specific Services are Eligible for You to Receive at No Cost, Visit:

www.healthcare.gov/coverage/preventive-care-benefits/

In-Network Preventive care services must be submitted by your doctor's office with appropriate preventive billing codes in order to be covered at 100%. When claims are submitted to the insurance company with diagnostic billing codes, or for other services not specifically recommended by the U.S. Preventive Services Task Force (USPSTF), you may be subject to additional member cost-sharing. You are encouraged to speak candidly with your doctor during a routine visit to confirm that services performed, and any lab work ordered, is an eligible service to be covered at 100% under the Preventive Care benefit.

Eligible preventive care services are covered at 100% only when received from an in-network doctor/provider.

Hospital Price Transparency

What is this?

- Hospital price transparency helps Americans know the cost of a hospital item or service before receiving it. Starting January 1st, 2021, each hospital operating in the US is required to provide clear, accessible pricing information online about the items and services they provide.

How will this help me?

- This information will make it easier for consumers to shop and compare prices across hospitals and estimate the cost of care before going to the hospital.

Show me how!

- Click the image to the right to watch a short video one of our R&R benefit partners put together that demonstrates how they were able to save over \$1,000 using this information!



How I Saved \$1K

Understanding Nexus ACO

School District of Elmbrook is offering the United Healthcare, NexusACO HSA Plan. The NexusACO plan connects you with a Primary Care Provider (PCP) who coordinates care across the network and provides support, guidance and knowledge to help you make informed care decisions.

When you sign up for a NexusACO plan, you will be asked to select a PCP or will have a random PCP selected if you do not. This PCP will go onto your medical ID card. The doctor selected on the ID card does NOT mean you have to see that provider. You can choose to see any in-network provider to receive in-network benefits. The Elmbrook Schools Family Wellness Center can be your PCP if you choose.

You will receive the highest level of coverage by seeing UHC's Tier 1 providers/facilities, sometimes called Premium Designated Providers. When seeing a non-Tier 1 provider/facility, you may have a higher coinsurance on your services. Regardless of which type of in-network provider you see, your deductible and out of pocket maximum remains the same.

Features & Information on NexusACO

- Receive the highest level of coverage by choosing Tier 1 providers
- NO referrals are needed to see any type of provider
- A PCP listed is listed on medical ID cards
- Includes the same UHC broad national network

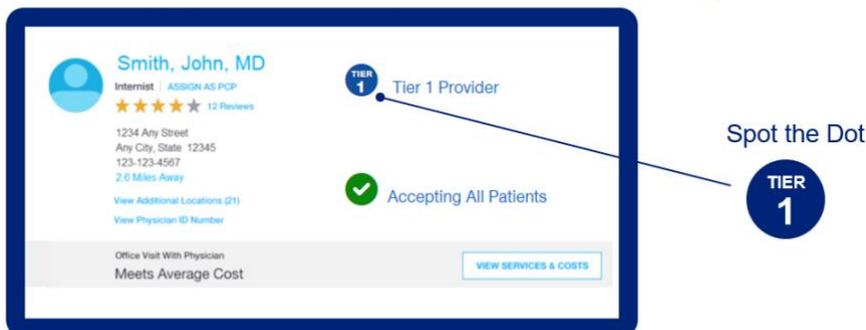
NexusACO providers in the Southeast WI area include:

- Advocate Aurora Health
- Children's Wisconsin
- Froedtert and Medical College of Wisconsin
 - Does NOT include Froedtert South in Kenosha

How to tell if my provider/facility is Tier 1?

Finding Premium Designated Tier 1 Providers

Members simply need to look for the indicator next to providers' names on myuhc.com® and the UnitedHealthcare® app.



To access the Premium Designated Tier 1 provider list without authenticating on myuhc.com, choose the Choice Plus Premier network to *Spot the Dot*.

[Click here for information on how to find T1 providers](#)

**Note that both providers and facilities are included. For example, having a surgery at a Tier 1 facility, by a Tier 1 doctor, will provide greater savings than being at a non-Tier 1 facility or having a non-Tier doctor. It is best to check both provider and facility to ensure maximum savings.*

What is NexusACO



More Information

Look for Tier 1 care first

TIER 1 Look for the Tier 1 symbol when doing a network search at myuhc.com.



Where you go for care can make a difference. Tier 1 providers are doctors, hospitals and other health care facilities that may offer you the greatest value for your health care benefits.*

- \$ Tier 1 (lowest-cost option when a Tier 1 provider is seen inside the ACO service area; outside the ACO service area, see a UnitedHealth Premium® provider)
- \$\$ Network (access to all other network providers)
- \$\$\$ Out-of-network (highest-cost option)

Click the links below for more information:

[Primary Care Provider Election From](#)

[Information on Nexus](#)

[Search for a Tier 1 Primary Care Provider](#)



National Cooperative 

Digital Rx Resources

The [short video links below](#) will help you find ways to save on medications and manage your prescriptions.

SAVE TIME & MONEY

-  **[Getting to Know Your Prescription Benefits](#)**

Discover all that your CVS Caremark prescription plan has to offer as part of the CVS Health family. We'll explore all of the convenient ways you can get your prescriptions, plus review our easy-to-use tools and features that can help you save money, save time and stay informed.
-  **[Getting to Know the CVS Rx Digital Tools](#)**

Discover digital tools that help you make the most of your Rx plan benefits. Learn about your personalized savings and find easy ways to manage your prescriptions on your own time. To access our digital tools, sign in or register at Caremark.com.
-  **[Prescription Coverage & Quantity Limits](#)**

Learn more about quantity limits - which are the highest amount of a medication covered by your prescription plan you may receive over a specific period of time – and what you and your Doctor may need to do if you require more than what the plan allows.
-  **[Prescription Coverage & Your Plan's Formulary](#)**

A formulary is your plan's list of covered medications. The formulary is designed to help you get the medication you need at the lowest possible cost. While it doesn't include every available medication, it includes options to treat most health conditions. When your doctor prescribes a formulary medication, you'll pay your plan's required copay or coinsurance at the pharmacy.
-  **[Tracking Your Prescription Mail Order](#)**

Stay informed with email or text updates about your medication mail order status, including when it will arrive. To start tracking your medication mail order, sign in or register at Caremark.com.
-  **[Prescription Coverage & Prior Authorizations](#)**

Your Rx plan may require prior authorization for certain medications to help keep costs in check. If a prior authorization is required, we'll work with your health care provider to ensure you get the right medication at the lowest possible cost. To learn more about prior authorization, sign in or register at Caremark.com.
-  **[Stay on Track with Automatic Refills](#)**

Make sure you never miss a dose by signing up for automatic refills. You can count on us to keep an eye on your prescription and take care of refilling for you. To enroll in automatic refills, sign in or register at Caremark.com.



**90-day supplies
could cost less
than 30-day
supplies.**

Learn more at
[Caremark.com/Rxdelivery](https://www.caremark.com/Rxdelivery) or
scan the code.





Diabetes Blood Glucose Test Strips

- Not all test strips are covered under the plan, One-Touch® and Accu-Chek® are the current preferred options. Diabetic test strips may be subject to a quantity limit.
- If there is a clinical reason why you are unable to use the covered test strips, the formulary exception prior authorization process may accommodate your needs.
- You may qualify for a free blood glucose meter. For more details, please contact the CVS Caremark® Diabetic Meter Team at 1-800-588-4456 or visit: <https://info.caremark.com/managingdiabetes> on or after your benefit effective date.

PrudentRx Optimization for Specialty Medications



Steps to ensure you are eligible for a \$0 cost on applicable specialty prescription(s).

- 1 Review the drug list to confirm applicability to PrudentRx: <https://www.prudentrx.com/prudentrx/>
- 2 Check plan coverage at caremark.com. Coverage parameters may apply. Any utilization management requirements, such as formulary or prior authorization, must be met. In general, medications included in the PrudentRx program will require prior authorization.
- 3 Contact CVS Specialty Pharmacy on or after your benefits effective date at **1-800-237-2767** or visit <https://www.cvsspecialty.com/>
 - Create and set-up an account if you haven't already done so.
 - Have applicable prescription(s) sent or transferred to CVS Specialty Pharmacy. The PrudentRx drug list notes products with an asterick (*) if CVS Specialty Pharmacy is unable to provide and another pharmacy can be used.
- 4 Call PrudentRx at **1-800-578-4403** to register. PrudentRx helps coordinate copay assistance available from drug manufacturers.
- 5 Remind CVS Specialty Pharmacy you are a PrudentRx participant if questions arise about your cost sharing requirements.



Additional CVS Caremark Resources

Click the *flyer links below* for additional resources, like how to obtain a *no-cost* Diabetic meter.

[CVS Consumer Flyer \(English\)](#)
[CVS Consumer Flyer \(Spanish\)](#)





Hover over me with your phone to launch digital resources!

START SMART. START HERE.
SAVE TIME AND MONEY



ELMBROOK SCHOOLS FAMILY WELLNESS CENTER

THE CLINIC WILL DIRECT YOU
TO THE RIGHT CARE

- ▶ **CARE NAVIGATION**
Finding the right path with Quantum Health.
- ▶ **PHYSICAL THERAPY**
Connecting you with top providers like ATI, Team Rehab, and Protera.
- ▶ **IMAGING**
Scheduling essential services like MRIs, CT Scans, X-Rays and Ultrasounds.
- ▶ **HEALTH SAVINGS ACCOUNT (HSA)**
Maximizing your benefits with Optum.
- ▶ **INSURANCE & ADMINISTRATION**
Answering your healthcare questions with UMR.
- ▶ **URGENT CARE**
Directing you to the right urgent care needs: Froedtert FastCare or Teladoc.

ELMBROOK SCHOOLS FAMILY WELLNESS CENTER

17280 W. North Ave. Ste G100, Brookfield WI

Direct Line 262.214.1101 | Scheduling 866.959.9355

- Monday: 7AM - 4:30PM
- Tuesday: 9:30AM - 7PM
- Wednesday: 9:30AM - 7PM
- Thursday: 7AM - 4:30PM
- Friday: 6AM - 12PM

OTHER OPTIONS

IF THE CLINIC ISN'T AN OPTION CALL QUANTUM HEALTH

- ▶ Answer Claim Questions
- ▶ Billing & Benefit Questions
- ▶ Find In-Network Providers
- ▶ Verify Coverage and Get Prior Approval if Needed
- ▶ Contact Providers to Coordinate Treatment
- ▶ Provide Information on Health Issues
- ▶ Help You Save on Out-of-Pocket Costs
- ▶ Help You Get the Most Out of Your Benefits

NEED CARE NOW?

WHEN THE CLINIC AND QUANTUM HEALTH ARE CLOSED,
YOU HAVE OPTIONS FOR IMMEDIATE HEALTHCARE

- ▶ Froedtert FastCare
- ▶ Teladoc (virtual care)



CHOOSE THE RIGHT LEVEL OF CARE

\$

FAMILY WELLNESS CENTER -

From primary care and preventive services - from routine physicals to chronic care management, and acute care needs.

AVAILABLE
EXTENDED SCHEDULED HOURS
- \$20 VISIT FEE

Elmbrook Family Wellness Center

- Monday: 7:00am-4:30pm
- Tues. & Wed: 9:30am-7:00pm
- Thursday: 7:00am-4:30pm
- Friday: 6:00am-12:00pm
Direct Line (262) 214-1101
Scheduling (866) 959-9355

When the Family Wellness Center is unavailable consider the walk-in clinics below:

\$\$

FROEDTERT FAST CARE - WALK-IN CLINIC -

AFTER HOURS CARE

colds, flu, quick service.

AVAILABLE
EXTENDED SCHEDULED HOURS, NIGHTS & WEEKENDS - \$79 per visit

\$\$

WALK-IN CLINIC -

colds, flu, quick service.

AVAILABLE
EXTENDED SCHEDULED HOURS, NIGHTS & WEEKENDS

\$\$

TELADOC -

VIRTUAL CARE

colds, flu, dermatology, quick service.

AVAILABLE VIRTUALLY
EXTENDED SCHEDULED HOURS & WEEKENDS
- \$20+ depending on care

\$\$\$

PRIMARY CARE PROVIDER - NEXUS ACO NETWORK -

comprehensive management of chronic conditions and general care.
Find at UMR.com

AVAILABLE
EXTENDED SCHEDULED HOURS & WEEKENDS IN SOME CASES

\$\$\$\$

PRIMARY CARE PROVIDER | IN NETWORK* -

comprehensive management of chronic conditions and general care.
*This will increase your deductible, out of pocket max and coinsurance amounts

AVAILABLE
EXTENDED SCHEDULED HOURS & WEEKENDS IN SOME CASES

\$\$\$\$\$

URGENT CARE CLINIC -

sprains, strains, sutures.

AVAILABLE
EXTENDED SCHEDULED HOURS & WEEKENDS

\$\$\$\$\$\$

EMERGENCY ROOM -

sprains, strains, sutures.

AVAILABLE
EXTENDED SCHEDULED HOURS & WEEKENDS

BENEFIT QUESTIONS?
Contact: Jennifer Johnson
Phone: 262.781.3030 x11186
Johnsoje@elmbrookschoools.org

CHOOSE THE RIGHT LEVEL OF BEHAVIORAL HEALTH CARE



EMPATHIA
LIFE MATTERS (EAP) PROGRAM

FREE FOR ALL EMPLOYEES & FAMILY MEMBERS

Paid for by Elmbrook Schools

24 / 7 / 365 days a week

1-800-634-6433 Password: ELM1

FAMILY WELLNESS CENTER
Mental Health
Licensed Professional Counselor

\$

**AVAILABLE
EXTENDED SCHEDULE
HOURS**
\$20 VISIT FEE

Elmbrook Family Wellness Center Hours

Monday: 7AM - 4:30PM

Tues & Wed: 9:30AM - 7PM

Thursday: 7AM - 4:30PM

Friday: 6AM - 12PM

Direct Line 262.214.1101

Scheduling 866.959.9355

Teladoc
Mental Health Care
Licensed Therapist and Psychiatrist

\$\$

**AVAILABLE
EXTENDED SCHEDULE HOURS
& WEEKENDS**

7 days a week (7AM - 9PM)

\$20 per visit

Behavioral Health Provider
Comprehensive Management of Mental Health Care

\$\$\$

UMR

www.umar.com

1-800-826-9781

\$200+ per visit

Quantum Health enhances the value of your benefits by advocating, guiding and supporting you throughout your healthcare journey.

- **Single point of contact**
 - We serve as the benefits starting point, allowing easy access to in-network providers, coverage details and eligibility confirmations.
- **Dedicated team**
 - Care Coordinators, work in Pods to deliver personalized clinical expertise and advocacy for members and their families
- **Member advocacy**
 - Our Care Coordinators are here to listen and help with proactive problem-solving. They routinely untangle complex billing issues and alleviate healthcare complexities.



MEDICAL

Quantum Health

Additional Information

866-499-5106

Elmbrook.quantum-health.com

Podcasts



LISTEN ON  Apple Podcasts

LISTEN ON  Spotify

Blogs



BEYOND
the BENEFITS
a Quantum Health blog

Clinic Services | The cost for a FastCare® visit is \$79.

FastCare® offers adults and children older than 18 months same-day in-person care for everyday illnesses and health needs.

Services include:

- Treatment for minor illnesses such as the flu and other respiratory infections
- Bladder infections (females, 12 years and older)
- Rashes, skin conditions and insect bites
- Seasonal allergies
- Minor injuries, aches and strains
- School, sports and camp physicals



For a full list of services and to book an appointment online, visit

froedtert.com/fastcare

or the Froedtert & MCW app. Scan the QR code for quick access to the app.

For your convenience, you can view available times and book online or walk-in for the next available appointment.

Our team is dedicated to protecting the privacy and security of your protected health information by following the Health Insurance Portability and Accountability Act (HIPAA) of 1996.

Froedtert Health complies with applicable federal civil rights laws and does not discriminate, exclude or treat people differently on the basis of race, color, national origin, age, disability, sex, religion, political beliefs, sexual orientation or filing of a prior civil rights complaint.

Attention: If you speak another language, assistance services, free of charge, are available to you.
Call: 414-805-3000 (TTY: 1-800-947-3529)

Español (Spanish): ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al: 414-805-3000 (TTY: 1-800-947-3529)

Hmoob (Hmong): LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau: 414-805-3000 (TTY: 1-800-947-3529)

Located inside **meijer**

FastCare® (Greenfield Meijer)

5800 W. Layton Ave.
Greenfield, WI 53220
262-532-3067

FastCare® (Sussex Meijer)

N51 W24953 Lisbon Rd.
Sussex, WI 53089
262-532-8691

FastCare® (West Bend Meijer)

2180 South Main St.
West Bend, WI 53095
262-532-3127

Hours:

Monday-Friday: 8 a.m. - 8 p.m.
Saturday: 8 a.m. - 6 p.m.
Sunday: 8 a.m. - 2 p.m.

**FastCare® located inside
McKinley Health Center**

1271 N. 6th St.
Milwaukee, WI 53212
414-978-9037

Hours:

Monday-Friday: 8 a.m. - 6 p.m.
Saturday and Sunday: 8 a.m. - 12 p.m.

Elmbrook School District

The Clinic provides comprehensive management of chronic conditions and general care for employees, spouses, dependent (birth+) and retirees covered by the Elmbrook Health Plan.

ELMBROOK FAMILY WELLNESS CENTER CLINIC
\$20 PER CARE/TREATMENT VISIT
\$0 PREVENTIVE EXAMS, LABS, IMMUNIZATIONS

The staff at the Elmbrook Schools Family Wellness Center is ready to help you stay healthy, lower risk factors and improve your quality of life.

Medications available with Wellness Center staff via written prescription through on-site dispensary, retail pharmacy or CVS/Caremark mail order.



Acute Care – getting back to healthy

- Treating illnesses, minor injuries, and skin conditions.
- Cold/flu
- Sinus Infections
- Rashes
- Ear Infection
- AND MORE!



Preventive Care – staying healthy

- Administering vaccines, health education, and wellness services.
- Pediatric Care
- Annual Physicals
- Smoking Cessation
- Weight Loss
- AND MORE!



Disease Management – maintaining your health

- Developing treatment plans and follow-up for chronic conditions.
- High Blood Pressure
- Allergies
- Asthma
- Thyroid conditions
- AND MORE!

District Clinic



Clinic locations & hours of operation:

17280 W. North Avenue
Brookfield, WI 53005

Direct Line (Office Hours):
262-214-1101

Scheduling: (866) 959-9355

Monday: 7:00 a.m. – 4:30 p.m.

Tuesday: 9:30 a.m. – 7:00 p.m.

Wednesday: 9:30 a.m. – 7:00 p.m.

Thursday: 7:00 a.m. – 4:30 p.m.

Friday: 6:00 a.m. – 12:00 p.m.

**YOUR
HEALTH, OUR
PRIORITY**



Quality Medical Imaging At An Affordable Price.

MDI offers –

- MRI – Magnetic Resonance Imaging
- CT Scan – Computed Tomography
- Ultrasound – General Ultrasound
- X-Ray – Radiography
- and interventional procedures.

Plus, MDI offers:

- On-site Musculoskeletal and Neuro Radiologists
- MRI or CT Arthrograms
- Wide Bore MRI to accommodate claustrophobic patients and patients up to 500lbs
- Creatinine Blood Testing
- Preventive Care Services:
 - Lung Screening



MDI Locations:



MDI Greenfield
 6150 W. Layton Ave.
 Greenfield, WI 53220
 1-414-282-4100

- Immediate X-Ray appointments, call to schedule.
- 1.5T wide bore MRI and 3T MRI, Ultrasound and X-Ray



MDI Mayfair
 3077 N. Mayfair Rd.
 Wauwatosa, WI 53222
 1-414-282-4100

- Immediate X-Ray appointments, call to schedule
- 3T MRI, CT, Ultrasound and X-Ray



More Information

MDI Medical Diagnostic Imaging

Schedule an Appointment -

414-282-4100

www.mdimaging.org

Click Here for more information and hours 

Take Control of Your Medical Imaging Costs!

Price • Convenience • Experience

- 1 Let your healthcare provider know you want your imaging done at MDI.
- 2 Your appointment will be scheduled at one of our two convenient locations.
- 3 Enjoy the savings!

Physical Therapy Benefits



Aches and pains? Try *ATI* First!

Discover the incredible benefits of physical therapy (PT) as your first line of defense against musculoskeletal issues.

Conditions Treated by ATI

ATI offers personalized rehabilitation treatment with hands-on physical therapy for a variety of concerns and conditions including:

- Acute and chronic pain
- Strains and sprains
- Joint injury or trauma
- Sciatica and back pain
- Headaches
- Carpal tunnel syndrome
- Vestibular dysfunction/dizziness
- Arthritis/degenerative joint disease
- Overuse injuries
- Pre- and post-surgical conditions
- Hand pain or injury
- Joint replacement
- Sports-related/athletic injury
- Neurological conditions
- Women’s Health/Pelvic pain
- And many more

As an employee enrolled in School District of Elmbrook medical plan, you and your covered dependents, are covered at a \$20 patient co-pay.

ATI PT Treatment Location Options

ATI Clinic and Virtual Visits



ATI Clinic access in the Greater Milwaukee area and throughout Wisconsin



Virtual one-on-one physical and occupational therapy visits via your phone, tablet or computer



Digital Monitored Exercise Therapy

Personalized • Easy To Follow • Fits Your Schedule • Anytime, Anywhere • Instant Feedback



Click Here

Physical Therapy



More Information

ATI Physical Therapy

Schedule an Appointment -
833-ATI-0001

www.atipt.com/elmbrook-schools/



Get Back To Your Best!

- Access PT early to stop joint and muscle pain from worsening
- Manage current or chronic symptoms
- Increase your mobility, strength and balance
- Reduce the need for future and costly surgeries, X-rays/MRIs, injections or prescriptions
- Get started with PT without the need for a physician referral (for most conditions)

70%+ of Musculoskeletal conditions are resolved with PT as first and only intervention



Team Rehab

Team Rehab is a network of therapist-owned outpatient physical therapy clinics. Our mission is to provide the best outpatient physical and occupational therapy.

Team Rehab's delivery of physical therapy is managed by practicing physical therapists that practice evidence-based therapy by measuring outcomes and changing treatment protocols to achieve the best results for patients.

As an employee enrolled in School District of Elmbrook medical plan, you and your covered dependents, are covered at a \$20 patient co-pay.

Primary Services:

- [Auto Accident and Personal Injury](#)
- [Back Therapy](#)
- [Foot/Ankle Therapy](#)
- [Hand/Wrist/Elbow Therapy](#)
- [Hip Therapy](#)
- [Knee Therapy](#)
- [Neck/Cervical Therapy](#)
- [Occupational Therapy](#)
- [Shoulder Therapy](#)
- [Worker Compensation](#)

Click for more information



Team Rehabilitation



More Information

www.team-rehab.com

Brookfield
1905 N. Calhoun Road
Suite 105
262-333-0040

Glendale
5333 North Port Washington
Suite B
414-716-1770

Menomonee Falls
N81W15014 Appleton Ave.
262-714-7040

Mequon
11363 N. Port Washington Rd.
262-833-2060

Mount Pleasant-Racine
1103 Hunter Drive
Suite 101
262-800-4440

Oak Creek
2333 W. Ryan Rd.
414-973-1550

Wauwatosa
813 N. Mayfair Road
414-522-9000

West Allis
6743 Greenfield Ave.
414-381-1990

Don't let back, neck, or joint pain control your life.

Elmbrook Schools and Protera Health have partnered together to help **improve your pain and lifestyle** through a *cutting-edge virtual approach*.

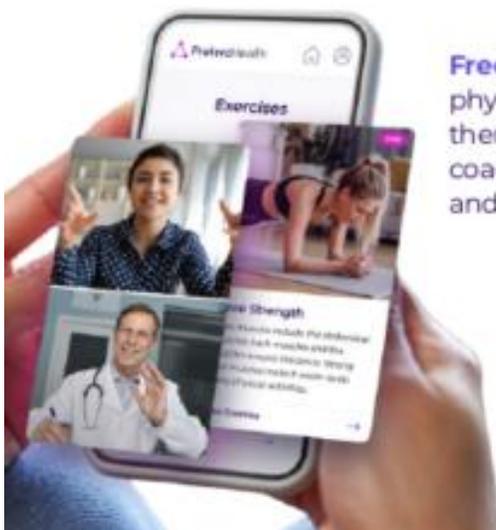
1. Visit startprotera.com/elmbrook to get started.
2. Select "start today" to answer a few quick questions.
3. Book your first session with the Protera Health care team at **no-cost** to Elmbrook School employees.

“ The exercises and counseling [were] amazing and helpful. I wish that I knew about this program earlier in my diagnosis.

Protera Health Member

“ I was very impressed with the whole experience. I would definitely recommend to anyone needing some PT [Physical Therapy] assistance at the comfort of their home.

Protera Health Member



Free access to licensed physicians, physical therapists, and health coaches on weekends and evenings.

GET STARTED →



Protera Health, a new, **no-cost** digital health benefit designed to help you manage back, neck, and joint pain, *without leaving home.*

What You'll Get:

- **Free access** to licensed physicians, physical therapists, and health coaches who specialize in musculoskeletal (MSK) care.
- Robust, 1:1 physical therapy tailored to your needs.
- Symptom and lifestyle management strategies to help you prevent flare-ups and improve mobility.
- Education & progress tracking with Patient-Reported Outcome Measures (PROMs).
- MSK clinician evaluation for symptom exacerbations.
- Post-program surveillance for members to ensure lasting results.



85% of Protera Health members have pain and/or function improvement by the end of the program.

Scan the QR code to learn more!



Convenient, Anytime Access:

- Evening telehealth visits as late as 9 pm.
- 24/7 customized exercise and education support.
- Online physical therapy programs you can do at home, at work, or on the go using your phone, tablet, or computer.
- Personalized health coaching to keep you on track.

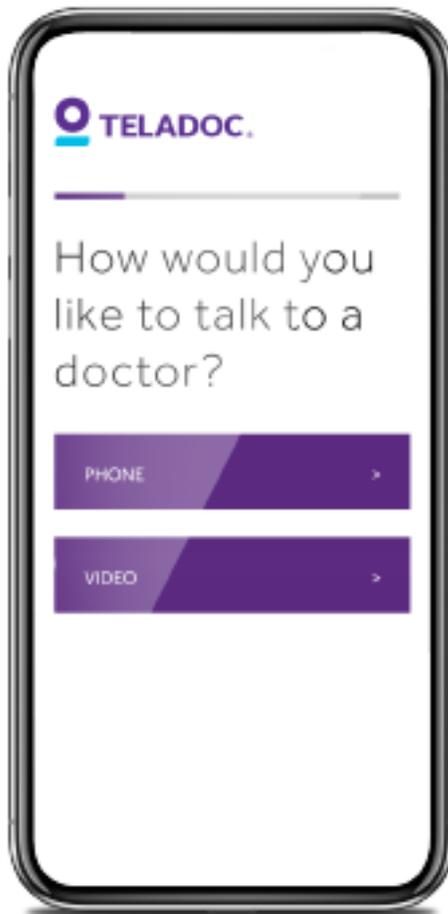


ProteraHealth

Call or text Protera Health at **(313) 484-4804**



Starting January 1, 2026 Your Teladoc Health visit fees **are changing**



Your Teladoc Health services:

General Medical

\$20/ visit

Talk to a U.S.-licensed doctor for non-emergency conditions 24/7 from anywhere you are.

- Bronchitis
- Flu
- Rashes
- Sinus infections
- Sore throats
- And more

Mental Health Care

Talk to a therapist or psychiatrist of your choice 7 days a week from wherever you are

- Anxiety
- Depression
- Not feeling like yourself
- Marital issues
- Stress
- And more

\$20 / therapist visit

\$20 / psychiatrist first visit

\$20 / psychiatrist ongoing visit

Dermatology

\$20/ online review

Upload images of a skin issue online or on the app and get a custom treatment plan within 24 hours

- Acne
- Eczema
- Skin infection
- Psoriasis
- Rosacea
- And more

Get quality care by phone, video or app

Visit TeladocHealth.com

Call 1-800-835-2362 | Download the app  

Refer to your employee booklet at umr.com for Teladoc benefits

HSA



Health Savings Account

Click the laptop to watch a Video on HSA's:



When are you eligible for HSA?

To establish and deposit money into an HSA, you:

- Must be enrolled in a High Deductible Health Plan
- Cannot have any other “impermissible coverage,” which includes a spouse’s non-HDHP plan or HCFSA coverage
- Cannot be currently enrolled in Medicare, Medicaid, or Tricare
- Cannot be claimed as a dependent on another person’s tax return

REMEMBER to only use your [HSA for eligible expenses.](#)

HSA funds used prior to age 65 for non-eligible expenses (like a TV) are subject to income taxes plus an additional 20% federal excise tax and depending on your state, a state penalty. Keep all receipts for your HSA reimbursements—you will need them to validate HSA expenses in the event of an IRS audit!

Pre-Tax Accounts

These accounts allow you to pay (or be reimbursed) for eligible expenses and/or dependent care expenses tax-free.

	HDHP*
Health Savings Account (HSA)	✓
Limited Purpose Flexible Spending Account (LPFSA)	✓
Dependent Care Flexible Spending Account (DCFSA)	✓

* High Deductible Health Plan (HDHP)

Health Savings Account (HSA)

School District of Elmbrook offers a High Deductible Health Plan (HDHP) that features a Health Savings Account (HSA). This investment tool allows you to contribute money, earn interest, and pay for qualified health care expenses, all tax-free.

If enrolled in the HDHP option, School District of Elmbrook has partnered with Optum Bank to establish your HSA.

How the HSA Works

Money Goes In* 2026	Money Goes Out**	Have Money Left? IT ROLLS OVER!
<p>\$4,400/year max. for individual coverage</p> <p>\$8,750/year max. if you enroll your spouse and/or child(ren)</p> <p>An extra \$1,000/year max. age 55 or older.</p>	<p>You decide whether to use your HSA for qualified expenses or pay with other resources. The amount you spend on qualified medical expenses is also tax-free.</p>	<p>There’s no deadline or limit on how large your account can grow. If you leave School District of Elmbrook, you take the money with you because the account is yours.</p>

*Enrolling mid-year may make you ineligible for a full-year contribution to your HSA. Talk to your tax advisor before signing up for pre-tax deductions. See IRS Publication 969 for more information. **HSA funds are eligible to reimburse qualified medical, dental, and vision expenses. See IRS Publication 502 for more information.

Employer Contribution To Your HSA

HSA

School District of Elmbrook Helps Fund Your HSA!

If you are enrolled under our HSA-qualified health plan, you are eligible to receive HSA contributions from School District of Elmbrook. These contributions will be deposited directly into your health savings account.

In order to qualify for the company's contributions, you must have an established Health Savings Account. Remember that the annual total of your own HSA deposits, plus those made by the company, cannot exceed the IRS' annual maximums.



Health Savings Account

	Single Coverage	Family Coverage
Annual HSA Contributions from School District of Elmbrook for calendar year 2026	\$ 925	\$ 1,850

Contact HR for additional forms required to receive the District's HSA funding.

Please keep in mind that it is ultimately an employee's responsibility to establish and manage their own Health Savings Account. School District of Elmbrook does not have control or oversight of employees' Health Savings Accounts except to facilitate payroll deductions deposits into those accounts upon request.

***HSA CONTRIBUTIONS MUST CEASE 6 MONTHS PRIOR TO MEDICARE ELIGIBILITY**

[HSA Guidelines for Medicare Recipients](#)

Pre-Tax Accounts

Flexible Spending Account (FSA)

With Flexible Spending Accounts (FSA), you can set aside tax-free money to pay for eligible dental, vision and dependent care expenses. You decide how much you want to contribute each plan year and the money is deducted from your pay before taxes are taken out saving you approximately 15-30% in taxes.

Limited Purpose FSA (LPFSA)

Eligible to be used if you're enrolled in the HDHP option; use the Limited Health Care FSA along with an HSA and maximize your tax savings! The LPFSA can be used for dental and vision care expenses in the plan year only.

Dependent Care FSA (DCFSA)

The DCFSA covers the eligible daycare expenses for your qualified dependent(s). This can include a dependent under the age of 13, or a parent or spouse who is physically or mentally incapable of self-care and lives with the account owner.

How the FSA Works

Money Goes In*
Limited Purpose FSA: \$3,300/year max. \$660 rollover
Dependent Care FSA: \$7,500/year max.
Money Goes Out*
Use your FSA dollars for qualified expenses (see explanations above). Any amount you spend on qualified expenses is also tax-free. Any amount above the rollover limit will be lost if not spent within the calendar year and/or runout period.

**Talk to your tax advisor before signing up for pre-tax deductions. See IRS Publication 502 for more information. This is meant as a high-level overview—for more details and plan rules, please reference your plan documents.*

FSA



Flexible Spending Account

Optum

Find a Provider Online

www.optum.com

Why Participate in an FSA?

FSA's let you budget a fixed dollar amount each pay period to be withdrawn 'pre-tax' from your check. These deductions accumulate in your FSA for you to use on eligible expenses. Tax savings from your FSA payroll deductions can be as high as 40% (varies by individual tax bracket).

Advantages of pre-tax FSA Deductions:

Payroll deductions are tax-free (no income tax or FICA)

Payments/reimbursements from your flex account are tax-free!

Get to know your benefits at umr.com



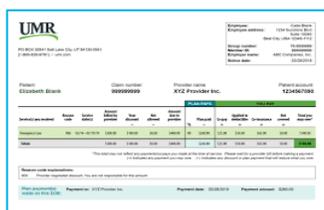
Make umr.com your first stop! Managing your health care is fast and easy at umr.com. You'll find everything you want to know – and need to do – as soon as you sign in.

Get all your answers quick and easy!
Click the button to learn more!



Know where to go when you need care! When you need care quick, and seeing your physician is not possible, it's important to know your quick care options to find the place that's right for you and help avoid financial surprises.

Get to know your quick care options!
Click the button to learn more!



Understanding your Explanation of Benefits (EOB), as easy as 1-2-3!

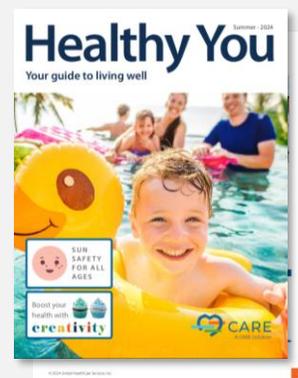
Click the button to learn more about your EOB's!



Healthy You Digital Publication - Healthy You is an award-winning magazine featuring health and wellness articles and promoting practical tools that support and encourage healthier choices. This educational resource for UMR members is published four times a year as part of member online services and can be viewed, downloaded and shared digitally.



Click the button to view the most recent Healthy You digital publication!



Watch this short video to learn how to navigate UMR's Member Portal →



One Pass Select Fitness and Well-Being Program

Offering employees flexible, accessible health resources.

One Pass Select™ is a subscription-based fitness and well-being program that supports a healthier lifestyle for employees. Get unlimited access to thousands of gyms, boutique fitness studios, thousands of online workouts, and grocery delivery, all with one monthly membership.

One Pass Select

Select a membership tier that best fits you!

- There are 5 membership tiers to choose from, with the option to change tiers monthly.

Access to over 19,000 Gyms and Studios!

- One Pass Select provides access to over 19,000 gyms and studios. Members have multi-location access, which allows subscribers to join multiple locations at a time.

The digital membership tier provides you discounted access to thousands of on-demand and livestreaming exercise classes through different online fitness partners.

Access to FREE grocery and household delivery services!

- Select tiers of One Pass Select offer free access to grocery and household delivery services that provide the convenience of having healthy foods delivered to your home.

Make it a family affair!

- One Pass Select members can add individuals ages 18+ onto their primary account.



A UnitedHealthcare Company



Eligible members - you can choose a membership tier, then sign up and pay with a credit or debit card. Your membership is active immediately upon purchase. Your recurring monthly payment will be on the 1st of the month.

Rediscover your passion for health with One Pass Select

One Pass Select™ can help you reach your fitness goals while finding new passions along the way. Find a location that's right for you whether you work out at home or at the gym. Choose a membership tier that fits your lifestyle and provides everything you need to achieve healthy living in one easy, affordable plan. You and your eligible family members or friends can get started with One Pass Select today.

Find your fit with One Pass Select:

- All the gyms:** Choose from our large nationwide network of gym brands and local fitness studios. Use one gym in the network and create another just for you.
- All the studios:** Pick out of home with live or on-demand online fitness classes. By the weekend location to get outdoors (swim just for you, to mention what your fitness level and interests are).
- All the classes:** Our groups and household members delivered to your home. One Pass Select makes it easy to plan for everything you need to enjoy delicious, healthy meals.

Category	Digital	Classic	Standard	Premium	Elite
Monthly fee*	\$10	\$29	\$64	\$99	\$144
Gym network size	N/A (online fitness classes)	14,000+ gym and studio locations			
Grocery delivery	✗	✓	✓	✓	✓

*Some restrictions for all tiers.

 Learn more and enroll today at OnePassSelect.com

To learn more about the One Pass Select™ program and sign-up -

Click on the flyer image or -

Go To: www.OnePassSelect.com



How GoodRx Works

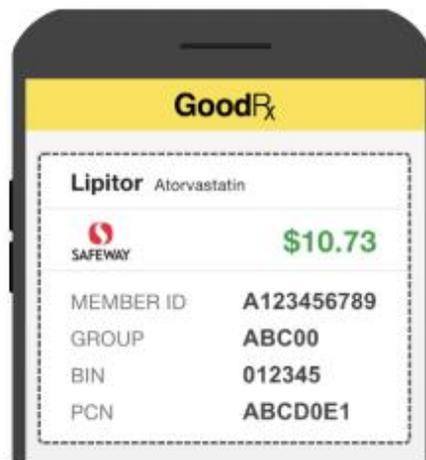
GoodRx gathers and compares prices for every FDA-approved prescription drug at more than 70,000 pharmacies. They then provide those current prices and discounts to help you find the lowest cost pharmacy, near you, for your prescriptions. GoodRx is 100% free. No registration required.



Drug Prices Vary Widely Between Pharmacies. GoodRx Finds the Lowest Prices & Discounts!



Compare Prices



Get Free Coupons



Show to Your Pharmacist

75%

GoodRx customers with insurance

70,000+

U.S. pharmacies accept GoodRx

\$100+

How much prices can differ between pharmacies



GoodRx for Pets

We love our pets, but they can be expensive! It has been hard to compare prices on pet medications — until now. GoodRx brings together prices from major online pet medication retailers, local pharmacies and other sources to help find you the lowest prices on all your pet medications.



Click the button for more information →

GoodRx Information

Dental Plan Overview

Dental coverage is provided through Delta Dental and includes coverage for services like routine exams, cleanings, and restorative services.

Plan Highlights

		Delta PPO	Delta Premier
Deductible †	Single	\$ 0	\$ 0
	Family	\$ 0	\$ 0
Maximum Benefit †		\$ 2,000	\$ 2,000
Lifetime Orthodontia Maximum (adult and children up to age 25)		\$ 1,500	\$ 1,500

† Per Covered Member Per Year

Delta PPO and Delta Premier Benefits

	Delta PPO	Delta Premier
Preventive Services	100%	100%
Basic Services	100%	100%
Major Services	80%	80%
Orthodontia (max. lifetime benefit)	50%	50%

What is my monthly premium amount?

Employee	\$ 6.80
Family	\$ 16.88

Click the button for more plan and network information

Benefit Summary

Evidence Based
Integrated Care Plan



Click Here

Check Up Plus



Click Here

Special Health Care
Needs Benefit



Click Here

DENTAL



Dental

Delta Dental

Policy #: 95106

Find a Provider Online

www.deltadentalwi.com

Oral Health Impacts Your Overall Health!

When you practice good oral health, harmful bacteria are less likely to enter your body through the mouth and cause problems with your digestive, respiratory, and cardiovascular systems.



Protect your health with regular visits to the dentist, plus:

- Brush twice daily
- Floss daily
- Limit sugary foods
- Avoid tobacco use

Where's my ID
Card?



Most carriers no longer mail out dental ID cards.

Did you know?

- You can give the provider the name, date of birth, and policy number to verify coverage!
- You can print a PDF copy via your member portal!

Voluntary Vision Plan Overview

Vision coverage is provided through VSP.

In-Network Benefits

	Premium Plan	High Plan
Routine Exam	Every 12 Months	Every 12 Months
	\$10 copay	\$10 copay
Eyeglass Frames	Every 24 Months	Every 12 Months
	\$150 Featured Frame Brand Allowance \$130 Frame Allowance \$70 Costco Frame Allowance	\$150 Featured Frame Brand Allowance \$130 Frame Allowance \$70 Costco Frame Allowance
Eyeglass Lenses	Every 12 Months	Every 12 Months
- Standard	\$25 copay	\$25 copay
- Bifocal	\$25 copay	\$25 copay
- Trifocal	\$25 copay	\$25 copay
Contact Lenses	Every 12 Months	Every 12 Months
- Elective	\$130 Allowance	\$130 Allowance

***If you elect the High Plan, you can choose one of these upgrades at point of service:**

1. **Additional \$100 frame allowance**
2. **Additional \$50 contact lens allowance**
3. **Premium/custom progressives covered in full**
4. **Anti-reflective lenses covered in full**

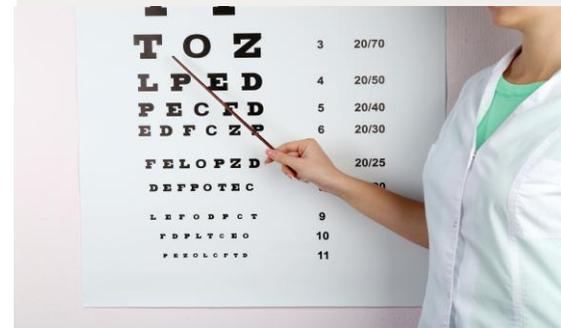
What is my monthly premium amount?

	Premium Plan	High Plan
Employee	\$ 5.20	\$ 11.32
Employee + Spouse	\$ 10.38	\$ 22.62
Employee + Child(ren)	\$ 11.12	\$ 24.22
Family	\$ 17.76	\$ 38.66

Click the button for more plan and network information

Benefit Summary

VISION



Vision

VSP

Policy #: 40156562

Find a Provider Online

www.vsp.com

Regular Eye Exams are Important!

An annual eye exam keeps your prescription current, and can detect early medical issues like diabetes, high blood pressure and glaucoma!



Protect your eyes' health with regular visits to the eye doctor, plus:

- Eat 5+ servings of fruits / vegetables daily
- Use sunglasses outdoors
- Don't smoke
- Follow instructions for contact lens cleaning

Where's my ID Card?

Most carriers no longer mail out vision ID cards.



Did you know?

- You can give the provider the name, date of birth, and policy number to verify coverage!
- You can print a PDF copy via your member portal!

PROTECT



Life / AD&D

Reliance Standard Life

Policy #: GL684415

Find Information Online

www.reliancematrix.com

Is Your Beneficiary Current?

Remember to keep us updated with any beneficiary changes (such as after a marriage, divorce, or birth/adoption of a child)! In the event of a life claim, the insurance carrier will use the most recent beneficiary from our company files.

Basic Life/AD&D

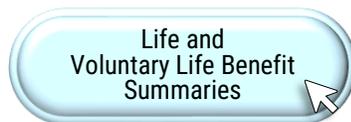
Life insurance provides financial security for the people who depend on you. Your beneficiaries will receive a payment if you pass away while employed by School District of Elmbrook.

Premium	School District of Elmbrook pays this premium at 100%.
Amount of Life Insurance Benefit Pays a benefit if you pass away.	Annualized earnings rounded to the next \$1,000, subject to a maximum of \$100,000.
Amount of AD&D Benefit Pays an additional benefit if you pass way in an accident or receive specific types of dismemberment injuries.	Annualized earnings rounded to the next \$1,000, subject to a maximum of \$100,000.

Voluntary Life

You have the option to purchase additional life insurance (above the amount we provide) on yourself, spouse, and child(ren) with Reliance Standard Life.

	Employee	Spouse	Child(ren) (14 days to 26 years)
Premium	Contact Jennifer Johnson if you would like to enroll. Employee pays this premium.		
Guarantee Issue Amount*	\$250,000	\$20,000	\$10,000
Maximum Election Amount	5x Salary to a maximum of \$370,000	50% of EE benefit up to \$100,000	\$10,000
Election Increments	\$5,000	\$5,000	\$2,500



*No underwriting is required up to this amount if you elect coverage when first eligible.

Long-Term & Voluntary Short-Term Disability (LTD & VSTD)

School District of Elmbrook offers full-time employees with long-term and voluntary short term disability insurance. This type of insurance provides income protection in the event you become disabled and are unable to work for an extended period of time.

LTD

Premium	School District of Elmbrook pays this premium at 100%
Benefits Begin	60 days
Percentage of Income Replaced	70% of monthly salary
Maximum Benefit	\$9,333/month

Voluntary STD

Premium	Contact Jennifer Johnson if you would like to enroll. Employee pays this premium.
Benefits Begin	Accident – 1 st day Sickness – 4 th day
Benefits Payable	Up to 60 days
Percentage of Income Replaced	66% of weekly salary

Maximum Benefit

If your annual salary is between:	Your choice of the corresponding benefit level or less
\$11,465 - \$13,648	\$147.00
\$13,649 - \$17,470	\$175.00
\$17,471 - \$21,291	\$224.00
\$21,292 - \$23,475	\$273.00
\$23,476 - \$27,843	\$301.00
\$27,844 - \$32,757	\$357.00
\$32,758 - \$36,033	\$420.00
\$36,034 - \$39,309	\$462.00
\$39,310 - \$45,236	\$504.00
\$45,237 - \$52,022	\$580.00
\$52,023 - \$59,822	\$667.00
\$59,823 - \$68,791	\$767.00
\$68,792 - \$79,087	\$882.00
\$79,088 - \$90,942	\$1,014.00
\$90,943 - \$104,591	\$1,166.00
\$104,592 - \$116,993	\$1,341.00
\$116,994+	\$1,500.00

PROTECT



Long-Term Disability & Voluntary Short-Term Disability

Madison National Life

**Policy #: 000179 LTD
80400906 STD**

Find Information Online

www.madisonlife.com

LTD Benefit Summary 

STD Benefit Summary 

Why Do You Need Disability Coverage?

Disability coverage protects you financially if you are injured/ seriously ill and can't work. Our disability program provides eligible claimants a source of income to help with daily expenses like a mortgage, rent, or car payment.

Critical Illness

Critical Illness coverage is provided through United Healthcare.

Critical Illness insurance pays a cash benefit if you, your spouse and/or your child are diagnosed with a specific disease. You can use the cash benefit however you see fit—to help pay for out-of-pocket medical expenses (e.g., coinsurance or deductibles) or everyday expenses (e.g., childcare or groceries). Please refer to the insurance carrier's benefit summary for specific details on these coverages.

❖ **Employee pays this premium.**

	Employee	Spouse	Child(ren)
Election Amount	\$10,000	\$10,000	\$5,000

[Click Here for Critical Illness Benefit Summary and Rates](#)

[Click Here for UHC Critical Illness Overview Video](#)

Accident

Accident coverage is provided through United Healthcare. Accident insurance pays a cash benefit when you, your spouse, or your child:

- Receive an injury as the result of an accident (e.g., fractures or dislocations)
- Receive treatments (e.g., ER visit, follow-up doctor appt., or ambulance ride)
- For the loss of life or dismemberment

Use the benefit however you see fit—to help pay for out-of-pocket medical expenses (e.g., coinsurance or deductibles) or everyday expenses (e.g., childcare or groceries). Please refer to the insurance carrier's benefit summary for specific details on this coverage.

❖ **Employee pays this premium.**

[Click Here for Accident Benefit Summary and Rates](#)

[Click Here for UHC Accident Overview Video](#)

Don't forget to submit for reimbursement of your wellness screening benefit of \$50!

PROTECT



Why Do You Need Worksite Coverage?

Did You Know . . .

Each Covered Condition is payable at least one time for dates of diagnoses that occur while coverage is in force

You may be eligible for another benefit payment for the same covered condition called Reoccurrence Benefit.

Dependent Children are eligible for coverage from birth.

Critical Illness

UHC
Policy #: 373216

888-299-2070
www.myuhcftp.com

Accident

UHC
Policy #: 373216

888-299-2070
www.myuhcftp.com

[Click Here for information on accessing claims](#)

[Click Here for information on Benefit Assist](#)

Employee Assistance Program (EAP) Overview

An Employee Assistance Program (EAP) offers confidential support to you and your family members when you need help with life's challenges. School District of Elmbrook offers employees EAP coverage through Empathia.

Please refer to the insurance carrier's benefit summary for specific details on these coverages.

What Kind of Questions can an EAP Help With?

24/7 Access to EAP Professionals

- Financial & Legal Concerns
- Stress Management
- Mental Health, Anxiety, Depression
- Substance Abuse
- Family Problems, Marital Conflict & Parenting Challenges

When Do Benefits Begin?

Coverage begins immediately upon employment

What is the Cost for this Benefit?

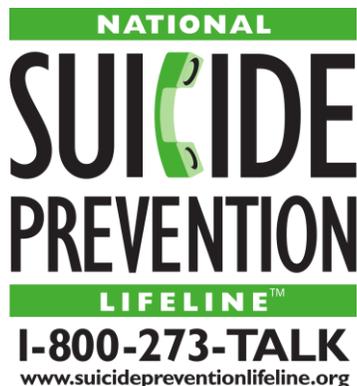
You pay nothing for using our Employee Assistance Program. After the initial session(s) there could be additional cost incurred.

Click here for additional information on Empathia



Empathia

CALL OR TEXT 24/7



EAP



Empathia



Our EAP offers confidential support to you and your family.

How To Get Help

Call: 800.634.6433



Website: www.mylifematters.com

Password: Elm1

Why Do People Call?

The top three reasons cited for individuals reaching out to an Employee Assistance Program (EAP) are:

- Psychological wellbeing
- Relationship problems with spouse or partner
- Family/child behavioral issues



Mental Health Tools & Resources

R&R has accumulated a number of tools and resources around Mental Health support that employers can provide to their employees to assist them in navigating their challenges, from mental health, depression and anxiety as well as caregiver stress and financial hardship.

Hover your phone over the QR Code in the bottom right to access the digital resources.



STATEWIDE Content & Courses

- ✓ Well Badger Resource Center
- ✓ Resilient Wisconsin
- ✓ Access
- ✓ Wisconsin’s Family Caregiver Support Programs
- ✓ 211 Wisconsin
- ✓ Wisconsin Help for Homeowners
- ✓ UW Extension
- ✓ Coping with Stress – CDC
- ✓ Lifesaver Wellbeing Series

RESOURCES TO CONTACT

- ✓ **National Mental Health Hotline**
(free & confidential)
866.903.3787 or text NAMI to 741741
- ✓ **Local WI NAMI Chapter**
608.268.6000
www.namiwisconsin.org
- ✓ **Mental Health - Related Distress**
Call or Text: 988 or Chat 988lifeline.org
- ✓ **National Suicide Prevention**
Hours: Available 24hrs.
Languages: English/Spanish
800.273.8255
- ✓ **Prevent Suicide Wisconsin**
- ✓ **Wisconsin 211** (Free Referral Helpline)
Dial 211 from any phone
- ✓ **HOPELINE**
Text HOPELINE to 741741
- ✓ **Aging & Disability Resource Center**

CALL OR TEXT 24/7




1-800-273-TALK
www.suicidepreventionlifeline.org



Contact Information



HR Contact Information



Jennifer Johnson
johnsoje@elmbrookschools.org
 262-781-3030 x11186

Insurance Broker Service Contact Information

www.myknowledgebroker.com



INSURANCE



Chris Kramer
 Employee Benefits Consultant
Chris.Kramer@rrins.com
 262-953-7151



Michelle Froehle
 Employee Benefits Consultant
Michelle.Froehle@rrins.com
 920-931-3262



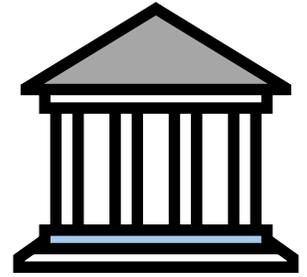
Patrick Mattefs
 Client Service Executive
Patrick.Mattefs@rrins.com
 262-953-7150

Insurance Carrier Contact Information

Coverage	Carrier Name	Member Services Phone #	Websites
Medical/ NexusACO	UMR	800-826-9781	www.umar.com
Pharmacy Benefit Manager	CVS/ National Cooperative Rx	866-818-6911	www.caremark.com
Elmbrook Family Wellness Center		262-214-1101 (Direct Line) 866-959-9355 (Scheduling)	
Health Advocate	Quantum Health	866-499-5106	Elmbrook.quantum-health.com
Virtual Care	Teladoc	800-835-3262	www.teladoc.com
Convenient Care	FastCare	414-777-7700	www.Froedtert.com/fastcare
Physical Therapy	ATI PT	833-ATI-0001	www.atipt.com
Physical Therapy	Team Rehab	414-522-9000	www.team-rehab.com
Physical Therapy	ProteraHealth	313.484.4804	www.startprotera.com
Medical Imaging	MDI	414-282-4100	www.mdimaging.org
Dental	Delta Dental	800-236-3712	www.deltadentalwi.com
Vision	VSP	800-877-7195	www.vsp.com
Life/AD&D	Reliance Standard	800-955-4304	www.reliancematrix.com
Disability Insurance	Madison National Life	800-356-9601	www.madisonlife.com
Critical Illness & Accident	UHC	888-299-2070	www.myuhcfp.com
EAP	Empathia	800-634-6433	www.mylifematters.com (Password: Elm 1)
HSA	Optum	844-973-3925	www.optumfinancial.com
FSA	Optum	877-470-1771	www.optum.com

Government Notices

Full versions of the below notices along with Summary Plan Descriptions (SPD) and Summary of Benefits (SBC) can be found by contacting your HR representative for a printed copy.



HIPAA Special Enrollment Rights

Summary: This notice describes a group health plan's special enrollment rules including the right to special enroll within 30 days of the loss of other coverage or of marriage, birth of a child, adoption, or placement of a child for adoption, or within 60 days of a determination of eligibility for a premium assistance subsidy under Medicaid or CHIP.

HIPAA Notice of Privacy Practices

Summary: HHS regulations require that participants be provided with a detailed explanation of their privacy rights, the plan's legal duties with respect to protected health information, the plan's uses and disclosures of protected health information, and how to obtain a copy of the Notice of Privacy Practices.

Notice of Healthcare Market Exchange

Summary: Employer must provide all employees with an Exchange Notice that includes a description of services provided by the Exchange. The notice must explain the premium tax credit available if a qualified health plan is purchased through the Exchange. The employee must also be informed that they may lose the employer contribution to any benefit plans offered by the employer if a health plan through the Exchange is elected.

Children's Health Insurance Program Reauthorization Act Notice (CHIPRA)

Summary: This annual notice notifies employees of potential state opportunities for premium assistance to help pay for employer-sponsored health coverage.

Women's Health and Cancer Rights Act (WHCRA)

Summary: Participants and beneficiaries of group health plans who are receiving mastectomy-related benefits can choose to have breast reconstruction following a mastectomy.

Medicare Part D Coverage Notice

Summary: Entities that offer prescription drug coverage on a group basis to active and retired employees and to Medicare Part D eligible individuals must provide, or arrange to provide, a notice of creditable or non-creditable prescription drug coverage to Medicare Part D eligible individuals who are covered by, or who apply for, prescription drug coverage under the entity's plan. This creditable coverage notice alerts the individuals as to whether or not their prescription drug coverage is at least as good as the Medicare Part D coverage.