



RETIREE

benefits

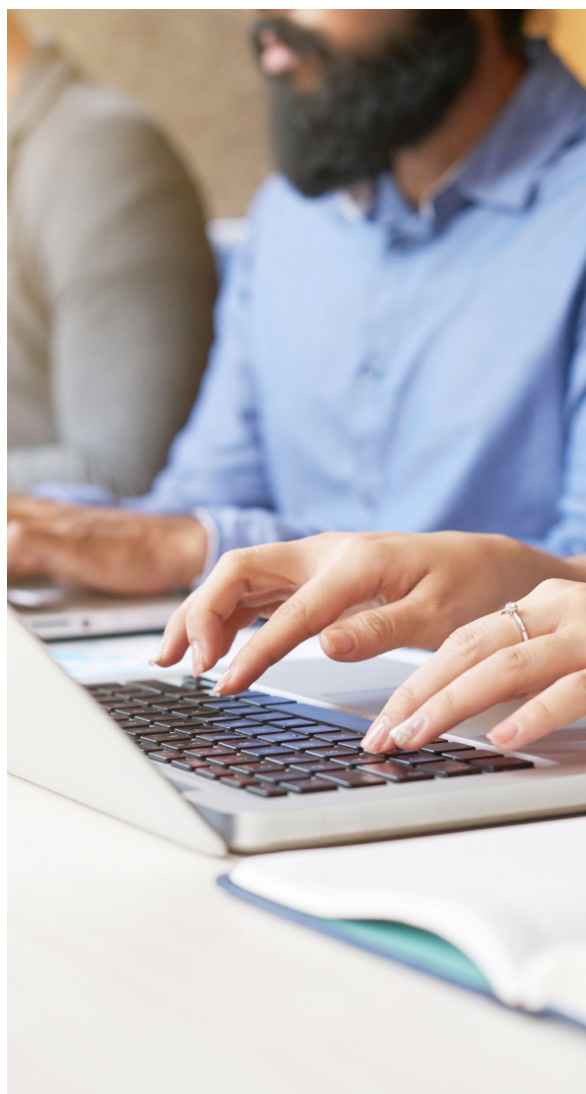
2024

Effective 1.1.2024

WELCOME TO RACINE UNIFIED SCHOOL DISTRICT'S BENEFIT GUIDE!

Here's where to find...

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BENEFIT BASICS

Racine Unified School District offers a comprehensive suite of benefits to promote health and financial security for you and your family. This booklet provides a summary of your benefits. Please review it carefully so you can choose the coverage that is right for you and your family.



Benefit Criteria

Individuals that meet the retirement criteria can enroll in Retiree coverage. Retirees and plan dependents that are Medicare eligible due to age, eligible for Medicare based on conditions or Social Security Disability are not eligible for the RUSD Retiree Medical plan.

Once Medicare eligible or Medicare entitlement, coverage will automatically end. You can reach out to the RUSD benefits team to get information about the RUSD Medicare advantage plan if requested.

*It is your responsibility to be aware of Medicare entitlement for yourself and any plan dependents. Anyone determined to be Medicare eligible and not eligible for retiree health coverage will be terminated from the plan coverage which may include retro-termination.



BENEFITS 101

- **Coinsurance:** The percentage of a covered health care expense that you pay, usually after you've met your deductible. For example, if the plan pays 90% of an expense, the other 10% is your coinsurance.
- **Copay:** A flat-dollar amount you pay for health-related services. Normally, you're expected to pay your copay at the time you receive the service (for example, appointment with your doctor).
- **Deductible:** The amount of covered health care expenses you pay out of your own pocket before the plan begins to pay part of your expenses. PPO plans usually have a calendar-year deductible that applies to most covered expenses.
- **Eligible Expenses:** The services and supplies eligible for reimbursement under your medical plan.
- **Health Reimbursement Arrangement (HRA):** A District contribution to offset eligible out-of-pocket medical, dental, and vision care services. You must be enrolled in the RUSD medical plan as well as participate in the Wellness Program. Contributions are made in January and July. Funds are only available while active on the RUSD medical plan.
- **In-Network Provider:** Medical and dental care providers (doctors, specialists, dentists, hospital and clinics) who are members of a network. In most circumstances, you will pay less for your care when you use in-network providers.
- **Out-of-Network Provider:** Medical and dental care providers who are not members of a network. In most circumstances, you'll pay more for your care if you use an out-of-network provider than you would if you received the same services from an in-network provider.
- **Out-of-Pocket Maximum:** The maximum amount you will pay for medical costs per plan (calendar) year. After you reach your out-of-pocket maximum, your medical plan pays 100% of your covered medical costs for the rest of that plan year (copays and service-specific deductibles may still be required).
- **R&C (Reasonable & Customary) Charges and Fees:** This term refers to the current range of fees charged for a particular service by providers in a geographic area. If you use out-of-network providers and your doctor or dentist charges more than the R&C charges in your area, you will have to pay the difference. Also, amounts you pay above the R&C charges don't count toward your out-of-pocket limit.



Medical Premiums

Retiree coverage is only available until Medicare eligibility. Once you or any dependents become eligible for Medicare, you would notify the benefits department and coverage would no longer be available.

<u>Teachers/Nurses</u>	<u>Individual</u> (Rate based off salary at time of retirement)	<u>Family</u>
Age 55 & 15 consecutive years of service	\$ 25.78 (<\$85,000) \$34.37 (+85,000)	\$ 379.35

<u>Administrators</u>	<u>Individual</u>	<u>Family</u>
Age 60 & 30 years of service	\$ 0.00	\$ 0.00
Age 60 & 10-30 years of service	\$ 0.00	\$ 379.35
Age 62 & 5-10 years of service	\$ 94.53	\$ 233.62

<u>Building Service & Clerical</u>	<u>Individual</u> (Based on Salary at time of retirement)	<u>Family</u>
Age 58 & 25 consecutive years of service	\$ 25.78 (<\$85,000) \$34.37 (+85,000)	\$ 379.35

<u>Educational Assistants</u>	<u>Individual</u>	<u>Family</u>
Age 58 & 30 years of service	\$ 257.80	\$ 637.16
Age 60 & 25 years of service	\$ 214.84	\$ 530.96
Age 62 & 20 years of service	\$ 171.87	\$424.77



MEDICAL OVERVIEW



The Basics

Racine Unified School District offers the Retiree Choice Plus Plan through United Healthcare. This plan covers some preventive care before you meet your deductible, but there may be a copayment or coinsurance on the service. For more information on the plan specifics, visit www.welcometouhc.com. To see a list of covered services, visit www.healthcare.gov/coverage/preventive-care-benefits/.

<u>Summary</u>	<u>In-Network</u>	<u>Out-of-Network</u>
Deductible		
Individual	\$1,500	\$2,500
Family	\$3,000	\$5,000
Coinsurance	Meet Deductible first then 10%	Meet Deductible first then 30%
Out-of-Pocket Max		
Individual	\$2,000	\$3,000
Family	\$4,000	\$6,000
Preventive Care	Covered at 100%	Meet Deductible first then 30%
Urgent Care	Meet Deductible first then 10%	Meet Deductible first then 30%
Emergency Room	\$150 Copay (waived if admitted) then deductible plus coinsurance for emergency services	

Medical Plan Details

Visit www.myuhc.com to locate United Healthcare in-network providers, estimate procedure costs and view claims history.



PRESCRIPTION DRUG OVERVIEW

Prescription coverage at Racine Unified School District is through Rightway. Visit www.joinrightway.com to locate Rightway's in-network pharmacies, learn more about mail order and manage your prescriptions. Rightway partners with Walgreens for their Smart 90 program in addition to the Rightway mail order program to get a 90-day supply of maintenance medications. In Addition, Rightway participates in the [CostPlus plan](#)

Prescription Costs

Prescription Drugs (30 Day Supply)

Retail Generic	Meet Deductible first then \$0 Copay
Brand (Formulary)	Meet Deductible first then \$15 Copay
Brand (Non-Formulary)	Meet Deductible first then \$25 Copay

Prescription Drugs (90 Day Supply) – Walgreens “Smart 90” program or Mail Order

Generic	Meet Deductible first then \$0 Copay
Brand (Formulary)	Meet Deductible first then \$30 Copay
Brand (Non-Formulary)	Meet Deductible first then \$50 Copay

MENTAL HEALTH RESOURCES

At Racine Unified School District, we take the wellbeing of you and your family seriously. Below you will see a variety of programs and resources available to manage mental health concerns that life sometimes sends your way.

UHC Resources – For Individuals Enrolled in the Medical Plan

Teen Mental Health – Children ages 10-19 have access to a large network of behavioral health providers who specialize in child and teen care who aim to improve mental health and wellbeing in adolescents. Visit www.uhc.com/parentyouth for a full list of available resources.

Self Care from AbleTo- Get access to self-care techniques, coping tools, meditations and more — anytime, anywhere. With Self Care, you'll get personalized content that's designed to help you boost your mood and shift your perspectives. Tap into tools created by clinicians that are suggested for you based on your responses to a short, optional assessment. Self Care is here to help you feel better — and it's available at no additional cost to you.

Behavioral Health Virtual Visits – Get 1-on-1 support from a licensed therapist from anywhere and it's completely confidential. Get help with conditions like ADD/ADHD, addiction, anxiety, depression, mental health disorders, and more! Head to www.myhc.com to get started.

- Private video sessions: get one-on-one support in your home at a time that's convenient for you.
- Help with coping: for children, teens and adults. Your licensed therapist may provide a diagnosis, treatment and medication if needed.
- Similar standard of care as in-person visits: You can see the same therapist with each appointment and establish an ongoing relationship.

National Suicide Prevention Line – Dial 988

- The National Suicide Prevention Line has a new number: 988. The 988 Suicide and Crisis Lifeline is a national network of local crisis centers that provide free and confidential emotional support to people in suicidal crisis or emotional distress 24 hours a day, seven days a week in the United States. Note: The previous 800-273-TALK (8255) number will continue to function indefinitely.

For more information about your
Mental Health Resources, click [here](#)
to view your Resource Guide.





DENTAL

*** Administrators only ***



Racine Unified School District offers retired administrators dental plan through Delta Dental of Wisconsin. This plan provides benefits for most types of basic and major dental care. Visit www.deltadentalwi.com to locate Delta Dental's in-network providers, estimate procedure costs and view claims history.

Summary	Basic *Freedom of choice/balance billing	Exclusive PPO *Must go to PPO provider
Annual Benefit Maximum (Per Person)	\$1,000 per person	None
Deductible	\$25 Individual \$75 Family	None
Preventive Care	Covered at 100%	Paid in full*
Diagnostic (X-rays and Lab)	Covered at 100%	Paid in full*
Basic (Sealant and Simple Extractions)	Covered at 80%	Paid in full*
Major (Inlays and Crowns)	Covered at 80% or 50% (see plan document)	Paid in full*
Orthodontic Services	Covered at 50% up to \$1,500 lifetime max per person	\$450 deductible per person

*some exclusions may apply

Premiums	Individual Basic	Individual Exclusive PPO	Family Basic	Family Exclusive PPO
Age 60 & 30 years	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Age 60 & 10-30 years	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Age 62 & 5-10 years	\$ 3.58	\$ 9.00	\$ 9.15	\$ 28.94

Additional Online Tools Include:

- Chat with a Customer Experience Specialist
- Print Your ID Cards
- Manage Your Benefits
- Check Claim Status
- Get Cost by Provider or Procedure



RACINE HEALTH & WELLNESS CLINIC

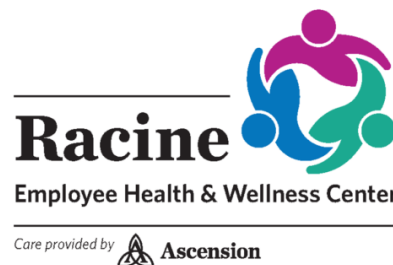


All retirees and dependents enrolled in the RUSD Retiree medical plan are eligible to access services at the Racine Employee Health & Wellness Center provided by Ascension.

The clinic allows you to be healthier by providing easily accessible primary care and wellness services. They also offer health promotions, disease prevention and health risk management to help you live longer. There are no costs for medical services (in clinic or telephonic coaching), lab services or medications dispensed within the clinic.

Location

2333 Northwestern Avenue, Suite 114
Racine, WI 53404
(across from Gilmore Fine Arts K-8 School, formerly the Kurten Clinic)



Phone

262-687-5565

Schedule Your Appointment

Schedule your initial appointment with Ascension Scheduling Line at 262-687-5565 today!

Services

- Preventive Care
- Disease Management
- Asthma
- Allergy Care
- Sinus Infections
- Headaches
- Muscle / Joint Pains
- Sprains / Strains
- Cuts / Stitches
- Tobacco Cessation
- Weight Loss
- Referral to Specialists
- Lab Services
- Administer Shots
- Occupational Medicine
- Disbursement of medications





HEALTH REIMBURSEMENT ACCOUNT (HRA)



Racine Unified School District offers a Health Reimbursement Arrangement (HRA) for retirees to help offset eligible out-of-pocket qualified medical expenses. Contributions to the HRA are made automatically by RUSD to those enrolled in the retiree medical plan by **January 15th** and **July 15th** of each plan year

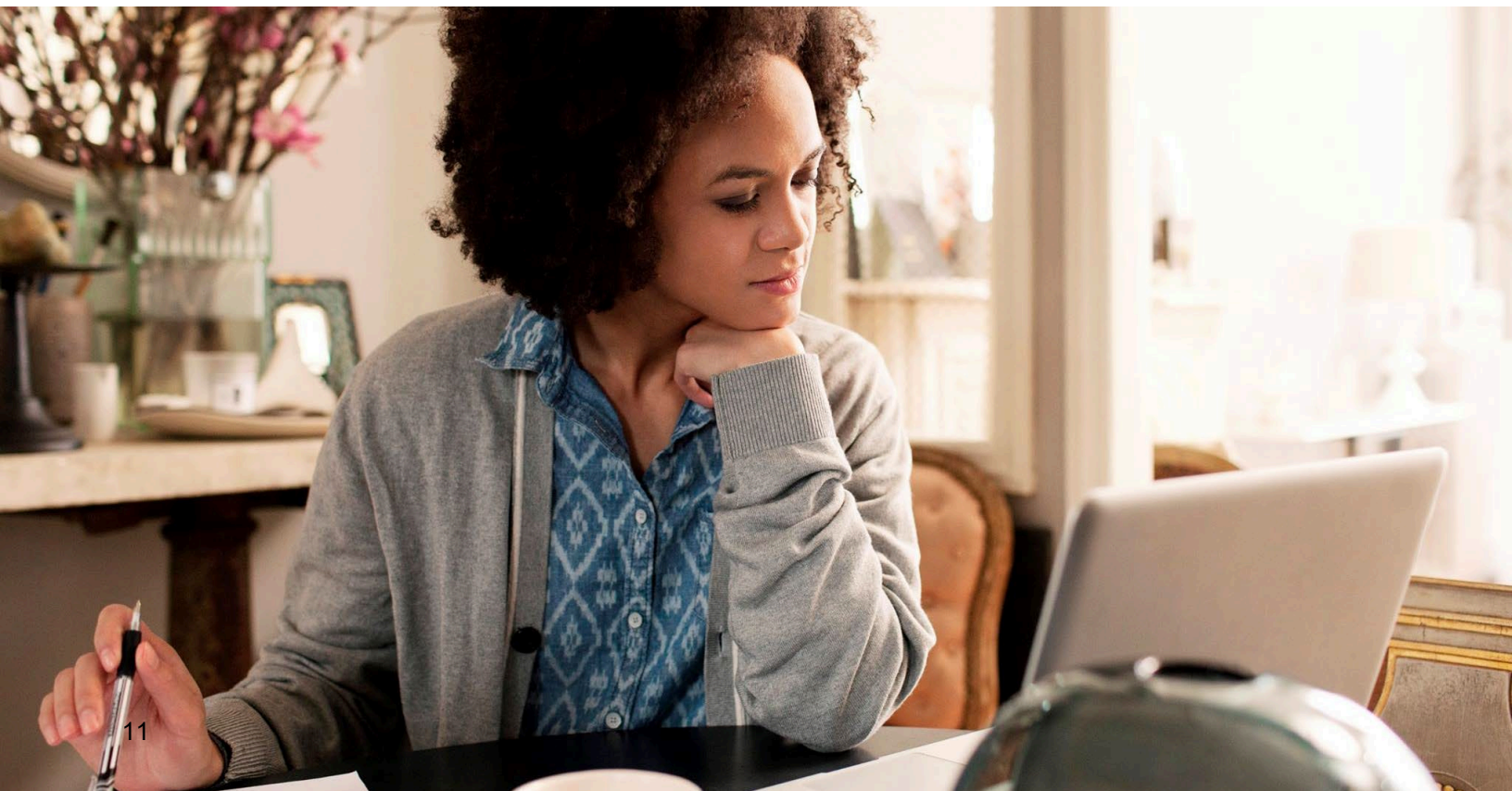
Medical Plan Contribution	January	July
Individual	\$250	\$250
Family	\$500	\$500

Please use your Discovery Benefits (WEX) debit card for payment at the time of your health-related services.

If necessary, please contact Discovery Benefits (WEX) Customer Care at [1-866-451-3399](tel:1-866-451-3399).

You will be prompted to provide the following information in order to locate your account:

- Last four digits of primary accountholder's social security number (SSN)
- Date of birth (MM/DD/YYYY)
- ZIP code





OTHER BENEFITS

Omada – Chronic Condition Management

According to the Centers for Disease Control and Prevention, 6 in 10 adults have a chronic disease—and 4 in 10 have two or more. Racine Unified School District is excited to be partnering with Omada. For more information go to omadahealth.com/RUSD.

If you are at risk for type 2 diabetes or heart disease or are living with diabetes (type 1 or type 2) or high blood pressure, and are eligible to participate, the Omada program will be available at no cost to you. By participating in the Omada program, you will get:

- Dedicated health coach and care team
- Interactive weekly lessons
- Diabetes glucose testing supplies
- Smart devices, delivered to your door
- Long term results through habit and behavior change



Real Appeal

Get support to reach your goals. As part of the Racine Unified School District medical plan, we are excited to offer Real Appeal, a free digital program that provides you with up to a full year of support for lasting weight loss. On average, participants lose 10 pounds after attending just 4 online classes.

- Your program includes:
- Personal Transformation Coach
- 24/7 Convenience
- Success Kit
- For more information view the [Real Appeal Flyer](#).



Physical Therapy



All ATI Physical Therapy locations provide rehabilitation and/or physical therapy services to our members enrolled in our medical plan at a reduced cost. The cost per appointment is only \$20 and no referral is needed. If you already met your deductible on the plan for the year, the cost is \$0. ATI Physical Therapy locations offer services to help reduce pain, reduce migraines, and help getting you back to being you.

Call [1-833-ATI-0001](tel:1-833-ATI-0001) or visit www.ptfirst.com/RUSD to get started today!

Midwest Orthopedic Specialty Hospital

Racine Unified School District and Midwest Orthopedic Specialty Hospital (MOSH) has partnered together to offer orthopedic surgeries at no cost to employees! Employees covered under our medical plan, as well as their covered family members are eligible for this benefit. MOSH specializes in the diagnostic and surgical needs of persons with musculoskeletal conditions and is nationally recognized for the exceptional quality of care provided to patients and conveniently located in Franklin, Greenfield, and Milwaukee, WI.

How does this program work?

You will need to contact the Bundle Coordinator at MOSH.

MOSH Bundle Coordinator: Nancy Garza

Phone: 414-817-6628

Email: garza@ascension.org

The Bundle Coordinator will gather the necessary information and will schedule you with an appropriate provider at MOSH.

If surgery is required after the provider visit, MOSH will work with you to schedule the surgery.

You will not receive an invoice for the surgery as the RUSD benefit plan covers these services.

To learn more, visit

<https://www.mymosh.com/welcome/racine-unified-school-district-bundle-services/>





CARRIER CONTACT INFORMATION



Carrier Contact Information

Benefit	Provider	Group #	Phone Number	Website
Medical	United Healthcare	711959	800.440.6153	www.myuhc.com
HRA	WEX	N/A	866.451.3399	www.wexinc.com/login/
Pharmacy	Rightway	N/A	833.742.0298	www.joinrightway.com
Wellness Center	Racine Health & Wellness Center	N/A	262.687.5565	employerwellness.ascension.org
Retirement	Employee Trust Fund (WRS)	N/A	877.533.5020	www.etf.wi.gov

RUSD Contact Information

Benefit Questions/Issues	Phone #	Title
Michelle Fornal	262.631.7059	Benefits Manager
Diane Glowinski	262.631.7055	Benefits Specialist
Alice Scott	262.664.8722	Benefits/Wellness Specialist



Retiree Medical Enrollment/Change Form Employee ID _____

First Name	Middle Initial	Last Name	Gender
Street Address	City	State/Zip Code	Date of Birth (00/00/0000)
Phone Number	Personal Email Address	Marital Status	Retirement Date

Retiree Coverage Option(s) (Coverage only until Medicare eligible)

- Medical/Prescription Medical Waive
 Basic Dental (Administrators Only) Delta EPO (Administrators Only) Dental Waive (Administrators Only)

Dependents (Coverage only until Medicare eligible)

*I understand that I will notify RUSD if any dependent becomes Medicare eligible.

First Name	Middle Initial	Last Name	Gender
Relationship	Social Security Number	Date of Birth (00/00/0000)	
Is Dependent eligible for Disability, Medicare or similar coverage		<input type="checkbox"/> Yes	<input type="checkbox"/> No

First Name	Middle Initial	Last Name	Gender
Relationship	Social Security Number	Date of Birth (00/00/0000)	
Is Dependent eligible for Disability, Medicare or similar coverage		<input type="checkbox"/> Yes	<input type="checkbox"/> No

First Name	Middle Initial	Last Name	Gender
Relationship	Social Security Number	Date of Birth (00/00/0000)	
Is Dependent eligible for Disability, Medicare or similar coverage		<input type="checkbox"/> Yes	<input type="checkbox"/> No

By signing this Retiree Medical Enrollment Form, I certify the information provided is true to the best of my knowledge. I understand Racine Unified School District (RUSD) agrees to provide the above coverage for myself and eligible dependents, provided I meet the eligibility criteria for the plan. I acknowledge that I will notify RUSD once I become Medicare eligible to ensure proper transition off the RUSD Retiree plans.

Signature	Date
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Failure to complete and submit the Retiree Medical Enrollment Form within 30 calendar days from my date of retirement will result in waived coverage. This is a one-time election and cannot add coverage at a later date.



RUSD Automatic Monthly Payment Authorization

*Only eligible for \$50 or more/month

I _____ authorize Racine Unified School District to charge my designated account each month via RevTrak on the 1st of each month. If the 1st falls on a weekend or Holiday, the charge will be processed on the next business day. Confirmation email/receipt will be sent to the email address on file.

Checking/Savings

Name on Account: _____

Bank Name: _____

Account Number: _____ Routing Number: _____



Credit/Debit Card

Visa Mastercard Discover

Cardholder Name: _____

Card Number: _____ - _____ - _____ - _____

Expiration Date _____

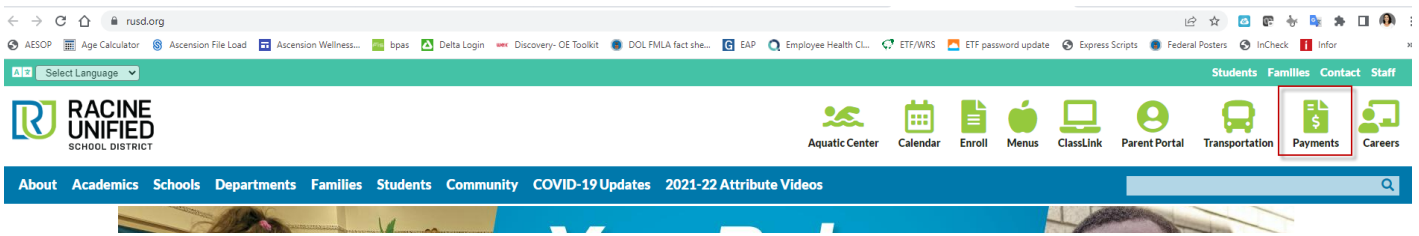
SIGNATURE _____

DATE _____

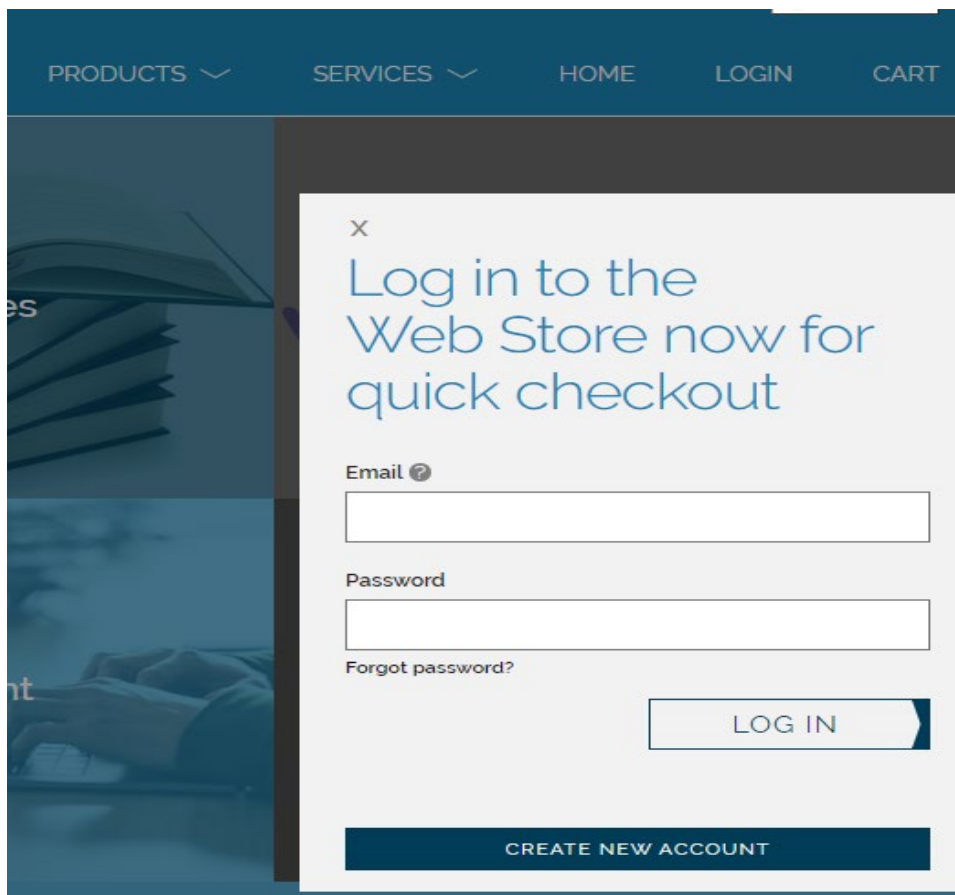
I understand that this authorization will remain in effect until I cancel it in writing, and I agree to notify Racine Unified School District in writing of any changes in my account information or termination of this authorization at least 15 days prior to the next processing date. If the above noted payment dates fall on a weekend or holiday, I understand that the payments may be executed on the next business day. For ACH debits to my checking/savings account, I understand that because these are electronic transactions, these funds may be withdrawn from my account as soon as the above noted periodic transaction dates. In the case of an ACH Transaction being rejected for Non Sufficient Funds (NSF) I understand that Racine Unified School District may at its discretion attempt to process the charge again within 30 days, and agree to an additional charge for each attempt returned NSF which will be initiated as a separate transaction from the authorized recurring payment. I acknowledge that the origination of ACH transactions to my account must comply with the provisions of U.S. law. I certify that I am an authorized user of this credit card/bank account and will not dispute these scheduled transactions with my bank or credit card company; so long as the transactions correspond to the terms indicated in this authorization form. I certify that no prior notification will be provided unless the date or amount changes, in which case you will receive notice from us at least 30 days prior to the payment being collected.

Online payments click HERE!

Otherwise follow directions below



You will need to create an account if you do not have one set up already



Online Payments, cont.-1

Once you have logged on and/or set up your account, you would click on Business Services

The screenshot shows the Racine Unified School District website. The top navigation bar includes the district logo, a 'Translate' button, and links for PRODUCTS, SERVICES, HOME, LOGIN, and CART. The main content area features a grid of service tiles: Business Services (highlighted with a red box), Extended Learning Program, Food Service, Infinite Campus Fees, \$ Donations, Transcripts, Play/Musical Tickets, and Contact Us. A login pop-up window is visible on the right, with fields for Email @, Password, and a 'LOG IN' button. Below the main content is a 'ReTrak' banner with links for Policies, Privacy Policy, and Racine USD. The bottom navigation bar is identical to the top. Below this, the 'Business Services' page is shown, with a left sidebar for 'Insurance Premiums' and two buttons: 'Current Staff' and 'Retire' (highlighted with a red box). The 'Retire' button is the focus of the instruction.

Home > Business Services

Insurance Premiums

Current Staff Retire

Please make insurance premium payments here.

****All retirees should choose the "Retire" button and all other current staff making payments for benefits while on furlough or medical leave should choose the "Current Staff" button.****

If you have questions regarding your District benefits or amounts due, please contact the Benefits Department at 262-631-7059.

If you have questions or need assistance navigating the WebStore, please contact Kaitlin Miller at 262-631-7139.

Online Payments, cont-2

RUSD Retiree Insurance Premium Payments

Account Holder
Retiree Name

Insured Name (if different than account holder)
First Name Last Name

Address Change (if applicable)
1234 I love retirement lane

Address 2

Anywhere WI 12345

Notes
Annual retiree payment

Payment Amount
100 Enter monthly or annual amount

Add To Cart

[Translate](#)

CART

[Clear Cart](#)

RUSD RETIREE INSURANCE PREMIUM PAYMENTS

Quantity:

ACCOUNT HOLDER: RETIREE NAME
INSURED NAME:
ADDRESS CHANGE: 1234 I LOVE RETIREMENT
LANE ANYWHERE WI 12345
PAYMENT: \$100.00

EDIT \$100.00

SUB TOTAL \$100.00
TOTAL **\$100.00**

[CONTINUE SHOPPING](#) [CHECKOUT](#)



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