



# 2026 Employee Benefits Guide

Benefits Effective January 1, 2026

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**These buttons are interactive!**  
**Click to jump to more information.**

# To our Valued Employees of St. Croix County

We are excited to present an overview of your 2026 employee benefits! At St. Croix County, we are dedicated to offering a comprehensive range of benefits designed to protect your health, support your family, and enhance your overall quality of life. As a valued member of our team, we are committed to providing you with the best possible benefits, which is why we've ensured they are affordable, high-quality, and easy to use.

Some of these benefits are fully covered by St. Croix County, while others require shared contributions. Additionally, you have access to a variety of optional benefits at competitive group rates. To support you in making informed decisions, we've provided this Benefits Guide along with various tools and resources to help you explore your options. In addition to this guide, you can access further information:

- From any County Computer: Access [the Bridge](#) > Click on [Benefits and Wellness](#).
- From any non-County Computer: Go to [www.sccwi.gov](http://www.sccwi.gov) > Click on **Employee Access** under quick links at the bottom of the page > Click on [Benefits and Wellness](#).

Your benefits package is a key part of your total compensation, so please take the time to review and consider all the options available to you and your family.

Kind regards,

**Ken Witt,**

*County Administrator*

Benefit	Who Pays	Tax Treatment
Medical	The County and You	Pre-tax
Dental	The County and You	Pre-tax
Vision	You	Pre-tax
Health Savings Accounts (HSA)	The County and You	Pre-tax
Flexible Spending Accounts (FSA)	You	Pre-tax
Basic Life and Accidental Death & Dismemberment (AD&D Insurance)	The County	N/A
Supplemental Life Insurance	You	After-tax
Voluntary Short-Term Disability, Hospital Insurance, Accident, Critical Illness	You	After-tax
Income Continuation Insurance* (ICI)	The County and You	After-tax
Genetic Testing	You	After-tax
Identity Theft	You	After-tax
457 Deferred Compensation Plans	You	Pre or After-tax
Wisconsin Retirement System (WRS)	The County and You	Pre-tax
Employee Achievement Program (EAP)	The County	N/A

\*ETF has declared a premium holiday for 2026 meaning no premiums will be collected for the Income Continuation Insurance (ICI) by either the employee and employer.



# Eligibility

## Who is Eligible?

- Active full-time employees working 30 or more hours\* per week
- Coverage is available to you, your legal spouse, and your child(ren)<sup>†\*\*</sup> up to age 26 and your disabled children up to any age (if disabled prior to age 19) (pursuant to plan documents and state law, please see Human Resources for more information)

\* Employees working at least 1200 hours in 12 months become eligible for the Wisconsin Retirement System Pension Plan and Income Continuation Insurance

\* Part-time employees working at least 1560 hours during an ACA Look-Back Period become eligible for Health Insurance

† Includes natural, step, legally adopted/or a child placed for adoption, or a child under your legal guardianship

\*\*May include non-children dependents required to be covered under state law

# Enrollment

## When Can I Enroll in Benefits?

You can enroll in benefits:

- Within 31 days of first becoming eligible
- During the Annual Open Enrollment Period
- During the plan year, if you experience a Qualifying Life Event

## How Do I Enroll?

**Online Enrollment:** To enroll (or make changes) to your benefits, you must log into the Employee Self-Service portal, "The Loop", and complete the enrollment process.

**Initial Enrollment:** You are automatically enrolled in employer-sponsored (paid) benefits. All other benefits are automatically waived. You must actively enroll in any benefits that require employee contributions if you want to elect coverage. *Exception: You are automatically enrolled in the WRS Retirement Pension Benefit upon your eligibility date.*

**Open Enrollment:** This is a once-a-year opportunity to review your benefit plan elections and make adjustments. Changes will go into effect January 1st.

- All benefit elections will automatically roll over into the upcoming renewal year. *Exception: You must actively enroll in the Flexible Spending Account (FSA).*

## Making Benefit Changes During the Plan Year - Qualifying Events

The benefit elections you make during your initial or open enrollment period will be in effect through the end of the plan year.

If you have a "qualifying life event," you may make changes to certain benefits if you apply for the change and provide supporting documentation to Human Resources within 30 days of the event. Proof of life events are subject to approval. Please reach out to Human Resources for specific documentation to be submitted for a qualified life event during the benefit year.

Qualifying event changes are effective prospectively unless the event is for birth, adoption, marriage, or placement for adoption.

### What is a Qualifying Event?

- Change in Marital Status: Marriage, Divorce, Death of your spouse.
- Change in Dependents: Birth, adoption, or placement for adoption; death of your covered dependent; gain or loss of Medicare or Medicaid during the year.
- Change in Employment: Change in you or your spouse's work status that affects benefits eligibility; your spouse's Open Enrollment differs from yours; relocation that impacts eligibility for the plan.

# Your Coverage

## When Does Coverage Begin?

Benefits for new hires, unless explained otherwise, will become effective on the first of the month following eligibility date.

If you do not enroll during your eligibility period, you may enroll at the next open enrollment period.

## Termination of Coverage

If you or a covered dependent no longer meet the eligibility requirements or if your employment ceases, your coverage termination date will vary by plan, please refer to your plan documents for more detailed information.

You are responsible for informing Human Resources within 30 days if any of your dependents become ineligible for benefits.

### Benefits can be canceled due to:

- Open Enrollment
- Termination
- Retirement
- Qualified Life Event

## Understanding Benefits Language



Scan to view [Glossary of Health Coverage and Medical Terms](#)

### Balance Billing

When a provider bills you for the balance remaining on the bill that your plan doesn't cover. This amount is the difference between the actual billed amount and the allowed amount. For example, if the provider's charge is \$200 and the allowed amount is \$110, the provider may bill you for the remaining \$90. This happens most often when you see an out-of-network provider (non-preferred provider). A network provider (preferred provider) may not balance bill you for covered services.

### Coinsurance

Your share of the costs of a covered health care service, calculated as a percentage (for example, 20%) of the allowed amount for the service. You generally pay coinsurance plus any deductibles you owe. (For example, if the health insurance or plan's allowed amount for an office visit is \$100 and you've met your deductible, your coinsurance payment of 20% would be \$20. The health insurance or plan pays the rest of the allowed amount.)

### Copayment

A fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service (sometimes called "copay"). The amount can vary by the type of covered health care service.

### Deductible

An amount you could owe during a coverage period (usually one year) for covered health care services before your plan begins to pay. An overall deductible applies to all or almost all covered items and services. A plan with an overall deductible may also have separate deductibles that apply to specific services or groups of services. A plan may also have only separate deductibles. (For example, if your deductible is \$1,000, your plan won't pay anything until you've met your \$1,000 deductible for covered health care services subject to the deductible.)

### Maximum Out-of-pocket Limit

Yearly amount the federal government sets as the most each individual or family can be required to pay in cost sharing during the plan year for covered, in-network services. Applies to most types of health plans and insurance. This amount may be higher than the out-of-pocket limits stated for your plan.

# Health Insurance Overview



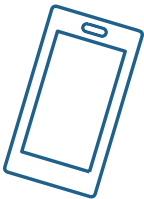
St. Croix County offers 2 comprehensive, affordable group health insurance coverage options through HealthPartners:  
**Traditional Plan and High-Deductible Plan**

- Deductibles and out-of-pocket maximums accumulate January 1st through December 31st.
- Both plans include prescription drug coverage.
- Both plans utilize HealthPartners' Perform network with over one million network providers and 6,000 hospitals nationally (network does not include Mayo Clinic Health Systems).

2026 Health Insurance Premiums				
Coverage Tier	Traditional Plan Employee Semi-monthly Contribution	Traditional Plan County Semi-monthly Contribution	High Deductible Plan Employee Semi-monthly Contribution	High-Deductible Plan County Semi-monthly Contribution
Single	\$80.02	\$403.43	\$49.86	\$403.43
Family	\$211.03	\$1,062.92	\$131.44	\$1,062.92

## Access to Your Healthcare

After you are enrolled in a St. Croix County medical plan, log onto [www.healthpartners.com](http://www.healthpartners.com) and register to access self-service tools and resources to help manage your medical benefits.



## HealthPartners Perform Network

To search for providers within the Perform Network, log onto:  
[www.healthpartners.com/perform](http://www.healthpartners.com/perform)

Download the HealthPartners Mobile App Today!



## A Note About Health Care Reform

If you choose to purchase individual coverage through the Marketplace, you should know that because St. Croix County's medical insurance meets specific ACA requirements, you may not be eligible to receive a federal subsidy. Additional information is available at [www.healthcare.gov](http://www.healthcare.gov).

# Health Insurance (Traditional Plan)

Only In-Network benefits are shown. *For details and limitations, please refer to your summary of benefits for specific requirements regarding pre-authorizations, coverage limits, and out-of-network costs.*

HealthPartners - 2026 Traditional Plan	
St. Croix County Health Savings Account (HSA) Contribution	N / A
Flexible Spending Account (FSA) Eligibility	Full Purpose Healthcare FSA and/or Dependent Care FSA
Perform In-Network Benefits	You Pay
Plan Year Deductible*	\$1,250 Single   \$2,500 Family
Inpatient/Outpatient Hospital Services	Deductible, then 10%
Non-Preventive Care (Other services provided during visit are subject to deductible/co-insurance)	Onsite Clinic - \$0 Office Visit - \$50 Specialty Visit - \$80 Urgent Care - \$80 Emergency Room - \$350 with 10% coinsurance for costs not covered by copay
Plan Year Out-of-Pocket Max (OOPM) Plan Year Out-of-Pocket Maximum in-network includes deductibles, co-pays and coinsurance, with the exception of prescription co-pays.	\$4,000 Single   \$8,000 Family
Preventive Care (Including eye exams)	\$0
Convenience clinics and telemedicine consultation	ReforMedicine Virtual Visits - \$0 Virtuwell Online Clinic   Doctors on Demand   Teladoc - \$0
Pharmacy - HealthPartners	
Retail (up to 31-day supply)	You Pay
Generic	\$15 copay
Brand Preferred	\$25 copay
Brand Non-preferred	\$40 copay
WellDyne Mail Delivery (93-day supply)	You Pay
Generic	\$30 copay (93-day supply)
Brand Preferred	\$50 copay (93-day supply)
Brand Non-preferred	\$80 copay (93-day supply)
Specialty (Accredo and Accordant Care )	You Pay
Specialty	10% coinsurance up to a \$250 per fill cap
Pharmacy Out-of-Pocket Maximum	\$750 Single   \$1,500 Family

- \*Important Information About How Your Deductible and Out-of-Pocket Maximum (OOPM)**
- Copays apply to the OOPM
  - Your deductible and OOPM are based on your coverage tier (Single or Family)
  - There is an individual limit inside of the family limit. The individual limit must be met before insurance will contribute to your cost.

# Health Insurance (High-Deductible Plan)

Only In-Network benefits are shown. *For details and limitations, please refer to your summary of benefits for specific requirements regarding pre-authorizations, coverage limits, and out-of-network costs.*

HealthPartners - 2026 High-Deductible Plan	
St. Croix County Health Savings Account (HSA) Contribution	\$600 Single   \$1,200 Family
Flexible Spending Account (FSA) Eligibility	Limited Purpose Healthcare FSA and/or Dependent Care FSA
Perform In-Network Benefits	
Plan Year Deductible*	\$2,000 Single   \$4,000 Family
Non-Preventive Care (Other services provided during visit are subject to deductible/co-insurance)	Onsite Clinic - \$10 charge All others deductible, then 10% coinsurance
Inpatient/Outpatient Hospital Services	Deductible, then 10% coinsurance
Plan Year Out-of-Pocket Max (OOPM) Plan Year Out-of-Pocket Maximum in-network includes deductibles, co-pays and coinsurance, with the exception of prescription co-pays.	\$5,000 Single   \$10,000 Family
Preventive Care (Including eye exams)	\$0
Convenience clinics and telemedicine consultation	ReforMedicine Virtual Visits - \$0 Virtuwell Online Clinic   Doctors on Demand   Teladoc - \$0
Pharmacy - HealthPartners	
Retail (up to 31-day supply)	
Preventative drugs	\$0
Generic	Deductible, then 10% coinsurance
Brand Preferred	
Brand Non-preferred	
WellDyne Mail Delivery (93-day supply)	
Generic	Deductible, then 10% coinsurance Preventive drugs \$0
Brand Preferred	
Brand Non-preferred	
Specialty (Accredo and Accordant Care )	
Specialty	Deductible, then 10% coinsurance up to a \$250 per fill cap
Pharmacy Out-of-Pocket Maximum	No separate out-of-pocket maximum

**\*Important Information About How Your Deductible and Out-of-Pocket Maximum (OOPM)**

- Your deductible and OOPM are based on your coverage tier (Single or Family)
- There is not an individual limit inside of the family limit. The family limit must be met before insurance will contribute to your cost.



# Prescription Drugs

When you enroll in a medical plan, you receive comprehensive prescription drug coverage as part of your plan. If you need drugs to treat your illness or condition, more information about prescription drug coverage is available at [www.healthpartners.com/hp/pharmacy/druglist/preferredrx/index.html](http://www.healthpartners.com/hp/pharmacy/druglist/preferredrx/index.html)

## Three Ways to Obtain Prescription Drugs

Source Supply Amount	
<b>Retail</b> Up to a 31-day supply	<ul style="list-style-type: none"><li>• Locate a participating retail pharmacy</li><li>• View a list of approved drugs</li></ul>
<b>WellDyne Mail Delivery</b> Up to a 93-day supply	<ul style="list-style-type: none"><li>• Use for maintenance (ongoing) drugs such as medication for high blood pressure, arthritis or diabetes</li><li>• Pay less than retail pharmacy for a 93-day supply</li><li>• No additional cost for delivery</li><li>• Convenient! No more stops at the pharmacy</li></ul>
<b>Accredo and Accordant Care for Specialty Drugs</b> 30-day supply 1-800-883-2177	<ul style="list-style-type: none"><li>• Medications used to treat complex conditions like multiple sclerosis, hepatitis C and rheumatoid arthritis</li><li>• Prescription can only be filled once every 30 days</li></ul>

## Specialty Drug Program



### Select Drugs and Products Program

If you are prescribed a drug included on the Plan's Select Drugs and Products List, you **MUST** enroll in the Program to comply with benefit requirements.

#### Benefits of the Plan

- **Simplified Access to Specialty Medications:** Paydhealth helps navigate the complex world of specialty drug approvals, assisting with paperwork and ensuring employees receive their medications more efficiently.
- **Lower Out-of-Pocket Costs:** Paydhealth negotiates and manages access to high-cost drugs, ensuring employees pay less or nothing for certain medications that might otherwise be very expensive.
- **Comprehensive Support:** Employees enrolled in the program receive personalized support in managing their medication needs, from securing prior authorizations to coordinating refills and deliveries.

#### What Do I Need to Do?

**Step 1:** The Plan's specialty contact center will initiate outreach to you by text message or phone call.

**Step 2:** Complete the digital enrollment application which will allow the Plan's specialty contact center to match you to alternate funding programs.

**Step 3:** Your Plan Case Coordinator will coordinate with you and your pharmacy to ensure you are able to get your medication in a timely manner. A Plan Case Coordinator is available (8:00 am to 8:00 pm CST) to guide you through the enrollment process and the program. Please respond to calls from your Case Coordinator in a timely manner.

**IMPORTANT!** You **MUST** engage with PaydHealth or your specialty drugs won't be covered. If you or a member of your family is contacted by PaydHealth, engagement is required.

If you do not engage, the medication is not covered by the plan, and you will be charged the **FULL COST** of your specialty medication!

# Understanding Types of Care

## Understanding the Difference Between Preventive, Diagnostic, and Chronic Care and the Costs Associated to Each.

If a medical service is coded as Preventive Care it is covered at 100% (Deductible waived) but if the medical service is coded as diagnostic or routine chronic care, deductibles, copays and coinsurance will apply. It's important to know what type of service you are getting as you may have copayment and coinsurance charges.

### Preventive Care

Preventive services help you stay healthy, detect health problems early, determine the most effective treatments, and prevent certain diseases. Preventive care consists of any medical service that helps prevent against health emergencies, such as annual physicals, well -women exams, and immunizations. For a full list of preventive procedures: [healthcare.gov/what-are-my-preventive-care-benefits](https://www.healthcare.gov/what-are-my-preventive-care-benefits).

### Diagnostic Care

Care that involves treating or investigation of a health issue. It may include treatment for specific symptoms, risk factors, ongoing care, and lab or other tests needed to manage or treat a medical issue or health condition.

### Chronic Care

Care that is provided for pre-existing or long-term conditions. Some examples include asthma, diabetes, emphysema, chronic bronchitis, congestive heart disease, cirrhosis of the liver, hypertension, & depression.

Test/Service/Exams	Preventive	Diagnostic	Routine Chronic Care
Blood Pressure Check	A person with no history of high blood pressure gets a routine blood pressure check to screen for high blood pressure.	A person with risk factors for high blood pressure, like being overweight or smoking. Visits doctor because they have early morning headaches.	A person with history of high blood pressure gets a blood pressure check to be sure his or her medication is helping.
Mammogram	A 55-year-old woman gets a routine mammogram to screen for breast cancer.	A 55-year-old woman who noticed a lump in her breast gets a mammogram to evaluate the lump.	A 55-year-old woman who had a lump removed from her breast two years ago for cancer gets a follow-up mammogram.
Colonoscopy	An asymptomatic 50-year-old man with no personal or family history of colon polyps or cancer gets a routine screening. If polyps are found, removed or biopsied during a routine screening colonoscopy they will typically be re-classified as a diagnostic colonoscopy.	A 55-year-old man who has gastrointestinal symptoms and who has past or present polyps or gastrointestinal disease gets a colonoscopy.	Not applicable

# Onsite Clinic - ReforMedicine



## ReforMedicine<sup>SC</sup>



## CALL US FIRST!

### Why Choose ReforMedicine?

#### AFFORDABLE:

**Office Visits: Traditional Plan:** \$0, **HDHP Plan:** \$10

**Virtual Visits:** \$0

**Physicals:** \$0

**Labs:** \$0

**Vaccines:** \$0

**In-Clinic Dispensed Prescriptions:** \$0

**In-Home Sleep Apnea Testing:** \$0

**Medical Weight Loss (MWL):**

*Includes:*

- Intake/Welcome Visit with Medical Assistant:
  - **Traditional Plan:** \$0, **HDHP Plan:** \$10
- Monthly Follow-Up Visits:
  - **Traditional Plan:** \$0, **HDHP Plan:** \$10
- Health Coaching Visits (beyond (3) then \$20/visit)

#### ACCESSIBLE:

#### Same Day or Next-Day Appointments Available

- For Urgent Concerns

#### Telemedicine/E-Visits

- Care Where You Are
- ReforMedicine Patient Portal & Webcam access required

### What We Do:

- ✓ Wellness Care
- ✓ Acute Care
- ✓ Chronic Condition Care
- ✓ Lab Tests
- ✓ Medical Weight Loss (MWL)
- ✓ Other Services



## Call Us FIRST for Any Non-Emergency Need!

### (715) 514-2827



Text **"app"** to  
(715) 514-2827  
to receive our invitation  
link for the **Spruce** app.



### Clinic Locations:

#### Eau Claire

**(715) 514-2827**

3004 Golf Road | Eau Claire, WI 54701

#### Menomonie

**(715) 895-6234**

800 Wilson Ave. #28 | Menomonie, WI 54751

#### Hudson

**(715) 895-6226**

1101 Carmichael Road | Hudson, WI 54016

#### Lake Hallie

**(715) 895-6215**

3026 Commercial Blvd | Chippewa Falls, WI 54729

#### New Richmond

**(715) 514-2827**

1752 Dorset Lane | New Richmond, WI 54017

*\*Located in the St. Croix County Services Center*

### For Additional Information

### and Hours, go to:

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# Onsite Clinic - Medical Weight Loss Program

Refor**Medicine**<sup>SC</sup>

## Medical Weight Loss TREATMENT PROGRAM



Are You Suffering From or At Risk for Obesity?



### How It Works:

**1** To get started, **text "app" to (715) 514-2827** to create your Spruce account. Once you've messaged **"MWL"** in the chat, you will receive the video link to watch and learn more.

**2** **Enroll in the Program**

Enrollment Package includes:

**ENROLLMENT**



Set up your Spruce account via app or browser to get started!

**WELCOME APPOINTMENT**



Scheduled 1 Week Prior to Provider Visit (Labs, Screening, Nutrition)

**INITIAL PROVIDER VISIT**



Focused Physical Exam  
Review Welcome Visit Results  
Prescriptions, Medication Adjustments

**HEALTH COACHING**



First Three (3) Monthly Visits Included in Enrollment, Plus 4th Visit at Goal Weight

**3** **Monthly Active Weight Loss**

Monthly Provider Follow-Up Visits will include a targeted exam and prescription adjustments as needed. Your first three (3) monthly Health Coaching Visits are included in your enrollment, and subsequent monthly visits are available for an additional cost.

**4** **Milestones**

- The 3 month and 6-month labs and appointments are included in your enrollment:
- Lab Work at 3 Months
- Lab Work at 6 Months
- Health Coaching Visit once Goal/Best Weight Achieved

For more information on ReforMedicine's Medical Weight Loss program, go to:

<https://www.reformedicine.com/services/medical-weight-loss/>

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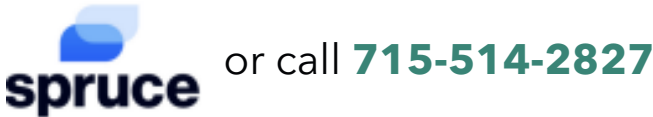
ENROLL NOW

# Where to Seek Virtual Care



Save time and money by getting treated virtually at ReforMedicine same day or next-day appointments available for urgent concerns.

Schedule your E-Visit with a ReforMedicine provider right from your Spruce app or by phone!



E-Visits are available for new and established patients during clinic open hours. If an in-person follow-up is needed, you'll have continuity of care with the same provider or care team that assisted you during your virtual visit.

## Other Options for Virtual Care

### Virtuwell (online clinic only)



Virtuwell is available when enrolled in the County's medical plan. Virtuwell provides 24-7-365 access to board-certified providers by secure video chat or phone. For an illness or injury that is not an emergency, Virtuwell's virtual medicine program offers a convenient, cost-effective alternative to hospital emergency rooms and urgent care clinics.

Go to [www.Virtuwell.com](http://www.Virtuwell.com), register and complete your account profile, including a brief medical history, to get started.

### Doctor On Demand (video chat)



24/7 access to online doctors, psychiatrists, psychologists, therapists, and other medical experts. Doctor on Demand provides treatment for a variety of physical and mental health needs.

Go to [doctorondemand.com](http://doctorondemand.com), register and get started. Video capabilities are required.

### Telemedicine costs per visit

ReforMedicine	<b>No Cost for Services!</b> Acute care   Chronic Condition Care   and more!
Virtuwell	<b>No Cost for Services!</b> Illnesses & Infections   Skin & Rash   STI Test Kits
Doctor on Demand	<b>No Cost for Services!</b> Medical   Mental Health Therapy   Psychiatry



## In need of a non-urgent medical procedure? An Alithias Care Advocate is here to help you find the best care at a reasonable cost!

How the Care Advocacy program works for cost of care estimates.

### Step 1

Visit your Provider or Specialist

### Step 2

Ask your Provider to send a copy of the order to your Care Advocate

- Providers can fax order or referral to 855-860-3123
- Email to [AskMe@CareAdvocacyCenter.com](mailto:AskMe@CareAdvocacyCenter.com)

### Step 3

Contact your Care Advocate

- Call 855-577-2755
- We will confirm the order was received. If not, we will help obtain a copy of the order.
- Research takes 3 business days to complete.

### Step 4

Review High Value Service Option Report

- Review the options.
- Discuss with your Care Advocate to get any questions answered.
- Make a decision and proceed with your Care Advocate to next step

### Step 5

After your procedure

- Submit online survey



Power over healthcare's price.

**855-577-2755**

[askme@careadvocacycenter.com](mailto:askme@careadvocacycenter.com)



# Alithias Incentives



Finding the highest-value provider to perform your future, non-emergent care can be tricky in the current health care world. By using Alithias Care Navigation, you'll not only be supported in finding a high-value provider but also receive a cash incentive to do so.

2026 Alithias Incentive Options				
Procedures		Standard Incentive Amount	Low Cost	High Cost
<b>Womens Health</b>				
	Breast Biopsy	\$250	\$4,500	>\$12,000
	Hysterectomy	\$1,000		
<b>Gastrointestinal</b>				
	Colonoscopy	\$350	\$2,000	>\$18,000
	Upper GI (endoscopy with or without biopsy)	\$350	\$1,500	>\$10,000
<b>Diagnostic Imaging / Radiology</b>				
	All CT Scans	\$250	\$450	\$4,600
	All MRIs	\$500	\$450	>\$5,400
<b>Ear, Nose and Throat</b>				
	Ear Insertion of Ventilating Tubes	\$250		
	Nasal / Sinus Septoplasty	\$1,000	\$4,400	\$17,500
<b>Urology</b>				
	Kidney Stone Removal	\$1,000	\$9,950	\$24,375
	Vasectomy	\$250	\$1,800	\$3,900
<b>General Surgery</b>				
	Gallbladder Removal	\$1,500	\$9,500	\$24,972
	Groin-Hernia Repair > 5 years and older	\$1,500	\$4,900	\$19,500
<b>Orthopedics</b>				
	Hand Surgery (Carpal Tunnel)	\$500	\$3,500	\$12,300
	Knee Shaving and Debridement (Arthroscopy)	\$500	\$6,250	\$18,430
	Knee Meniscus / Cartilage Repair	\$500	\$6,500	\$18,430
	Knee Ligament Repair (ACL Repair)	\$1,500	\$9,500	\$34,250
	Shoulder Rotator Cuff	\$1,500	\$14,500	\$34,950
	Total Hip Replacement	\$3,000	\$25,500	>\$80,000
	Total Knee Replacement	\$3,000	\$25,500	>\$80,000
	Spine / Level 1 Cervical Fusion OR Disc Arthroplasty	\$3,000	\$24,000	>\$80,000
	Spine / Level 2 Cervical Fusion OR Disc Arthroplasty	\$3,000	\$24,000	>\$80,000
	Spine Lumbar Fusion	\$3,000	\$24,000	>\$80,000
	Spine/Lumbar (22630/22633)	\$3,000	\$24,000	>\$80,000

**As your Care Advocate, let us help you find a high value provider. We can steer you towards your best option. This will save you time and money, plus put cash in your pocket.**

**Call your Care Advocate Today! 855-577-2755**

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## Second Opinion for Musculoskeletal Disorders (MSD)

MSD's typically affect muscles, tendons, and ligaments and are often caused by repetitive motion or overexertion. Examples include: carpal tunnel, tendinitis, rotator cuff injuries, tennis elbow, trigger finger, muscles strains, low back injuries, and herniated discs.

Skip the line and go straight to the expert to formulate a medical plan!



**MSD's are the most commonly reported and highest cost medical condition**

*Don't waste your PTO on doctor's visits!*

# 50%

OF 3+ DAYS OFF FROM WORK ARE DUE TO MSD

Are you suffering from a Musculoskeletal Disorder?



Contact MD Direct for a second opinion!  
Call (844) 462-6330



MD Direct will review your medical history, diagnostic tests, and treatment options



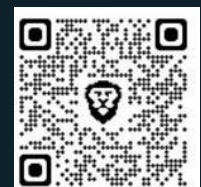
MD Direct will provide a recommendation to help you make informed decisions about your care.

### Why Chose MD Direct for Your MSK Condition?

- **Personalized, Expert Guidance:** MD Direct connects you with Board-Certified Orthopedic Surgeons who provide a thorough review of your case.
- **Better Outcomes, Fewer Surgeries:** By taking a comprehensive approach to your health, MD Direct aims to reduce the number of unnecessary surgeries, lowering the risk of complications and improving long-term health outcomes.
- **Fast-Track Recovery:** The philosophy of MD Direct is centered on helping you recover swiftly and safely, minimizing downtime and supporting your overall well-being.
- **Fewer Doctor Visits:** MD Direct patients usually reduce their doctor visits by 50%.
- **Free Service:** No cost to the member.

How To Reach MDDirect:  
**Call: (844)462-6330**

Open Camera On  
Phone + Scan



Omada is a FREE online behavioral counseling program designed to help at-risk individuals combat obesity-related chronic disease. Participants in the Omada program learn how to make modest health changes that can lead to weight loss and reduced risk for type 2 diabetes, hypertension and heart disease.

## How does It Work

Omada starts with a core 16-week Foundations phase, organized into four areas:

1. Changing Food Habits
2. Increasing Activity Levels
3. Preparing for Challenges
4. Reinforcing Healthy Choices

Participants then enter the Focus phase for the remainder of the first year to continue building healthy habits.

## Who is Eligible

Employees and their adult family members who are enrolled in St. Croix County's group Health Insurance plan and are at risk for or have been diagnosed with Hypertension or Type 2 Diabetes.

## How to Enroll

**Take a 1-minute health screening to see if you're eligible from your HealthPartners portal.**

If you meet the clinical enrollment criteria to enroll in the program, you can then complete an application, and you will receive an email letting you know if you qualify to participate.

Participants receive:



# Wellness Benefits



## The Active & Fit Direct program

Offers access to more than 12,000 fitness centers nationwide and over 9,000 on-demand fitness videos for a flat monthly fee.

**TIP:** After you sign in to your HealthPartners online account, get started by selecting the *Living Well* tab. If you need help, give us a call at **800-311-1052**.



## Health & Wellness Reimbursement

The Health and Wellness Reimbursement Program supports the overall health and wellness of employees.

Employees assigned a .475 FTE or higher are eligible to request a health and wellness reimbursement up to \$300 per year (taxable benefit). The reimbursement is paid each January for expenses paid the prior year.

Employees do not need to be enrolled in the County's health insurance plan to be eligible to claim the Health and Wellness Reimbursement

- Examples of qualifying expenses for employees and dependents include gym memberships, youth sports program fees and equipment, home gym equipment, home exercise program, tobacco cessation programs and weight loss programs.
- Non-qualifying expenses include massage, clothing or uniforms, vitamins, prescriptions, magazines, food, etc.



# Health Savings Account (HSA)

If you elect the County’s high-deductible plan and you are not enrolled in disqualifying coverage elsewhere, you are eligible to contribute to a Health Savings Account through WEX. You can set aside tax-free money from each paycheck now and save funds to cover qualified healthcare expenses that come up later.

## Using an HSA

St. Croix County will have your WEX HSA opened on your behalf. You will receive instructions following enrollment on how to activate your account and establish a login and password.

You can use your HSA for expenses incurred (after the account is opened) that are qualified expenses.

To view eligible purchases with your HSA account, please visit [hsastore.com](https://hsastore.com).

## Limitations

- Can not be enrolled in Medicare or Tricare
- Can not be claimed as a dependent on someone’s tax return
- Can not currently be receiving Veterans Affairs (VA) benefits, or within the past 3 months (unless for a service-related disability)
- Can not be contributing towards a Full-Purpose Healthcare FSA

### Advantages

- Balance rolls over each year
- Contributions are tax-free and can be changed at anytime
- Account belongs to you; any money in the account is yours – no vesting

*\*Tax treatment of HSAs for state tax purposes may vary by state*

*\*Funds over \$1,000 may be able to be invested; contact WEX for more information*

### Distributions

- Money must be in the account to spend
- Use funds for any taxable dependents
- 20% tax penalty applied if you are under age 65 and use the funds for non-eligible expenses
- At age 65, monies can be used for non-eligible health expenses with no penalty; normal income tax will apply
  - You can also pay for Medicare Part B premiums with your HSA funds

## 2026 HSA Contributions and Limits

Each year, you can contribute up to the IRS annual limit for HSAs which includes contributions from St. Croix County.

IRS Annual Contribution Limits	Single \$4,400	Family \$8,750	Age 55+ Additional \$1,000
St. Croix County HSA Annual Contributions**	Single \$600	Family \$1,200	
Maximum Allowable After St. Croix County Contribution	Single \$3,800	Family \$7,550	Age 55+ Additional \$1,000

*\*\*St. Croix County’s contribution counts toward the HSA calendar year IRS contribution limits.*

# Flexible Spending Accounts (FSA)

A Flexible Spending Account (FSA) allows you to set aside money annually to cover the cost of qualified expenses. It's a lot like a savings account for specific expenses (determined by the type of account you are enrolled in). FSAs work on a calendar year basis and are funded through regular payroll deductions on a pre-tax basis.

IRS Contribution Limits	Healthcare FSA & Limited Purpose Healthcare FSA	Dependent Care FSA
	\$3,400/year**	\$7,500/year (\$3,750 if married and filing separately)

## Full Purpose Healthcare FSA

*\*Not available to those contributing to an HSA*

- Use for qualified medical, dental and vision expenses
- Healthcare FSA funds are available in full on day one
- You have the option to roll over up to \$680 of unused FSA dollars to the following plan year\*\*
  - These roll over funds will not count against your future FSA election / contribution limit
  - Any unused balances more than \$680 at the end of the plan year will be forfeited

## Limited Purpose Healthcare FSA

- Use for only dental & vision expenses
- Same annual contribution limit and claims filing deadlines as the Healthcare FSA
- Available to HSA plan participants

## Dependent Care FSA

- Use funds to pay for costs of dependent care for:
  - Children under age 13
  - Older dependents, including children, spouses and parents who are physically or mentally unable to care for themselves and that live with you more than ½ of the year
- Dependent Care FSA funds are contributed to your account as they are taken from your paycheck
- Eligible expenses include daycare, before-school and after-school care, babysitters and elder daycare
- Kindergarten or higher education does not qualify

## List of Eligible Expenses

For a list of eligible expenses visit: [www.wexinc.com/ insights/benefits-toolkit/eligible-expenses](http://www.wexinc.com/insights/benefits-toolkit/eligible-expenses) or use your WEX Mobile app and scan bar codes on items for instant eligibility.

## How the FSA Works

As a new hire (and again during Open Enrollment), you select the amount of money you wish to deposit into the FSA Account for the entire plan year. The plan year for the FSA benefit is January 1 to December 31. The total amount is then equally divided by the number of pay periods remaining in that year and that amount is deducted from each paycheck. The money is set aside in your FSA account.

Employees who enroll in the Full-Purpose Healthcare or Limited Purpose Healthcare FSA will receive an FSA debit card to pay for qualified purchases, eliminating the need to submit a paper claim and wait for reimbursement. You must submit claims no later than 90 days after the end of the plan year.

## How to get connected

To register and log into your FSA account, go to <https://benefitslogin.wexhealth.com> OR download the WEX Mobile App.

Please refer to the Plan Documents for rules, regulations, and exclusions. St. Croix County's policy is to match IRS limits for plan year once released. \*\*Projected 2026 annual limits.

# Dental

Dental insurance is offered through Delta Dental of WI. Your choice of dentists can determine the cost savings you receive.

You will pay less for in-network services. For out-of-network providers, Delta Dental of WI will pay claims based on reasonable and customary (R&C) charges. You are responsible for paying the balance of the bill.

Please refer to plan summary for out-of-network benefits, subject to balance billing, and limitations.

	PPO	Premier or Out-of-Network
Benefit Maximum Per Person		
Calendar Year Annual Max	Up to \$1,250 per person	
Orthodontia Lifetime Max (to age 19)	\$1,000	
Deductible (applies only to Basic & Major Services)		
Individual	\$50	
Family	\$150	
Benefit	You Pay	You Pay
Preventive Services	0%	0%
Basic Services	0%	20%
Major Services	30%	50%
Orthodontia (to age 19)	50%	50%

## Benefit Enhancements *(Enhanced benefits from Delta Dental for members)*

**Evidence-Based Integrated Care Plan:** This enhancement provides additional benefits for persons with medical conditions that have oral-health implications. Conditions include: diabetes, pregnancy, specific heart conditions, kidney failure or dialysis, cancer treatment, and periodontal disease. Members must self-enroll in the EBICP by calling 800-236-3712

**CheckUp Plus:** Diagnostic and preventive services, including examinations, X-rays, regular cleanings, and other related treatment don't count to your individual annual maximum. Increasing the value of your plan!

**Special Health Care Needs Benefit (SHCNB):** This plan feature will provide additional covered services and treatment modifications for members (both children and adults) with qualifying conditions who may find oral health care overwhelming or difficult due to an intellectual or developmental disability. Learn more at [deltadentalwi.com/SHCNB](https://deltadentalwi.com/SHCNB)

Dental Insurance Premiums		
Coverage Tier	Semi-monthly Employee Contribution	Semi-monthly Employer Contribution
Single	\$9.54	\$9.54
Single + Spouse	\$19.68	\$19.68
Single + Child(ren)	\$23.89	\$23.89
Family	\$39.08	\$39.08

# Vision

Routine eye exams are important for maintaining good vision and can also provide early warning of other health conditions. The Guardian vision plan provides coverage for exams, glasses and contact lenses, as shown below. St. Croix County offers two vision networks to choose from: **VSP** and **Davis Vision**.

**VSP Vision:** Significant out-of-pocket savings available with your Full Feature plan by visiting one of VSP's network locations. Members can use their in-network benefits online at [www.Eyeconic.com](http://www.Eyeconic.com).

**Davis Vision:** Significant out-of-pocket savings available with your Full Feature plan by visiting one of Davis Vision's network locations including retail centers such as Costco®, Wal-Mart®, JCPenney®, Sears®, Target®, Sam's Club®, Pearle®, Visionworks®. You can also use your network benefits online at [www.Visionworks.com](http://www.Visionworks.com), [glasses.com](http://glasses.com), or [www.1800contacts.com](http://www.1800contacts.com).

Go to [www.GuardianAnytime.com](http://www.GuardianAnytime.com) to access secure information about your Guardian benefits including access to an image of your ID Card. Your on-line account will be set up within 30 days after your plan effective date.

## Here is what you'll pay in-network:

Guardian	In-Network VSP	In-Network Davis Vision
<b>Eye Exam*</b> <i>Once every 12 months</i>	\$10 Copay	
<b>Lenses</b> <b>Single, Lined Bifocal, Lined Trifocal, Lenticular</b> <i>Once every 12 months</i>	\$25 Copay (cost is for standard lenses; add-ons are available at a discount)	
<b>Frames</b> <i>Once every 24 months</i>	Allowance up to \$130; then 20% off remaining balance	
<b>Contacts</b> <i>Instead of glasses, Once every 12 months</i>	Allowance up to \$130	Allowance up to \$130; then 15% off remaining balance
<b>Contacts</b> <i>Medically Necessary, Once every 12 months</i>	100%	

The above benefits are based on the last date of service

20% discount on unlimited number of prescription glasses and non-prescription sunglasses for 12 months after initial examination.

Laser Correction Surgery - up to 15% off the usual charge or 5% off promotional price.

\*An annual eye exam is covered at 100% by HealthPartners through the County's group health plan.

Vision Insurance Premiums		
Coverage Tier	VSP Semi-monthly Contribution	DAVIS Semi-monthly Contribution
Single	\$3.69	\$2.87
Single + Spouse	\$6.22	\$4.84
Single + Child(ren)	\$6.34	\$4.93
Family	\$10.03	\$7.82

# Supplemental Health Benefits<sup>+</sup>

St. Croix County offers additional voluntary benefit plans through Aflac. These plans are not medical insurance and do not replace your medical coverage but rather pay cash directly to you in addition to any benefits you receive from your health plan.

## Accident insurance

Pays a cash benefit when you or your covered family members suffer injuries sustained in an accident.

- Accidental death benefit
- Hospital admission, Emergency Care and Ambulance
- Fractures, tears, concussion
- Burns

\$50 wellness benefit for completing health screenings for each enrolled member

## Critical Illness

Helps protect you from financial loss by providing a lump-sum benefit upon diagnosis of a covered condition, such as Heart Attack, Stroke, Cancer, and Major Organ Failure, etc.

\$50 wellness benefit for completing health screenings for each enrolled member

## Hospital Indemnity insurance

Cash benefit to assist you with out-of-pocket costs of hospitalization not covered by your major medical insurance.

## What Can I Do with the Money I Receive?

- Cover cost of copays, deductibles, and coinsurance
- Reimburse yourself for transportation and lodging costs
- Help with childcare and other domestic expenses
- Assist with home health care cost
- Make up for lost wages
- Pay everyday expenses, such as rent, utilities, and groceries

## Short-Term Disability insurance

Short-Term Disability (STD) provides paycheck protection in case of a non-work-related injury or illness that requires you to be on leave and not working. There is a 90-day benefit period with premiums and benefit amounts varying on employee age, income, and elected coverage.

For pricing and enrollment information contact  
**Charlotte Heimer at 715-781-1762.**

All Supplemental Health Carrier benefit plans are portable, which means you can take these benefits with you if you leave St. Croix County.

<sup>+</sup> See disclaimer on page 36



# Income Continuation Insurance (ICI)

The Income Continuation Insurance (ICI) program provides financial protection if you are unable to work due to an extended illness or injury. It provides income replacement up to 75% of your annual earnings (up to \$120,000), with a maximum monthly benefit of \$7,500 if you are disabled. Benefits will continue up to age 65. Proof of disability is required.

Employees can choose a 30-, 60-, or 90-day waiting period before benefits begin (elimination period). Currently, there is no employee cost due to a statewide premium holiday. During this time, employees are automatically enrolled in the 30-day option. If the premium holiday ends, the county will cover the cost of the 90-day option, and employees will be given the opportunity to change their election.

## Life and AD&D Insurance

### Basic Life/AD&D

A Basic Life insurance policy is provided to you at no cost through Unum by St. Croix County. You are automatically enrolled in this benefit. Coverage is for the employee only- no spouses or dependents. The coverage is equal to one times your base annual earnings, up to a maximum benefit of \$150,000. This coverage includes an Accidental Death and Dismemberment (AD&D) provision, at the same coverage amount, in the event of accidental death and other conditions. Please refer to the benefit summary for details.

According to federal law, only the first \$50,000 of employer-paid life insurance is not taxable. Premium paid by St. Croix County for coverage levels over \$50,000 will be taxable to you and will be included on your year-end W-2 statement.

*This benefit has an "age reduction schedule". If you are 70 years old or older, please see the plan certificate for the age reduction schedule & to understand how it will impact your benefit amount.*



## Reminder! Update your Beneficiaries!

Plan for your expected and unexpected life changes by ensuring you and your family are protected. Update your beneficiaries now and keep them current each year.

# Voluntary Life Insurance

## Voluntary Life

You can purchase Voluntary Life insurance through Unum for you, your legal spouse and dependent children. Please refer to the benefit summary for details.

Voluntary Life	
Employee	\$10,000 increments up to the lesser of 5 times your annual salary or \$500,000 <i>Guaranteed issue*</i> : \$200,000
Spouse	\$5,000 increments to a maximum of 100% employee or \$250,000 (whichever is less) <i>Guaranteed issue*</i> : \$25,000
Child (up to age 19 or 26 if full-time student)	\$2,000 increments to a maximum of \$10,000 \$1,000 (age birth to 14 days) \$2,000 (age 14 days to 6 months)

Guaranteed issue is the amount of coverage you or your dependents can elect with no medical underwriting.

- **Newly eligible?** You can elect up to the guaranteed issue amount without answering medical questions; any election over the guaranteed issue would require you to answer health questions.
- **Currently enrolled?** You can increase coverage up to the guaranteed issue without answering health questions.
- **Waived coverage in the past?** You can elect any amount and will have to answer health questions.

Rates are based on your age as of December 31 and will change when you enter a new age band.

- Voluntary Spouse Life is based on the employee's age.
- In order to enroll in Spouse or Child Life, you must be enrolled in Employee Life.
- Benefit amounts reduce by 50% at age 70. Please refer to the benefit summary for details.
- If you leave St. Croix County, this coverage can be taken with you.

Voluntary Life Insurance Premiums	
Age Band	Employee/Spouse Monthly Rate per \$1,000 of benefit
< 25	\$0.060
25 - 29	\$0.048
30 - 34	\$0.056
35 - 39	\$0.079
40 - 44	\$0.122
45 - 49	\$0.189
50 - 54	\$0.279
55 - 59	\$0.398
60 - 64	\$0.510
65 - 69	\$0.727
70 +	\$1.756
<b>Child(ren)</b>	<b>\$0.400 (per \$2,000)</b>

# Retirement Savings Plans

## Wisconsin Retirement System (WRS)

St. Croix County's Wisconsin Retirement System offers a pension benefit to eligible employees. Employees who work at least one year and a minimum of 1,200 hours are eligible for WRS.

- Employees contribution of **7.2%** is a pre-tax deduction that is taken Bi-weekly.
- St. Croix County **will match 7.2%** of your contributions if you are in a general or elected position. (Total benefit contribution is 14.4% of earnings.)
- St Croix County **will match 14.8%** of your contributions if you are in a protected position. (Total benefit Contributions is 22.0% of Earnings)



## Supplemental Retirement Options (457)

The County provides employees with an opportunity to invest in 457 Deferred Compensation plans which offer a convenient way to save for your future through payroll deductions. You are eligible to participate in the plan as of your start date with the County and thereafter.

Employees that wish to enroll in a new account or want to review and/or change their existing account can contact one of the three available representatives:

- 1) Orion - Ron Gloe: 866-708-3894
- 2) Nationwide - Brian Burgeson, CRC: 612-790-1288
- 3) Wisconsin Deferred - 877-457-9327

Deferred Compensation is a pre-tax retirement savings payroll deduction. It offers a means to postpone income taxes now, build savings, and create a portfolio of investments. The Roth Deferred Compensation or Roth IRA are an after-tax retirement savings plan in which, if certain requirements are met, distributions from the account may be received tax-free.

# Employee Assistance Program (EAP)

Support for all employees (Sheriff's office – please use your specific contact info)

## Find balance with everyday support

Get support and resources to help you in a wide range of stressful situations. It's free and completely confidential.

### Your EAP has your back 24/7

Whether you're facing a challenge at work or looking for options to support a sick parent, your EAP is always here to help.

#### Get support with:

- Emotional well-being, including counseling sessions or life coaching
- Childcare or elder care
- Grief and loss
- Career assistance
- Knowing your legal options
- Budgeting and debt repayment advice
- Job stress
- Parenting, adoption and more!

### Use your EAP anytime

- **Call 866-326-7194**
- **Log on** to [hpeap.com](https://hpeap.com) and chat through instant message
- **Password: scc**
- **Download** the **Balancy** mobile app (ask your employer or call your EAP to get your app passcode)





# Additional Benefits

(Amplifon Hearing Health Care and Identity Theft Protection)

## Amplifon Hearing Health Care

Delta Dental of Wisconsin provides you with a comprehensive hearing care program administered through Amplifon Hearing Health Care. You can use the program to get a baseline hearing evaluation to determine if hearing loss is present. Amplifon hearing care program offers you a choice of the industry's leading hearing aid brands at significant savings – an average of 64% off manufacturers suggested retail price.

### Your hearing is covered

Delta Dental of Wisconsin has teamed up with Amplifon to offer you quality hearing health care.

	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5
<b>Hearing Aid Features</b>	Standard features	Additional, easy-to-use functions	Designed for work and play	Enhanced to keep you on the go	Leading technology keeps you connected
<b>One Simple Price</b>	\$995	\$1,495	\$1,795	\$2,195	\$2,645
<b>+ Complimentary Aftercare*</b>	<b>Risk-free trial</b> – find your right fit by trying your hearing aids for 60 days <b>Follow-up care</b> – ensures a smooth transition to your new hearing aids <b>Battery support</b> – battery supply or charging station to keep you powered <b>Warranty</b> – 3 year coverage for loss, repairs, or damage				

To learn more, visit [www.amplifonusa.com/deltadentalwi](http://www.amplifonusa.com/deltadentalwi) or call 1-888-901-0132.

## Identity Theft Protection

St. Croix County offers an Identity Theft benefit through ID Watchdog. ID Watchdog is the leader in providing identity theft protection services; delivering superior identity monitoring and alerting and resolution services. With ID Watchdog®, you get a wide range of powerful identity protection features and services, all at an affordable price.

### Services Include:

- Monitor & Detect
  - Monitoring: Credit score, loan, identity & data breaches
  - Reporting from all 3 credit bureaus annually
- Control & Manage
  - Credit Report & Inquiry Locks
  - Personal VPN & Safe Browsing
  - Password Manager
  - Customized Alert Options
- Support & Restore
  - Resolution Services (online trackers)
  - Credit Freeze Assistance
  - Lost Wallet Vault & Assistance



### Identity Theft Premiums Semi-monthly

Employee <i>Includes 1 child &lt; 18</i>	\$3.75
Employee + Family	\$6.75

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# Additional Benefits (Genetic Testing and Life Planning Resources)

## Genomic Life - Genetic Testing

Genomic Life helps optimize your health based on your personal health, family history, and DNA - to catch disease early, inform choices and tailor care so it works best for you!

The program provides:

- 1) Precision Health Guidance
  - a) Personalized Health Actions
  - b) Navigation Team Support
  - c) Decision-Making Support
- 2) DNA Screenings
  - a) Identify Your Personal Health Risks
  - b) Supports Earlier Detection, Prevention, and More Effective Treatment of Diseases
  - c) Access to Care Coordination and Genetic Counseling
- 3) Cancer Navigation
  - a) Access Expert Cancer Navigators for Personalized 1-on-1 Support
  - b) Tumor Genomic Profiling and Diagnostic Testing

1 in 6

*Roughly 1 in 6 people carry a genetic change that increases their risk for diseases that have medical interventions available.\**

## How to Get Started

- 1) Access the secure platform for recommended tests.
- 2) Provide a saliva sample from the comfort of your home.
- 3) Review your results with a genetic counselor and share results with your doctor.

### Genomic Life Premiums Semi-monthly

Employee & Children	\$8.00
Family	\$16.00

## Unum - Life Planning Resources

### Life's changes bring tough questions:

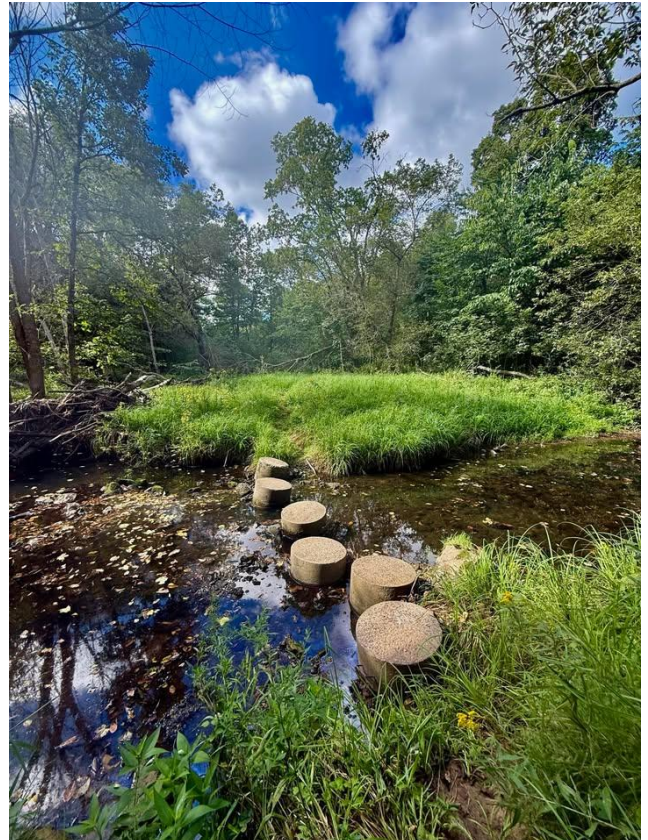
- What do I do with the will?
- There's so much paperwork. Where do I begin?
- How do I pay the bills? Which ones should I pay first?

### The answers are available at no cost to you through Life Planning Services, including:

- Financial and legal resources
- Impartial, accurate advice
- Emotional support

### To speak to a counselor:

- Call 1-800-854-1446
- Visit [members.healthadvocate.com](https://members.healthadvocate.com)  
(Enter Unum - Life Planning)



# Additional Benefits – Paid Time Off & Discounts

St. Croix County employees are fairly compensated on a regular market research of each position, and we strive to give an adequate amount of time off to maintain a healthy work-life balance. Employees working an assigned FTE of .5 or more are eligible for Holiday and Paid Time Off benefits.

## Employee Discounts & Value Adds

St. Croix County offers a variety of employee discounts and value-added benefits, including access to the Federal Public Service Loan Forgiveness program, discounts on Microsoft 365, and local business discounts. Employees can also enjoy exclusive savings on entertainment, wireless services, and more. Additionally, employees receive free annual passes to local parks. For more information check out the Employee Discounts and Value Adds page on the Bridge.



## Long-Term Sick Bank

Accrued Long-Term Sick Bank hours are available to employees anytime a single occurrence/injury results in the loss of more than three days' work at a time. There is no maximum accrual balance.

## Paid Time Off

Paid time off (PTO) is available to employees and may be used for both scheduled and non-scheduled time off. PTO is earned every pay period based on regular hours worked and tied to a multiplier based on years of service.

The maximum accrual balance is 320 hours for full-time employees, and 240 hours for part-time employees. There is an annual election period for PTO to roll into a long-term sick bank or cash-out for employees with at least 120 hours of PTO accrued.

## Holiday Time Off

Employees receive 10 paid holidays each year.

- New Year's Day
- Martin Luther King Day
- Presidents Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Friday After Thanksgiving
- Christmas Eve Day
- Christmas Day

*Note: Holiday time off is pro-rated for part-time employees working at least .5 FTE.*

PTO Calculator		
Years of Service	Multiplier	Full-Time Accrual
0-4	0.0885	7.08 hours/pay period or 23 days per year
5-9	0.1077	8.616/pay period or 28 days
10-14	0.1173	9.384/pay period or 30 days
15-19	0.1269	10.15/pay period or 33 days
20+	0.1384	11.07/pay period or 36 days

# Cost of Coverage (Medical, Dental, and Vision)

Contributions made from each paycheck toward your medical, dental, and vision benefit elections, as well as contributions to your HSA and FSA, will automatically be **deducted from your gross pay before Federal Income taxes and Social Security taxes** are calculated. Since these contributions are deducted before-tax, your taxes will be based on a lower gross pay, and you will end up paying lower taxes on the same salary.

Voluntary Life, Identity Theft, Genomic Testing, and AFLAC contributions are taken from your paycheck **after** taxes.

## Medical Contributions

Coverage Tier	Traditional Plan Employee Semi-monthly Contribution	Traditional Plan County Semi-monthly Contribution	High Deductible Plan Employee Semi-monthly Contribution	High Deductible Plan County Semi-monthly Contribution
Single	\$80.02	\$403.43	\$49.86	\$403.43
Family	\$211.03	\$1,062.92	\$131.44	\$1,062.92

## Dental Contributions

Delta Dental of WI - Premiums Semi-Monthly	Dental
Employee Only	\$9.54
Employee + Spouse	\$19.68
Employee + Child(ren)	\$23.89
Employee + Family	\$39.08

## Vision Contributions

Guardian - Premiums Semi-Monthly	VSP Plan	Davis Plan
Employee Only	\$3.69	\$2.87
Employee + Spouse	\$6.22	\$4.84
Employee + Child(ren)	\$6.34	\$4.93
Employee + Family	\$10.03	\$7.82

# Cost of Coverage

(Genomic Life, Voluntary Life, Identity Theft, Aflac, & Employer Paid Benefits)

## Genomic Life Contributions

Genomic Life Premiums Semi-Monthly	
Employee + Children	\$8.00
Employee, Spouse & Children	\$16.00

## Identity Theft Contributions

ID Watchdog - Premiums Semi-Monthly	
Employee	\$3.75
Family	\$6.75



For Aflac pricing information contact  
Charlotte Heimer 715-781-1762

## Voluntary Life Contributions

Unum - Voluntary Life Insurance Premiums	
Age Band	Employee/Spouse Monthly Rate per \$1,000 of benefit
< 25	\$0.060
25 - 29	\$0.048
30 - 34	\$0.056
35 - 39	\$0.079
40 - 44	\$0.122
45 - 49	\$0.189
50 - 54	\$0.279
55 - 59	\$0.398
60 - 64	\$0.510
65 - 69	\$0.727
70 +	\$1.756
Child(ren)	\$0.400 (per \$2,000)

## 100% Employer Paid Benefits

Benefit	
Basic Life and AD&D	1x annual salary to \$150,000 at No Cost to You
Care Advocacy - Alithias	No Cost to You
Employee Assistance Program - HealthPartners	No Cost To You
Income Continuation Insurance (ICI)	No Cost To You
Omada	No Cost To You
Second Surgical Opinion - MD Direct	No Cost to You

# Contact Information

Benefit	Partner	Website or Email / Phone
<b>Accident, Hospital, Critical Illness, Short-Term Disability</b>	Aflac	<a href="mailto:Charlotte_heimer@us.Aflac.com">Charlotte_heimer@us.Aflac.com</a> 715-781-1762
<b>Basic Life / AD&amp;D</b> Group #: 700434 001	Unum	<a href="http://www.unum.com">www.unum.com</a> 800-421-0344
<b>Benefit Counselor</b>	Broker: Alera Group	<b>Submission Form</b> 833-488-1245
<b>Care Advocacy</b>	Alithias	<b>Just Call!</b> 855-577-2755
<b>Dental</b> Group #: 90822	Delta Dental of WI	<a href="http://www.deltadentalwi.com">www.deltadentalwi.com</a> 800-236-3712
<b>DNA Genetic Testing</b>	Genomic Life	<a href="mailto:memberservices@genomiclife.com">memberservices@genomiclife.com</a> 844-694-3666
<b>Employee Achievement Program (EAP)</b>	HealthPartners	<a href="http://www.hpeap.com">www.hpeap.com</a> <b>Password:</b> scc 866-326-7194
<b>Flexible Spending Accounts (FSA) &amp; Health Savings Account (HSA)</b>	WEX	<a href="http://www.wexinc.com">www.wexinc.com</a> <a href="mailto:www.customerservice@wexhealth.com">www.customerservice@wexhealth.com</a> 866-451-3399
<b>St. Croix County Benefits Analyst</b>	Leif Larson	<a href="mailto:Leif.Larson@sccwi.gov">Leif.Larson@sccwi.gov</a> 715-377-5816
<b>Identity Theft</b>	ID Watchdog	<a href="http://www.idwatchdog.com">www.idwatchdog.com</a> 866-513-1518
<b>Income Continuation Insurance (ICI)</b>	ETF & The Hartford	<a href="http://etf.wi.gov">etf.wi.gov</a> <a href="mailto:ICIQuestions@thehartford.com">ICIQuestions@thehartford.com</a> <b>ETF:</b> 877-533-5020 <b>The Hartford:</b> 800-960-0052



# Contact Information cont'd

Benefit	Partner	Website or Email / Phone
<b>Medical</b> Group #: 41010	HealthPartners Network: Perform	<a href="http://www.healthpartners.com">www.healthpartners.com</a> 952-883-5000 800-883-2177
<b>Onsite clinic</b>	ReforMedicine	<a href="http://www.reformedicine.com">www.reformedicine.com</a> Hudson - 715-895-6226 Menomonie - 715-895-6234
<b>Prescription</b> Group #: 41010	HealthPartners <b>Mail Order:</b> WellDyne <b>Specialty:</b> Accredo and Accordant Care	<a href="http://www.healthpartners.com/pharmacy">www.healthpartners.com/pharmacy</a> HP: 800-883-2177 WellDyne: 800-591-0011 Accredo/Accordant Care: 800-883-2177
<b>Prevention Health - Omada</b>	HealthPartners	<a href="http://healthpartners.com">healthpartners.com</a> - Living Well tab 888-409-8687
<b>Second Surgical Option</b>	MD Direct	<a href="http://scc.appmddirect.com">scc.appmddirect.com</a> 844-462-6330
<b>Wisconsin Retirement System (WRS)</b>	ETF- Department of Employee Trust Funds	<a href="http://www.etf.wi.gov">www.etf.wi.gov</a> 877-533-5020
<b>457 Deferred Compensations Plans</b>	Orion - Ron Gloe	<a href="mailto:ronald.gloe@osaicwealth.com">ronald.gloe@osaicwealth.com</a> 715-839-0126
	Nationwide Brian Burgeson	<a href="mailto:burgeb3@nationwide.com">burgeb3@nationwide.com</a> 612-790-1288
	Wisconsin Deferred Brad Fritz	<a href="mailto:Brad.fritz@empower-retirement.com">Brad.fritz@empower-retirement.com</a> 608-241-6604
<b>Vision</b> Group #: 00518764	Guardian	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a> VSP: 877-814-8970 Davis: 877-393-7363
<b>Voluntary Life</b> Group #: 947094 001	Unum	<a href="http://www.unum.com">www.unum.com</a> 800-421-0344



# Benefit Counselors

St. Croix County is pleased to offer an extra level of care and customer service as part of your benefits package!

The Benefit Counselor team is your resource for assistance with benefit questions and more!

When do I call a Benefit Counselor?

- Support making benefit choices
- Understanding how your benefits work
- Locating in-network medical providers
- Understanding carrier Explanation of Benefit (EOB) statements
- Assistance with resolving insurance claims
- Assistance with connecting with your insurance carrier
- Assistance with qualifying life events



**Benefit Counselors are here to support you.**

**Call or submit a question today!**



**833-488-1245**

**Hablamos Español**

**Contact the Benefit Counselor team:**

**Monday - Friday, 7:00 AM - 5:00 PM CST**

**[Submit a question here](#)**

## Benefits Effective January 2026 – December 2026

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