



# Focus on Benefits



January 1, 2024

## INTRODUCTION

- This brochure provides information about the insurance benefits offered at Juneau County. We encourage you to take some time to read over this the information. This guide gives you a brief description of the benefits offered and is not intended to be a complete source of information on the plans. For more detailed information, please contact the Human Resource Department.
- If you have any questions about the benefits programs at Juneau County, please contact: Mechelle Thompson at [mthompson@juneaucountywi.gov](mailto:mthompson@juneaucountywi.gov) or 608.847.9344, ext. 344 or Tabitha Murphy at 608.847.9236 or [tmurphy@juneaucountywi.gov](mailto:tmurphy@juneaucountywi.gov)

### Mission

We are dedicated to the best interests of those who live, work, and visit within Nature's Paradise. We serve with excellence and integrity in all aspects of county government, while committed to the well-being and prosperity of Juneau County.

### Vision

To be innovative government leaders who enhance the quality of life for current and future generations.

## HEALTH INSURANCE WITH ETF

You can visit the ETF Health Insurance website at [etf.wi.gov](http://etf.wi.gov) under benefits to insure you receive the maximum benefit.

All regular full time employees and all regular part-time employees (30 hours or more per week shall be eligible for health insurance coverage.) The employee may select either the single or family coverage. The insurance becomes effective the first day of the month following one complete month of employment. Regular part-time employees shall pay a pro-rated amount for the single or family plan based on hours worked. Juneau County pays a significant portion of the cost of the plan. Juneau County pays 88% of the lowest cost plan and employee 12%.

Please review your ID card for accuracy when you receive it.

## HEALTH PLAN RATES

### JUNEAU COUNTY PRO-RATED HEALTH INSURANCE BENEFITS ALL EMPLOYEES EFFECTIVE DATE: JANUARY 1, 2024

#### County Share

Benefit %	Single	Family
85%	\$ 638.28	\$ 1,570.68
100%	\$750.92	\$1,847.84

#### Monthly Employee Share- In Network Plans

Total Premium	GHC- SCW Neighbors		Dean Health Plan		GHC of Eau Claire Greater WI		Quartz Central	
	Single	Family	Single	Family	Single	Family	Single	Family
85%	\$ 217.12	\$ 530.54	\$ 305.12	\$ 750.54	\$ 401.60	\$ 991.74	\$ 591.72	\$ 1,467.04
100%	\$ 104.48	\$ 253.38	\$ 192.48	\$ 473.38	\$ 288.96	\$ 714.58	\$ 479.08	\$ 1,189.88

#### Monthly Employee Share- Out of Network Plans

Total Premium	GHC- SCW Dane Choice		Medical Associates		Quartz West		Quartz UW Health	
	Single	Family	Single	Family	Single	Family	Single	Family
85%	\$ 138.24	\$ 333.34	\$ 120.58	\$ 289.18	\$ 183.10	\$ 445.48	\$ 204.66	\$ 499.38
100%	\$ 25.60	\$ 56.18	\$ 7.94	\$ 12.02	\$ 70.46	\$ 168.32	\$ 92.02	\$ 222.22

**Have questions?** ETF 1-877-533-5020 [Summary of Benefits and Coverage by Health Plan](#)

## DENTAL INSURANCE

The Juneau County Dental benefit plan is provided to employees who work 30 hours or more a week.

The effective date is the first day of the next month after hire.

Also, before scheduling appointments for extensive dental care, you may ask your dentist to send the treatment plan to Delta Dental. The plan will be reviewed by Delta Dental and you and your dentist will receive a Predetermination of Benefits form.

Delta Dental's website <https://www.deltadentalwi.com/s/> has a lot to offer. You can use it to obtain coverage information under your plan, check the status of a claim, find a network dentist, evaluate your oral health and learn ways to improve and protect it.

## DENTAL PLAN RATES

<b>Dental insurance premiums</b>	<b>Per Month</b>
Single	\$29.01
Family Coverage (employee and spouse)	\$55.02
Family Coverage (employee and child)	\$55.02
Family Coverage (full family, 3+ party)	\$87.05

## DENTAL PLAN BENEFIT SUMMARY

<b>Service</b>	<b>Delta Dental of Wisconsin</b>
<b>Deductible limit</b>	
Single	\$25.00
Family	\$75.00
<b>Diagnostic and preventive</b>	
Exams and cleanings (twice per plan year)	100%
<b>Basic services</b>	
Fillings	80%
Endodontics	50%
Periodontics	50%
Oral Surgery	50%
<b>Major services</b>	
Major restorative	50%
Crowns	50%
Inlays and onlays	50%
Dentures	50%
Bridges	50%
<b>Annual benefit maximum</b>	\$1,000 per person

## DELTA VISION PLAN

For an up-to-date listing of EyeMed providers in your area, visit our website [here](#) or call EyeMed's Customer Care Center at 844-848-7090.

The effective date is the first day of the next month after hire.

## VISION PLAN RATES

Vision insurance premiums	Per Month
Single	\$5.79
Employee + 1	\$11.03
Employee & Family	\$17.30

### DeltaVision® Full Plan

Network	Insight
Frame/Contact Allowance	\$150/\$150
Copay (exams/standard plastic lenses)	\$20/\$20
Frequency (exams/lenses or contact/frames) Based on calendar year	12 months/12 months/12 months
Dependent Age Limit	To age 26

Benefit Details	Network Benefit	Out-of-Network Reimbursement
Comprehensive Glasses Exam	Member pays \$20, plan pays balance	\$35
Retinal Imaging	Member pays up to \$39	N/A
Standard Contact Lens* Fit and Follow-Up	Paid in Full	\$40
Premium Contact Lens** Fit and Follow-Up	10% discount off retail, plus \$X allowance	\$40
Frames (any available frame at provider location)	\$150 allowance, then 20% off balance	50% of the selected in-network allowance
Laser Vision Correction (Lasik or PRK)	15% off retail price or 5% off promotional price	N/A

Includes Diabetic Eye Care Benefits that provide an additional office visit and diagnostic testing for those who have diabetes.

## FLEXIBLE SPENDING ACCOUNTS (FSA)

A healthcare FSA lets you use tax-free money to pay for eligible medical expenses.<sup>1</sup> FSAs help members realize significant savings on healthcare costs. Don't think of it as money deducted from your paycheck—think of it as money added to your wallet. The plan year for the FSAs runs January 1<sup>st</sup> to December 31<sup>st</sup>.

For added convenience, we have a “Benny” card – a debit type card you can use at time of service and avoid filing claims or submitting receipts in many cases.

### Your choices

1. **Healthcare Flexible Spending Account:** Use this account to cover the cost of health, dental, vision and hearing expenses which are not covered under an insurance plan for you and your dependents. You may contribute up to \$3,200 per year. You can now rollover unused amounts up to \$640.



See how much  
you can save

[HealthEquity.com/  
Learn/FSA](https://HealthEquity.com/Learn/FSA)

2. **Dependent Care Spending Account:** Use this account to cover the cost of dependent care while you work. You may use this for expenses for the care of a child under age 13 or a disabled spouse, child or parent. If you are married, your spouse must be employed or attending classes full time for you to use the Dependent Care Spending Account. You may contribute up to \$5,000 per year per household to this account or \$2,500 per year if you are married and file your taxes separately.



See how much  
you can save

[HealthEquity.com/  
Learn/DCFSA](https://HealthEquity.com/Learn/DCFSA)

The Flexible Spending Accounts are administered by Health Equity. For more information, call Tabitha Lueneburg at 608.393.6552 or [tabitha\\_lueneburg@us.aflac.com](mailto:tabitha_lueneburg@us.aflac.com) | [aflac.com](https://aflac.com)

## AFLAC

Juneau County is very pleased to extend to you the opportunity to evaluate voluntary benefit plans available through AFLAC.

Please contact Tabitha Lueneburg, AFLAC Benefits Coordinator

608-393-6552 or [tabitha\\_lueneburg@us.aflac.com](mailto:tabitha_lueneburg@us.aflac.com)

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## LIFE INSURANCE THROUGH ETF

Eligible employees of Juneau County can elect up to four times their salary in term life insurance through Employee Trust Funds (ETF). Enrollment can be done with Human Resources.

Contact ETF at 877.533.5020 or online at <http://etf.wi.gov/>.

## VOLUNTARY SHORT TERM DISABILITY COVERAGE THROUGH AFLAC

Many individuals who wouldn't dream of leaving their home or car uninsured fail to protect their most important asset: their income. It pays a percentage of a policyholder's gross income each month while he or she is disabled, adding a vital measure of financial security in a time of need. Rates depend on income & Elimination Period

Contact Tabitha Lueneburg, AFLAC Benefit Coordinator 608-393-6552 or [tabitha\\_lueneburg@us.aflac.com](mailto:tabitha_lueneburg@us.aflac.com)

## LONG TERM DISABILITY COVERAGE THROUGH THE STANDARD

Juneau County provides employees long-term disability coverage paid at 60% of your eligible earnings, up to a maximum benefit of \$5,000 per month. Plan minimum per month \$100.00. Benefit waiting period is 90 days.

Enrollment can be done with Human Resources.

Contact information for Long Term Disability with The Standard 1-800-368-1195

## WISCONSIN RETIREMENT SYSTEM (WRS) THROUGH ETF

For eligible employees, the total contribution rate to WRS is 13.6% of gross wages; half of that is paid by Juneau County and the other half is paid by the employee via "pre-tax" deductions. Protective status employees the total contribution rate to WRS is 20.02% with 13.6% paid by Juneau County.

You can visit their website [here](#)

ETF Benefit Specialists are available from 7:00 a.m. to 5:00 p.m. (CST), Monday - Friday.

Call 1-877-533-5020

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## WISCONSIN DEFERRED COMPENSATION PROGRAM

For more information on the WDC, see the [WDC Fact Sheet](#), the [WDC website](#), or contact the WDC representative:

Shawn Bresnahan [shawn.bresnahan@empower-retirement.com](mailto:shawn.bresnahan@empower-retirement.com)

**Phone:** toll-free 1-877-457-9327, M-F 7am-9pm and Sat. 8am-4:30pm CST

**Email:** [wdcquestions@empower-retirement.com](mailto:wdcquestions@empower-retirement.com)

## EMPOWER RETIREMENT

**Deferred Compensation** is a tax-favored supplemental retirement savings program that allows you to contribute a portion of your salary before federal and state taxes. It offers you a means to postpone taxes now, build savings and create a portfolio on investments that is well balanced.

The **Roth IRA** is also a payroll deduction, which gives savers the ability to completely eliminate federal and state taxes on their investment earnings. You may contribute to both plans.

Financial Advisor, Ron Gloe  
1-866-708-3894  
[ron.gloe@securitiesamerica.com](mailto:ron.gloe@securitiesamerica.com)

## NATIONWIDE

Take control of your financial future today and participate in a 457 (b) plan with Nationwide.

For personal assistance, contact your Nationwide® Retirement Specialist, Abby Bowman 614-435-6205 or [bowmaal@nationwide.com](mailto:bowmaal@nationwide.com)

## PRIME-Choice Plan - The Accumulated Sick and Vacation Post-Retirement Plan

The PRIME CHOICE® Plan is an employer sponsored post-retirement benefit plan. The plan converts special forms of compensation at your retirement or termination of employment to an employer contribution into either the Special Purpose Medical Trust (The PRIME PLAN) or an employer contribution into a Special Pay Plan (a Qualified IRC Section 401(a), 403(b), or Section 457 Deferred Compensation Plan.

Upon death of a participant the funds for Medical Trust will go to dependents listed on enrollment form such as spouse or children.

Upon death of participant the funds for Special Pay plan 401(a), 403(b) or 457 will go to the beneficiary listed on the form.

Contact information: [customercare@prginfo.net](mailto:customercare@prginfo.net) or 1-800-238-9101



## OTHER KEY BENEFITS

### Employee Assistance Program (EAP) with FEI Workforce Resilience and Wellness Program

At one time or another, most of us will face a personal problem or family care issue that impacts the quality of our home life, relationships, health or ability to do our best at work. Most of the time, we can work these things out ourselves but, at times, we could benefit from some professional, objective guidance.

Juneau County has partnered with [FEI Behavioral Health](#), part of the AllOneHealth family of companies, a national leader in Occupational Health and Employee Assistance Program services. FEI has a network of counselors, located across the country, to provide these services to you and your family when you need them.

- You have access to highly skilled, licensed, professional counselors and work-life specialists at no cost to you.
- Counselors with flexible hours are available virtually or near your home or workplace. Referrals for work-life services are also made to local resources.
- Your right to privacy is fully protected by law and company policy. No one at work or outside of work will know if you use the EAP and/or Work-Life Services.

You can log in to the Employee Assistant Program (EAP) and Wellness Program [here](#)

Go to “Create a new account with your company code” click sign up

Use the code **juneau** (all small letter)

Put your email address in and click next

You will receive a code to your email that you will need to enter

Once logged in this is your EAP program and to the right of the page you will see in orange “Explore Wellness” which is your Wellness page.

### Well Wisconsin Program- Additional Wellness Program for employees who participate in the County Health Insurance

The [Well Wisconsin program](#), administered by WebMD, provides tools and resources to help participants set health and well-being goals, track progress, stay motivated, and earn incentives. Employees, retirees, and their spouses who participate in the Group Health Insurance Program have access to Well Wisconsin program.

### LegalShield and IDShield

**LegalShield** provides you with legal advice, letters and calls made on your behalf, contract/documents reviewed, will preparation, IRS audit assistance, etc.

**IDShield** provides you with darkweb monitoring, username/password monitoring, identity threat and credit threat alerts, etc.

Contact information:

Julie Roadfeldt, J.D.

715-557-2527

[julie.lr.ward@gmail.com](mailto:julie.lr.ward@gmail.com)



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This Focus on Benefits provides a brief summary of your benefits. It does not contain all of the details described in the official plan documents and contracts. If there is any discrepancy between what is summarized here or any verbal descriptions of the plan and the official plan documents and contracts, the plan documents and contracts will govern.

Juneau County reserves the right to change, amend, suspend, or terminate any or all of the plans described in the guide at any time and for any reason. This Focus on Benefits is not a contract, and participation in any of the plans does not guarantee employment.

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