The mission of the Northfield Public Schools is to deliver educational excellence that empowers all learners to participate in our dynamic world.
# District Personnel Phone Numbers

## Superintendent's Office
- **Dr. Matthew Hillmann**, Superintendent of Schools  
  Phone: 663-0629  
- **Anita Aase**, Administrative Assistant  
  Phone: 663-0629

## Finance Office
- **Valori Mertesdorf**, Director of Finance  
  Phone: 663-0620  
- **Lisa Bethke**, Accounting Generalist  
  Phone: 663-0626  
- **Jackie DuLac**, Account Generalist - Special Education  
  Phone: 645-3440  
- **Mary Czech**, Accounting Specialist - Payroll  
  Phone: 663-0628  
- **Andrea Nelson-Walker**, Benefit/Payroll Specialist  
  Phone: 645-3406

## Human Resources Office
- **Molly Viesselman**, Director of Human Resources  
  Phone: 663-0624  
- **Emily Grote**, HR Generalist  
  Phone: 663-0627  
- **Arleene Gallardo**, HR Generalist  
  Phone: 663-0608  
- **Andrea Nelson-Walker**, Benefit/Payroll Specialist  
  Phone: 645-3406

## Special Education Services
- **Cheryl Hall**, Director of Special Education  
  Phone: 645-3410  
- **Sara Pratt**, Assistant Director of Special Education  
  Phone: 645-3410  
- **Jordan Streiff**, Special Education Secretary  
  Phone: 645-3410

## Teaching and Learning
- **Mary Hanson**, Director of Teaching & Learning  
  Phone: 645-3436  
- **Nancy Kluver**, Teaching & Learning Secretary  
  Phone: 663-0622

## Technology & Information Systems
- **Kim Briske**, Director of Technology  
  Phone: 664-3399  
- **Nate Knuston**, Network Manager  
  Phone: 645-1260  
- **Duane Johnson**, Assistant Network Manager  
  Phone: 645-1260  
- **Chris Neset**, Student Information Specialist  
  Phone: 645-3445  
- **Jon Moen**, Technology Specialist  
  Phone: 645-1260  
- **Michael Merry**, Technology Specialist  
  Phone: 645-1260  
- **Sandy Fjelde**, Technology Specialist  
  Phone: 645-1260  
- **Stephanie DeAdder**, District Receptionist/Admin Support  
  Phone: 663-0618

## Child Nutrition Office
- **Stephany Stromme**, Director of Child Nutrition Services  
  Phone: 645-3432  
- **Stephanie DeAdder**, District Receptionist/Admin Support  
  Phone: 663-0618

## Maintenance Office
- **Jim Kulseth**, Director of Buildings & Grounds  
  Phone: 663-0610  
- **Dorothy Cohan**, Admin Support  
  Phone: 663-0610
NORTHFIELD PUBLIC SCHOOLS INSURANCE BENEFITS

Information included in this guide is intended to generally describe the employee benefits programs.

The provisions of the district's group insurance policies, not this guide, control the degree of coverage provided. No claim may be made against the school district as a result of a denial of insurance benefits by an insurance carrier.

The benefits described herein are not to be taken as a contract between the employee and the school district.

Health Insurance:

The District offers two different health insurance plans through Medica. A general overview of these two health insurance plans can be found on pages 3-6 of this handbook. Under both plans you can choose any provider that you would like as long as they are participating providers with Medica.

For eligibility requirements, please refer to your employment agreement.

Dental Insurance:

The District offers one dental plan through Delta Dental of Minnesota. A general overview of the dental plan can be found on page 15 of this handbook. The District participates in Delta Dental's PPO Network as well as the Premier Network.

For eligibility requirements, please refer to your employment agreement.

Life Insurance:

The District offers group term life insurance policies through Cigna. These policies are paid by the District for all eligible employees. The District also offers each eligible employee the option to buy supplemental life insurance. The amounts of the District paid life insurance policy as well as the supplemental life insurance policy are determined by your employment agreement.

For eligibility requirements, please refer to your employment agreement.

Long-term Disability Insurance:

The District offers long-term disability insurance through Cigna. This insurance benefit is paid by the District for all eligible employees.

For eligibility requirements, please refer to your employment agreement.

Vision Coverage

The District offers vision coverage through VSP.

For eligibility requirements, please refer to your employment agreement.
### MSI Medica Choice Passport ASO 1000-20% CMM
#### BENEFIT SUMMARY
All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

<table>
<thead>
<tr>
<th>Partial listing of covered services</th>
<th>Your cost if you visit a:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network provider</td>
</tr>
<tr>
<td><strong>Annual Deductible</strong></td>
<td></td>
</tr>
<tr>
<td>The amount paid per year before the</td>
<td></td>
</tr>
<tr>
<td>health plan starts to pay.</td>
<td></td>
</tr>
<tr>
<td>$1,000 per member</td>
<td>$1,000 per member</td>
</tr>
<tr>
<td>$3,000 per family combined in and</td>
<td>$3,000 per family combined in and out-of-network</td>
</tr>
<tr>
<td>out-of-network</td>
<td></td>
</tr>
<tr>
<td><strong>Annual Out-of-Pocket Maximum</strong></td>
<td></td>
</tr>
<tr>
<td>The most you pay in a year for health care services covered by your insurance.</td>
<td>$2,000 per member</td>
</tr>
<tr>
<td>$4,000 per family combined in and</td>
<td>$4,000 per family combined in and out-of-network</td>
</tr>
<tr>
<td>out-of-network</td>
<td></td>
</tr>
<tr>
<td>Pharmacy limit of $750 per person/</td>
<td>Pharmacy limit of $750 per person/</td>
</tr>
<tr>
<td>$1,000 per family combined in and</td>
<td></td>
</tr>
<tr>
<td>out-of-network.</td>
<td></td>
</tr>
<tr>
<td><strong>Office visits</strong></td>
<td></td>
</tr>
<tr>
<td>Primary care</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td>Specialist visits</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td>Chiropractic care</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td>Convenience/Virtual care</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td><strong>Preventive care</strong></td>
<td></td>
</tr>
<tr>
<td>Routine Physical &amp; Eye Exams</td>
<td>No charge</td>
</tr>
<tr>
<td>Immunizations &amp; Cancer Screenings</td>
<td>No charge</td>
</tr>
<tr>
<td>Well Child Care</td>
<td>No charge</td>
</tr>
<tr>
<td><strong>Lab and Pathology</strong></td>
<td>20% coinsurance</td>
</tr>
<tr>
<td><strong>X-Ray and Other Imaging</strong></td>
<td></td>
</tr>
<tr>
<td>X-rays</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td>CT, MRI, PET scans</td>
<td>20% coinsurance</td>
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<tr>
<td><strong>Prescription Drugs</strong></td>
<td></td>
</tr>
<tr>
<td>Up to a 31-day supply per prescription.</td>
<td>The deductible does not apply.</td>
</tr>
<tr>
<td><strong>Generic:</strong></td>
<td>$20 copay/prescription</td>
</tr>
<tr>
<td><strong>Mail order:</strong></td>
<td>$40 copay/prescription</td>
</tr>
<tr>
<td><strong>Preferred brand:</strong></td>
<td>$20 copay/prescription</td>
</tr>
<tr>
<td><strong>Non-preferred brand:</strong></td>
<td>$75 copay/prescription</td>
</tr>
<tr>
<td><strong>Mail order:</strong></td>
<td>$150 copay/prescription</td>
</tr>
<tr>
<td><strong>Specialty Prescription Drugs</strong></td>
<td></td>
</tr>
<tr>
<td>Up to a 31-day supply per prescription received from a designated specialty pharmacy.</td>
<td>Preferred: $20/ prescription.</td>
</tr>
<tr>
<td><strong>Non-Preferred:</strong></td>
<td>$75/ prescription</td>
</tr>
<tr>
<td><strong>Outpatient Hospital Services</strong></td>
<td></td>
</tr>
<tr>
<td>Facility</td>
<td>20% coinsurance</td>
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<tr>
<td>Physician/surgeon fees</td>
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<tr>
<td>Emergency Services</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td>--------------------------------------------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Emergency room services</td>
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<tr>
<td><strong>Maternity Benefits</strong></td>
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<tr>
<td>Prenatal care</td>
<td>No charge</td>
</tr>
<tr>
<td>Postnatal care</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td>Delivery &amp; inpatient services</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td><strong>Durable Medical Equipment &amp; Prosthetics</strong></td>
<td>20% coinsurance</td>
</tr>
</tbody>
</table>

This health care plan is administered by Medica Self Insured (MSI). It may not cover all your health care expenses; read your Plan Document carefully to determine which expenses are covered. This is a benefit summary only and does not outline all of your benefits. If there is a discrepancy between information in this summary and your Plan Document, the Plan Document will take precedence in determining your benefits.

This is a high level summary and does not replace your Summary of Benefits and Coverage. Please contact Medica at 1-800-952-3455 to obtain further benefit information.
## MSI Medica Choice Passport ASO 1500-0% HRA
### BENEFIT SUMMARY

All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

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<th>Partial listing of covered services</th>
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<td>The most you pay in a year for health care services covered by your insurance.</td>
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<td>Not covered \nDeductible does not apply</td>
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This is a high level summary and does not replace your Summary of Benefits and Coverage. Please contact Medica at 1-800-952-3455 to obtain further benefit information.
My Health Rewards by Medica® is now powered by Virgin Pulse, a pioneer in digital health and wellness solutions that help you build healthy habits and live your best life. Whether you want to eat healthier, sleep more, stress less or get fit, My Health Rewards is an online tool that helps you take small steps to reach your health goals. You’ll earn points for completing activities and get rewarded on your own personal path to health.

Beginning Jan. 1, 2020, the ways in which you will earn points and get rewarded will change. You will have many new ways to earn points for activities such as healthy sleep patterns and tracking calories. And our new program will be available in 16 different languages!

**Frequently Asked Questions**

**I’m already using My Health Rewards. Will I be required to re-register for the new program?**

Yes. On or after Jan. 1, 2020, you will need to create a new account, with a new username and password. Prior history will no longer be available including your health assessment results, unless you print a copy for your personal records before Dec. 31, 2019.

**Can I redeem points earned in 2019 after Jan. 1, 2020?**

No. All point values accrued through Dec. 31, 2019 will reset to zero on Jan. 1, 2020. Any redemption of existing points for rewards must be completed prior to the end of 2019.

**What’s the scoop with the new Virgin Pulse program?**

The new program has a points-based structure with four levels. You will have many different ways to earn points including tracking physical activity, learning about healthy living and much more.

The program will encourage daily engagement with the platform (online or through a new mobile app), through tracking daily steps, sleep, activity and completing Healthy Habits activities and Daily Learning Cards personalized to your interests.

**Will there be a mobile app?**

Yes! Engage on the go with a My Health Rewards mobile app powered by Virgin Pulse, free in the App Store and on Google Play. The mobile experience functionality follows the desktop experience, is intuitive and easy to use on the go, making daily engagement easier than ever.

**Which devices are available to sync with the program?**

In 2020, you will have a variety of new options when it comes to syncing with My Health Rewards. The list includes Fitbit, Garmin, Google Fit, Misfit, Apple (via the Virgin Pulse mobile app only), Azumio, iHealth, nuyu, Mi Band, Polar, S Health, Strava, striiv, and Withings.
How will I earn points for rewards?

You will have new ways to earn points beginning Jan. 1, 2020. There are four levels of points, each with a corresponding reward amount. Points can accrue for healthy behavior and activities such as getting the recommended amount of sleep each night and tracking sleep on a regular basis, daily calorie tracking and connection to MyFitnessPal, an established calorie tracker app. The addition of Daily Learning Cards and Healthy Habits will give you new ways to engage in healthy behaviors.

<table>
<thead>
<tr>
<th>LEVEL</th>
<th>POINTS</th>
<th>REWARD AMOUNT</th>
<th>REWARD TYPE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2,000</td>
<td>$10</td>
<td>E-gift card or other options</td>
</tr>
<tr>
<td>2</td>
<td>10,000</td>
<td>$20</td>
<td>E-gift card or other options</td>
</tr>
<tr>
<td>3</td>
<td>25,000</td>
<td>$30</td>
<td>E-gift card or other options</td>
</tr>
<tr>
<td>4</td>
<td>40,000</td>
<td>$40</td>
<td>E-gift card or other options</td>
</tr>
</tbody>
</table>

What’s changing with the rewards?

In 2020, you will still have the opportunity to earn up to $100 in rewards, although the ways you will earn rewards and the point values are quite different. There are more ways to interact and earn daily points toward rewards. You can redeem points for e-gift cards or shop for health and fitness related products in the Virgin Pulse store, including the new Max Buzz™. Gift cards will be available for about 15 merchants, including Amazon and Visa. You can also choose to donate to a cause. The redemption process will be faster and more seamless.

What’s the buzz with Max Buzz™?

The Max Buzz™ is a fitness tracker offered through Virgin Pulse. If you don’t already own a personal fitness tracker, you can redeem points to purchase the Max Buzz in the Virgin Pulse store (available at 2,000 points). Or you can purchase the Max Buzz anytime you’d like for a reduced price of $10.

What tools and activities will be available to help me adopt and maintain healthy habits?

- Goal Setting – personalized goal setting path helps target specific, personal wellness improvements.
- Nutrition Guide – a personalized nutrition plan tailored just to you. Provides practical guidance and a framework to adopt healthy eating habits with tracking tools, nutrition resources and tips, reminders and rewards.
- Sleep Guide – a personalized sleep plan tailored to you. Provides practical guidance and a framework to adopt healthy sleep habits (e.g., pre-bedtime routines, sleep environment, quieting the mind, etc.) with sleep tracking tools, resources and tips, reminders and rewards.
- Daily Learning Cards – daily “learn and explore” cards in all well-being categories that create a mindset of success, control and momentum. You can personalize the topics you wish to see.

What languages are available in the new program?

Our new platform will be available in 16 different languages!

- English
- Chinese
- Dutch
- French
- German
- Italian
- Japanese
- Korean
- Malay
- Polish
- Portuguese
- Russian
- Spanish
- Swedish
- Thai
- Vietnamese

Watch for more information

You’ll receive more details about the new My Health Rewards program soon, including instructions on how to register beginning on Jan. 1, 2020.
240 MORE REASONS TO GET FIT

Looking for reasons to go to the gym? Join Fit Choices™ by Medica and earn up to a $20 credit each month toward your health club dues when you meet your monthly visit requirement. That’s up to $240 a year.

Getting started is simple:

- Find a participating health club near you and learn more about Fit Choices at medica.com/fitchoices. The program includes many national, regional and local health clubs.
- Visit the health club and present your Medica ID card.
- Work out at your club. The club tracks your visits and notifies Medica.
- Meet your monthly visit requirement and receive up to a $20 credit toward your monthly health club dues.*

To make sure you are eligible or to learn about your monthly visit requirement and credit, call Customer Service. The number is on the back of your ID card.

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*If your monthly dues are less than $20, you’ll receive credit for the amount of your dues. Up to two members per eligible Medica policy can earn the $20 credit per month with a single or family health club membership. A maximum of two $20 credits per month. Eligible members must be 18 years of age or older to receive the credit.
Eating healthier just got easier! Save money on a variety of foods with the Medica Healthy Savings program. Healthy Savings allows you to save on foods that help you take charge of your health and achieve your wellness goals.

**How it works**

If you live near a participating store, you’ll be enrolled automatically in the program. Just watch your mailbox for more information and your Healthy Savings card. There’s no extra cost for Healthy Savings; it’s just another benefit of being a Medica member!

Each week, featured healthy promotions are pre-loaded onto your Healthy Savings account. You can shop for the promotions at any of our participating grocery stores. You can customize grocery lists, and even use a smartphone in the store to find the specials you want.

Scan your Healthy Savings card or mobile app at checkout and save instantly on healthy foods in every food group—dairy, fruit, vegetables, proteins, and grains. During the summer months, you can even save on healthy produce at participating farmers markets.

**Get the mobile app**

Download the Healthy Savings mobile app from the App Store or Google Play to get savings on your smartphone. The app features customized messages, personalized lists, store locations and a mobile barcode to use at checkout.

Visit medica.com/healthysavings for more information.

**Buy healthy. Eat healthy. Be healthy.**

*Healthy Savings currently available at Knowlan’s Festival Foods Minnesota locations only.*

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COM10603-1-00319
In this step, you'll provide additional information to help prevent unauthorized access to your account. This includes your email address, phone number and answers to security questions that you choose. You'll also review and agree to the website policies, and can choose to sign up to receive information electronically.

Lastly, you'll choose whether you want mymedica.com to recognize your computer, device or browser when you access the site in the future. Answer "Yes" if the computer or device you're using is the main one you'll use to access mymedica.com. If you answer "No," you'll need to request a security code each time you visit the site in the future (see instructions below). After you've finished these steps you'll see a "Registration Completed" message. You're now ready to use mymedica.com!

Requesting a security code
To help protect your information, you'll need to request a security code if you visit mymedica.com using a computer the site doesn’t recognize.

Requesting a security code is simple. After you've entered your login information, just follow the instructions on the screen. Depending on the contact information you provided when you registered for mymedica.com, you can request that a code be sent via email, text or phone. After you enter the code, you'll be able to access the site.
STEP 1

Confirm identity

STEP 2

Create username & password

Creating a username

You can use an email address as your username or create something new. Just be sure to pick a combination of letters and numbers that is uniquely yours.

- If you use an email address as your username, it doesn’t have to contain numbers. Just be sure to use your own valid email address.
- If you choose a username that isn’t an email address, it must contain both letters and numbers—for example your first initial, last name and street address number.

Your Username:

- Must be between 5 and 50 characters
- Must contain at least one letter and one number
- Can be an email address, in which case a number is not needed
- Cannot contain spaces
- Cannot contain your group or policy number
- Can contain @ _ - , # . but no other special characters (question marks, exclamation points and other special characters will return an error message)
- Cannot contain 4 or more repeating characters (e.g., XXXX, 1111) Cannot contain 3 or more sequential characters (e.g., ABC, 123)

Deciding on a password

Create a unique password between 8 and 15 characters that contains at least one letter and one number. Your password cannot include your first or last name or your mymedica.com username.

Your Password:

- Must be between 8 and 15 characters
- Must contain at least one letter and one number
- Cannot contain spaces
- Cannot contain your first or last name
- Cannot contain your username
- Can contain @ _ - #, but no other special characters (question marks, exclamation points and other special characters will return an error message)
- Cannot contain 4 or more repeating characters (e.g., XXXX, 1111) Cannot contain 3 or more sequential characters (e.g., ABC, 123)

In the Identity step, you’ll provide information found on your Medica ID card, as well as your date of birth.

Registration tips

- Enter your name as it’s shown on your Medica ID card (i.e., not a nickname or a name that has changed since your ID card was printed).
- Make sure that the date of birth you enter is the same date of birth that you provided when you enrolled with Medica. If your spouse or other dependent is registering for mymedica.com, make sure they enter the date of birth that you provided when enrolling them for coverage. If you have any questions, please check with your employer.

Your dependents and mymedica.com

Mymedica.com isn’t just for you—it gives all of your covered family members access to information about their health plan benefits.

To balance state and federal regulations, Medica’s privacy policy requires members age 13 and older to have their own mymedica.com account. Have these dependents follow the steps in this guide to register for their own account, and make sure they can remember their username and password.

For children 11 and under, their claims will display when the plan subscriber is logged in to the website. Medica members age 12 will receive claims information in the mail. Due to regulations, 12 year olds don’t have access to mymedica.com.

Protecting your information

Once you’ve successfully created your username and password, you may want to write them down and keep them in a safe place. Remember, your username and password give access to your personal health information, so be sure to guard your login information carefully.

If you forget your login information, just click on “Forgot your username or password?” on the home page and provide the information requested.
VIRTUAL CARE

SAVE TIME AND CONNECT WITH A PROVIDER ONLINE

Virtual care*, also known as online care or an e-visit, is a convenient way to get care for many common conditions. Connect with a provider from your computer or mobile device to get a diagnosis, treatment plan and prescription (if needed).

Virtual care may be a time-saving option for common conditions like:

- Allergies
- Bladder infection
- Bronchitis
- Cold and cough
- Ear pain
- Flu
- High blood pressure
- Migraines
- Pink eye
- Rashes
- Sinus infection
- Other non-urgent, common health conditions

With a virtual care visit, you:

» Save time — avoid a trip to the doctor’s office and get care from the comfort of your home, work or wherever you are.
» Initiate the visit at your convenience — no appointment needed.
» Get care when you need it — visits are often available after clinic hours, sometimes even 24/7.
» May save money — a virtual care visit may cost less than a regular visit to the doctor’s office, depending on your plan.

To check your plan’s coverage for virtual care, log on to mymedica.com, select Look Up My Benefits and click on Coverage Documents. Look for “virtual care” under the Physician Services section. Or call Customer Service at the number on the back of your Medica ID card.

SAVE TIME

» Connect with a provider online.
» Get help for many common conditions.

VIRTUAL CARE OPTIONS

» Many clinics offer options to connect with your provider online.
» Amwell (amwell.com)
» Virtuwell® (virtuwell.com)

See the back for more information about these options.
**VIRTUAL CARE OPTIONS**

You can access virtual care through providers in your plan’s network. Check your virtual care options at [medica.com/findadoctor](http://medica.com/findadoctor). Your virtual care options may include:

<table>
<thead>
<tr>
<th>YOUR CLINIC</th>
<th>HOW IT WORKS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Many clinics offer virtual care, online care or e-visits.</td>
<td>Check with your clinic to see if they offer virtual care and how you can connect with your provider online.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>AMWELL</th>
<th>HOW IT WORKS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amwell is a 24/7 online clinic available in every state.</td>
<td>You have a video visit with a board-certified doctor or nurse practitioner using the web or mobile app.</td>
</tr>
<tr>
<td>Services:</td>
<td>1. To get started, create an account with Amwell:</td>
</tr>
<tr>
<td>▪ Treatment of common medical conditions. Each visit is $59 or less, depending on your plan’s coverage for virtual care.</td>
<td>▪ Smartphone/tablet: Download the free Amwell app from the App Store or on Google Play.</td>
</tr>
<tr>
<td>▪ Behavioral health care services including therapy and psychiatry. Cost per visit may vary depending on your plan and type of service. Eligible services are covered under your plan as a behavioral health office visit.**</td>
<td>▪ Computer: Go to <a href="http://amwell.com">amwell.com</a>.</td>
</tr>
<tr>
<td>▪ Amwell also offers other online services, but is not an in-network provider for those services. You can use those services, but you will pay the full cost.</td>
<td>▪ Phone: Call 844-733-3627.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>VIRTUWELL</th>
<th>HOW IT WORKS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Virtuwell is a 24/7 online clinic available in select states.***</td>
<td>You have an online visit with a certified nurse practitioner.</td>
</tr>
<tr>
<td>Services:</td>
<td>1. Go to <a href="http://virtuwell.com">virtuwell.com</a> and take a quick online interview that checks your medical history and makes sure your problem can be treated online.</td>
</tr>
<tr>
<td>▪ Treatment of common medical conditions. Each visit is $49 or less, depending on your plan’s coverage for virtual care.</td>
<td>2. Once it is determined you can be treated online, you’ll create an account including your contact, insurance, pharmacy and payment information.</td>
</tr>
</tbody>
</table>

---

*Virtual care is different than receiving care via telemedicine. With telemedicine, you go to a doctor’s office or other health care facility and connect with a provider at another location using the phone, internet or another means.

**To check your plan’s coverage for behavioral health, log on to mymedica.com, select Look Up My Benefits and click on Coverage Documents. Look for “office visit” under the Behavioral Health — Mental Health section.

***Visit virtuwell.com for a list of available states.

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COM9740-1-01019
# Northfield Public Schools
Group #050931

## Plan Benefit Highlights

<table>
<thead>
<tr>
<th>Network(s)</th>
<th>Delta Dental PPO™</th>
<th>Delta Dental Premier®</th>
<th>Non-Participating*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar Year Plan Maximum</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td>Per person</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lifetime Ortho Maximum</td>
<td>$1,000</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>Per eligible covered person</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>$25/ person</td>
<td>$25/ person</td>
<td>$25/ person</td>
</tr>
<tr>
<td>Per person / per family / per calendar year</td>
<td>$75/family</td>
<td>$75/family</td>
<td>$75/family</td>
</tr>
<tr>
<td><strong>No deductible for diagnostic and preventive services or orthodontics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Eligible Dependents

- Spouse
- Dependent children up to age 26

## Covered Services

<table>
<thead>
<tr>
<th>Covered Services</th>
<th>Delta Dental PPO™</th>
<th>Delta Dental Premier®</th>
<th>Non-Participating*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Diagnostic &amp; Preventive Services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exams</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Cleanings</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>X-rays</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fluoride treatments</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Space Maintainers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sealants</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Basic Services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency treatment for relief of pain</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Amalgam restorations (silver fillings)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Composite resin restorations (white fillings)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>on anterior (front) teeth</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Composite resin restorations (white fillings)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>on posterior (back) teeth</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Crowns</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Endodontics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Root canal therapy on permanent teeth</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Pulpotomies on primary teeth for dependent children</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Periodontics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Surgical/Nonsurgical periodontics</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td><strong>Oral Surgery</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Surgical/Nonsurgical extractions</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>All other covered oral surgery</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Major Restorative</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Onlays and crown repair</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Prosthetic Repairs and Adjustments</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Denture adjustments and repairs</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Bridge repair</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Prosthetics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dentures (full and partial)</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Bridges</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Orthodontics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Treatment for the prevention/ correction of malocclusion</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
</tbody>
</table>

This is a summary of benefits only and does not guarantee coverage. For a complete list of covered services and limitations/exclusions, please refer to the Dental Benefit Plan Summary.

*Dentists who have signed a participating network agreement with Delta Dental have agreed to accept the maximum allowable fee as payment in full. Non-participating dentists have not signed an agreement and are not obligated to limit the amount they charge; the member is responsible for paying any difference to the non-participating dentists.

**LATE ENTRANTS:**

- Maximum will be limited to $100 for the first twelve months of coverage.
- Orthodontic maximum will be limited to $750 for the first twelve months of coverage.
Thank you for choosing Delta Dental of Minnesota as your partner in oral health. Dental insurance is designed to pay a portion of the costs associated with your dental care. Having dental insurance is essential to keeping your mouth healthy by providing access to preventive care, such as cleanings and x-rays, and helps cover extensive dental procedures such as crowns and fillings.

**Online Tools for Members:**

www.DeltaDentalMN.org

- Save Money, Go In-Network:
  Search for a participating dentist or specialist, clinic or location. By seeking care from a Delta Dental network dentist, you will save the most money because the dentist is not allowed to bill you more than our allowable charge.

- Dental Insurance 101:
  Robust member tools including commonly defined insurance terms, videos and frequently asked questions.

- Oral Health Resources:
  Preventive care is critical. Access dental and health information, through the ages including a section dedicated to Kids' Oral Health.

- Cost Estimator:
  Compare costs for top oral health procedures.

**Tools Available in the Secure Member Portal**

- Coverage Summary:
  Review your dental plan information including eligibility, waiting periods, plan maximums and frequency limitations.

- Claims Inquiry:
  View claim status, procedure details, dates of service and applied deductibles.

- Request ID Cards:
  Order duplicate or replacement ID cards.

**Registration**

1. On www.DeltaDentalMN.org, go to the member page and click “Create Account.”
2. Read the Privacy Notice, click Continue and follow the steps to register.
3. Remember your user name and password because you will need them each time you log in.

**Prefer to Speak to Someone**

**Contact customer service**

Toll Free: 1-800-448-3815
Local: 651-406-5901
Monday–Friday: 7am–7pm c.s.t.

**Visit Our Website**

DeltaDentalMN.org

Administered by: Delta Dental of Minnesota
P.O. Box 59238
Minneapolis, MN 55459

DDMN.4.12.16.1
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- **Dental Insurance 101:**
  Robust member tools including commonly defined insurance terms, videos and frequently asked questions.

- **Oral Health Resources:**
  Preventive care is critical. Access dental and health information through the ages including a section dedicated to kids’ oral health.

- **Cost Estimator:**
  Use our cost estimator to find out what a dental procedure will cost, or you can always request a pre-treatment estimate.

**Tools Available in the Secure Member Portal**

- **Coverage Summary:**
  Review your dental plan information including eligibility, waiting periods, plan maximums and frequency limitations.

- **Claims Inquiries:**
  View claim status, procedure details, dates of service and applied deductibles.

- **Request ID Cards:**
  Order duplicate or replacement ID cards.

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Learn more about how your oral health connects to your overall health at:
[DeltaDentalMN.org]

Delta Dental of Minnesota
Manage Your Benefits Anytime, Anywhere

Your oral health is important to Delta Dental – and to your overall health! We want to make it easy for you to make the most of your dental benefits so you can maximize your health, wherever you are. Delta Dental’s mobile app gives you access to our dentist search, claims and coverage, and your ID card right on your mobile device. We even have a toothbrush timer built in to make sure you keep up with your daily oral health routine!

Features:

- One Touch ID Card to Wallet
- Find a Dentist Tool
- Cost Estimator
- My Coverage
- My Claims

Getting Started

Scan QR code to download, or visit delivr.com/2c9vx_qr
Delta Dental’s mobile app is available for mobile devices using iOS (Apple) or Android. To download and install the app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental. Or, if you have a QR code reader installed on your phone, scan the code at the left to download. You will need an internet connection to download and use our free app.

Using the app without logging in
Delta Dental’s mobile app is available to all users. Without logging in, you can access our Find a Dentist and Toothbrush Timer tools.

Logging in to view benefits
Launch the app on your device, then click the Login button. Enter your username and password, and click Login. If you’ve forgotten your username or password, there are links to retrieve them.

Please note: Enrollment in the app is independent of our website member portals. When registering in the app, you will be required to create an independent login and password on DeltaDental.com before logging into the app.

Learn more about how your oral health connects to your overall health at:
DeltaDentalMN.org

Delta Dental of Minnesota

DDMN.9.14.18

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Get access to the best in eye care and eyewear with NORTHFIELD ISD 659 and VSP® Vision Care.

Why enroll in VSP? As a member, you’ll receive access to care from great eye doctors, quality eyewear, and the affordability you deserve, all at the lowest out-of-pocket costs.

You’ll like what you see with VSP.

• Value and Savings. You’ll enjoy more value and the lowest out-of-pocket costs.

• High Quality Vision Care. You’ll get the best care from a VSP network doctor, including a WellVision Exam®—the most comprehensive exam designed to detect eye and health conditions.

• Choice of Providers. The decision is yours to make—choose a VSP network doctor, a participating retail chain, or any out-of-network provider.

• Great Eyewear. It’s easy to find the perfect frame at a price that fits your budget.

Using your VSP benefit is easy.

• Create an account at vsp.com. Once your plan is effective, review your benefit information.

• Find an eye doctor who’s right for you. Visit vsp.com or call 800.877.7195.

• At your appointment, tell them you have VSP. There’s no ID card necessary. If you’d like a card as a reference, you can print one on vsp.com.

That’s it! We’ll handle the rest—there are no claim forms to complete when you see a VSP provider.

Choice in Eyewear

From classic styles to the latest designer frames, you’ll find hundreds of options. Choose from featured frame brands like bebe®, Calvin Klein, Cole Haan, Flexon®, Lacoste, Nike, Nine West, and more.1 Visit vsp.com to find a Premier Program location that carries these brands. Plus, save up to 40% on popular lens enhancements.2 Prefer to shop online? Check out all of the brands at eyeconic.com®, VSP’s preferred online eyewear store.

Enroll in VSP today. You’ll be glad you did.
Contact us. 800.877.7195 vsp.com
NORTHFIELD ISD 659 and VSP provide you with an affordable eye care plan.

### VSP Coverage Effective Date: 01/01/2018

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
<th>Copay</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Your Coverage with a VSP Provider</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WellVision Exam</td>
<td>• Focuses on your eyes and overall wellness</td>
<td>$10</td>
<td>Every calendar year</td>
</tr>
<tr>
<td><strong>Prescription Glasses</strong></td>
<td></td>
<td>$25</td>
<td>See frame and lenses</td>
</tr>
<tr>
<td>Frame</td>
<td>• $130 allowance for a wide selection of frames</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lenses</td>
<td>• $150 allowance for featured frame brands</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lenes Enhancements</td>
<td>• 20% savings on the amount over your allowance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Costs</td>
<td>• $70 Costco® frame allowance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contacts (instead of glasses)</td>
<td>• $130 allowance for contacts; copay does not apply</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Extra Savings</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Glasses and Sunglasses</td>
<td>• Extra $20 to spend on featured frame brands</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retinal Screening</td>
<td>• No more than a $39 copay on routine retinal screening as an enhancement to a WellVision Exam</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Laser Vision Correction</td>
<td>• Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Your Monthly Contribution</strong></td>
<td>$7.88 Employee only $12.60 Employee + 1 $12.86 Employee + children $20.74 Employee + family</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Your Coverage with Out-of-Network Providers

Get the most out of your benefits and greater savings with a VSP network doctor. Your coverage with out-of-network providers will be less or you’ll receive a lower level of benefits. Visit [vsp.com](http://vsp.com) for plan details.

<table>
<thead>
<tr>
<th>Coverage with Out-of-Network Providers</th>
<th>up to $45</th>
<th>up to $50</th>
<th>up to $50</th>
<th>up to $105</th>
<th>up to $105</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frame</td>
<td>up to $45</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single Vision Lenses</td>
<td>up to $30</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Coverage with a participating retail chain may be different. Once your benefit is effective, visit vsp.com for details. Coverage information is subject to change. In the event of a conflict between this information and your organization’s contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business.

Contact us. 800.877.7195 | vsp.com

1. Brands/Promotion subject to change.
2. Savings based on network doctor’s retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Available only through VSP network doctors to VSP members with applicable plan benefits. Ask your VSP network doctor for details.

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Create an account on vsp.com.

Discover the information you need:

- Once your benefit is effective, check your coverage.
- Find a provider who’s right for you and your family.
- Exclusive Member Extras that maximize your savings.
- View your personalized Vision Savings Statement after your appointment.
- Print a member vision card if you’d like one.

Create your account on vsp.com today!

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LIFE/AD&D INSURANCE – CIGNA

Northfield Public Schools provides eligible employees with group term Life, Accidental Death and Dismemberment insurance in the amount specified by your particular group contract or policy. Your master contract or employment policy also provides you with the opportunity to purchase supplemental term life insurance coverage, subject to a health history approval, which can be paid for through payroll deduction. The current cost for supplemental coverage is $3.50/month for $25,000, $7.00/month for $50,000, $10.50/month for $75,000 or $14.00/month for $100,000.

You have 30 days from the date you first become eligible for coverage to enroll in the District paid life insurance plan with no limitations. If you wish to enroll at a later date, you will be required to provide satisfactory evidence of good health to Cigna in order to be approved for coverage. You may change your beneficiary information at any time by completing a Change Form, available from the Human Resources Office. Supplemental life insurance can be purchased at any time and is subject to health history.

This life insurance policy has an Accelerated Death Benefit, which provides for a portion of the death benefit to be paid to a terminally ill employee (defined as someone with a life expectancy of six months or less). The remaining amount of the policy would be payable to the designated beneficiary upon the employee’s death.

LONG TERM DISABILITY BENEFITS – CIGNA

Northfield Public Schools provides eligible employees with Long Term Disability (LTD) insurance. Your employment contract or policy defines your eligibility for coverage. Benefits shall be payable after the waiting period specified in your employment contract or policy.

This income protection plan will pay approximately 2/3 of an employee’s salary, once the disability claim has been approved, and the waiting period satisfied. Any benefit payments shall be coordinated with other sources of income as defined in the contract. Applications for disability benefits may be obtained from the Benefits Specialist in the Human Resource Office.

LONG TERM CARE INSURANCE

Long term care insurance is offered at your own expense through Educators Financial Services. You do receive a discounted rate for buying a policy through school. There are simplified underwriting options that are available for new employees that will not be offered to continuing employees.

For additional information regarding this benefit, please contact Josh Decker at (651)-292-4815 or joshd@efsadvisors.com.
Cigna knows that financial issues are one of the leading causes of stress in America.* That’s why we offer a full-service financial wellness program. My Secure Advantage™ can help support the financial health of your household, at no additional cost to you.

MY SECURE ADVANTAGE PROGRAM INCLUDES:

My Secure Advantage (MSA) Money Coaching
› You can take advantage of a free 30-minute consultation with a certified financial expert before you decide to participate in Money Coaching.
› Individuals and couples can work with a designated Money Coach for 30 days, paid for by Cigna.
› Your Money Coach can help you handle a wide range of financial challenges, including but not limited to: Basic money management, getting out of debt, saving for college or retirement, purchasing a home, marriage or divorce, loss of income, death in the family, and more.
› Through an easy-to-use online portal, you can communicate with your Coach, view educational webinars and access a library of financial tools, forms and tips.
› After the first 30-day coaching period, you may continue working with your Money Coach for $39.95 per month.
› Even if you don’t participate in Money Coaching you can get a 25% discount on tax planning and preparation.

Identity theft protection and will preparation services include:
› Education on how to avoid identity theft, consultation with a Fraud Resolution Specialist, and a fraud resolution kit that provides the right documents to use and steps to follow.
› Online resources to create and execute state-specific wills, powers of attorney and a variety of other important legal documents.
› Free 30-minute legal consultation with a licensed practicing attorney to obtain advice or review legal documents, and a 25% discount off standard fixed or hourly attorney’s fees.

Call 888.724.2262, Monday - Friday from 9:00 am to 11:00 pm EST (6:00 am to 8:00 pm PST) to speak with an MSA representative.

All you’ll need to give is your name, city, state, zip code and the name of your employer or plan sponsor. You can also visit cignamysecureadvantage.com for more information, or to register and access online tools and educational resources and create legal documents.

Together, all the way.
THE FLEXIBLE BENEFITS PLAN

The Flex Plan allows you to reclassify a portion of your paycheck into a pre-tax position. The dollars designated for these expenses will not be included in your taxable income, thereby increasing your take home pay.

The Plan requires you to estimate, in advance, the expenses you predict you will have for the year in any of the categories eligible under the plan. These expenses, which you pay yourself, are dollar amounts you can have reclassified on your paycheck as pre-tax dollars. The Plan Year runs from January 1 through December 31.

When you make an online election, the amount you have elected for the year will be divided by the number of your anticipated regular pay periods, and will be deducted pre-tax on your checks. As you incur expenses, you complete a “reimbursement request” or use your debit card provided by the company, attaching copies of receipts for these expenses and submit them to FURTHER or upload receipts to the online website. Those expenses you have incurred will then be reimbursed to you directly by check, or by direct deposit, whichever you choose. This results in your expenses being repaid to you tax-free.

The categories in which you may elect your expenses are:

**Dependent Care:** These are expenses incurred for someone who cares for your child or dependent while you are at work. The expenses for which you may be reimbursed are those which qualify as “Dependent Care Assistance” under Section 129 of the Internal Revenue Code.

**Health Flexible Spending Arrangement (FSA):** Your out-of-pocket medical and dental expenses (not reimbursed by insurance) are elected in this category. Typical expenses are deductibles and co-pays, orthodontia, vision, hearing aid costs, elective surgery, family counseling and treatment programs. A general list of eligible expenses is found on the next page. A complete listing of eligible medical expenses can be found in IRS Publication 502.

**NOTE:** If you enroll in the health and dental plans, or elect supplemental life insurance, your share of the insurance premiums are automatically put into a pre-tax position unless you sign a form to waive this benefit. Waivers are available in the Human Resources Department.

**Estimate your expenses carefully!** You will not be able to change your election during the Plan year unless you have an eligible “change in status.” If you estimate more than you actually spend in that plan year, you will lose the difference between what you have estimated and what you actually spent.

More detailed information on the Flex Plan may be obtained on the “Benefits” page of the “Human Resources Department” web site.

If you have questions regarding the Flexible Benefits Program, please call Andrea Nelson-Walker at (507) 645-3406, or FURTHER customer service at 1-800-859-2144 (toll free) or via email at customersolutions@hellosfurther.com
PAYROLL INFORMATION

Contracted Teachers

Salary checks will be distributed twice per month on or before the 15th and 30th of each month commencing each contract year in the month of September. In most instances checks will be issued on the Friday prior to those dates if they fall on a weekend. The Business Office will annually publish a list of payroll dates for the ensuing contract year.

Teachers will be paid on a 24 salary check schedule. The 24 salary check schedule will be paid in equal amounts beginning the 15th of September with the June 15th lump sum check equal to six payments.

Payment for additional work will be made as reported by principals. Pay for extracurricular activities will be made according to the statement or the assignment.

Salary Paid Employees

Salary checks will be distributed twice per month on or before the 15th and 30th of each month. Semi-monthly salary will be calculated based on dividing annual compensation by the appropriate number of pay periods for the work year for the position.

Hourly Paid Employees

Wage checks will be distributed twice per month on or before the 15th and 30th of each month. Wages paid on the 15th will be based on hours submitted through the 30th of the prior month. Wages paid on the 30th will be based on hours submitted through the 15th of the current month.

Direct Payroll Deposit

Northfield Public Schools payroll system works on a mandatory direct deposit basis. The employee is provided with a form that tells the payroll department to deposit their net pay into a checking or savings account at a bank, savings & loan, or credit union of their choice. Pay stubs may be obtained through the employee self serve system, SMARTeR, located on the Northfield Schools.org website under the staff apple area.
REPORTING WORK RELATED INJURIES

Employees who are injured on the job should **immediately, or as soon as possible**, report the injury, even if the injury is considered minor, to the supervisors as listed below.

The supervisor is responsible to collect the appropriate information from the injured employee, complete the online “Supervisor’s Report of Accident.” **Immediate reporting is vital in meeting guidelines affecting the employee’s eligibility for coverage of medical bills or lost time.** If you have any questions on this information, please call the Human Resource Office – (507) 663-0627.

<table>
<thead>
<tr>
<th>Employee</th>
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<tr>
<td>Building Custodians</td>
<td>Head Custodian</td>
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<td>Head Custodians</td>
<td>Director of Buildings and Grounds</td>
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<td>Child Nutrition Staff</td>
<td>Kitchen Manager</td>
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<td>Kitchen Managers</td>
<td>Director of Child Nutrition</td>
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<td>Secretaries</td>
<td>Immediate Supervisor</td>
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<td>Teachers, Ed Assistants, Other Building Staff</td>
<td>Building Principal</td>
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<td>H.S. Coaches, Non-Teacher Activities Advisors</td>
<td>Activities Director</td>
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<td>M.S. Coaches</td>
<td>MS Assistant Principal</td>
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<td>Community Services Employees</td>
<td>Community Services Director</td>
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<td>Family Ed Employees</td>
<td>Early Childhood Coordinator</td>
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<td>Venture Employees</td>
<td>Venture Coordinator</td>
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<td>Administrators</td>
<td>Superintendent</td>
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Upon receipt of the “Supervisor’s Report of Accident”, the HR Office will complete and submit a “First Report of Injury” to our workers’ compensation insurance carrier.

**MEDICAL COSTS**

If you experience medical expenses in relation to your approved claim, inform your health care provider that workers’ compensation related bills should be submitted to:

**Risk Administration Services, Inc.**
PO Box 89310
Sioux Falls, SD 57109-9310
1-800-732-1486

Payment of work-related injury costs is made directly to your health care provider by Risk Administration Services, Inc. You must provide the HR office with a report of workability that has been completed by the attending physician.

**WAGE REPLACEMENT**

In accordance with Minnesota Workers’ Compensation Law, wage replacement benefits partially compensate employees for wages lost when an employee is unable to work due to **medical restrictions**. Payments of these benefits begin after the employee has been unable to work for more than three calendar days. If the employee has been unable to work for ten calendar days or more, benefits also will be paid for the first three days. These benefits are tax-free.

Generally, workers’ compensation will pay approximately 2/3 of your salary for lost time. This amount will be coordinated with any accumulated sick leave you may have. The amount of your salary plus the amount of your workers’ compensation lost time reimbursement shall at no time be greater than the amount of your regular salary.
RETIREMENT

PENSION PLANS

Substantially all public employees are required by state law to belong to pension plans administered by Teachers Retirement Association (TRA) or Public Employees Retirement Association (PERA), which are administered on a state-wide basis. Minnesota Statutes Chapters 353 and 354 set the rates for employer and employee contributions. Upon enrollment, TRA or PERA will contact you directly regarding your benefits under their pension plans. If you have any questions, please call the toll free numbers listed below:

Teachers Retirement Association (TRA):
for Licensed Staff 1-800-657-3669
www.minnesotatra.org

Public Employees Retirement Association (PERA):
for Non-Licensed Staff 1-800-652-9026
www.mnpera.org

403(b) TAX SHELTERED ACCOUNTS

Employees of Northfield Public Schools are eligible to participate in 403(b) Tax-Sheltered accounts as established pursuant to United States Public Law N. 98-370.

Application to participate, change or terminate a Tax-Sheltered account must be made on form 10-03-WT, available from the Payroll Bookkeeper in the Business Office. The purchase of Tax Sheltered accounts for any one employee is limited to two companies.

The amounts withheld from salary and paid for the purchase of a Tax-Sheltered account shall comply with provisions under Section 403(b) of IRS Code as amended and with Minnesota Statute. Employees are encouraged to seek professional financial advice regarding these limitations.

STATE OF MINNESOTA DEFERRED COMPENSATION PLAN

The State of Minnesota Deferred Compensation Plan is a voluntary plan that allows employees to place a portion of their earnings into a pre-tax deferred investment program. Taxes on money set aside and earnings are deferred until the time of withdrawal. This allows employees to defer present income for long-term savings to supplement retirement and other benefits. This is a tax deferred retirement program authorized under Section 457 of the IRS Code.

Please contact Mary Czech in the Northfield Public Schools Business Office at (507) 663-0628 for further information or enrollment forms for this program.
EMPLOYEE ASSISTANCE PROGRAM

Northfield Public Schools contracts with Sand Creek for its Employee Assistance Program (EAP). This program is geared toward recognizing an employee’s problems and helping to find appropriate help. This service is confidential and is available to both employees and members of their household - at no cost to you. Here are some of the areas in which the EAP can offer assistance:

- Family Issues
- Marital Concerns
- Drug or Alcohol Abuse
- Depression/Anxiety
- Stress
- Job Worries
- Financial Problems
- Legal Issues

Call Sand Creek to set up a confidential appointment with an EAP counselor. The counselor, after assessing the problem, will help the client develop a plan of action. That plan may include recommending an appropriate resource or service provider, if special help is needed. Their phone number is: 1-888-243-5744. You can also visit their website at www.sandcreekeap.com

A complete copy of Policy 426, Employee Assistance Program, is located on the Northfield Public School website: www.northfieldschools.org

STEP UP – STAFF WELLNESS COMMITTEE

Northfield Public Schools implemented the District wide staff wellness program starting with the 2007-08 school year. The Step UP Staff Wellness Committee is comprised of teachers, support staff and administrators, and works to prepare information, activities and programs for all staff.

Our mission is to promote and support healthy lifestyle choices that improve the wellness of all district employees. We will provide a variety of activities and resources, as well as a monthly newsletter, featuring various wellness topics. A Health Risk Assessment and many other wellness tools are available to employees on the BCBS website at www.bluecrossmnonline.com. Activities, topics and speakers are brought to you based on areas of interest identified in a staff survey. Each building has a Step UP Wellness Committee representative that will connect with you regarding these monthly topics, resources and activities.
Key Concepts of Appropriate Workplace Dress

We all agree that Northfield Public Schools employees should project a professional image for our students, fellow staff members, parents, and community. Northfield Public Schools has established business casual dress "guidelines" that allow our employees to work comfortably in the workplace. Because not all casual clothing is suitable for the workplace, these guidelines will help you determine what is appropriate to wear to work. Clothing that works well for the beach, yard work, dance clubs, exercise sessions, and sports contests is not usually appropriate for the work environment. Clothing that reveals cleavage, your back, your chest, your stomach or your underwear is not appropriate for a place of business, even in a business casual setting.

Torn, dirty, or frayed clothing is unacceptable. Any clothing that has words, terms, or pictures that may be offensive to other employees, students, parents or community members is unacceptable.

Guide to Business Casual Dressing for Work

This is a general overview of appropriate business casual attire. Items that are not appropriate for work are listed, too. Neither list is all-inclusive and both are open to change. The lists tell you what is generally acceptable as business casual attire and what is generally not acceptable as business casual attire.

No dress guide can cover all contingencies so employees must exert a certain amount of judgment in their choice of clothing to wear to work. If you experience uncertainty about acceptable, professional business casual attire for work, please ask your supervisor.

Slacks, Pants, and Suit Pants

Slacks that are similar to Dockers and other makers of cotton, wool or synthetic material pants, jeans, and uniform pants are acceptable. Inappropriate slacks or pants include torn or ragged jeans, sweatpants, exercise pants, short shorts, and any spandex or other form-fitting pants such as people wear for biking. Exercise clothing is acceptable for staff providing physical education instruction.

Skirts, Dresses, and Skirted Suits

Casual dresses and skirts, and skirts that are split at or below the knee are acceptable. Mini-skirts and spaghetti-strap dresses are inappropriate for the workplace.

Shirts, Tops, Blouses, and Jackets

Casual shirts, dress shirts, sweaters, tops, golf-type shirts, turtlenecks, and uniform shirts are acceptable attire for work. Most suit jackets or sport jackets are also acceptable attire for the workplace, if they violate none of the listed guidelines. Inappropriate attire for work includes tank tops; midriff tops; shirts with potentially inappropriate words, terms, logos, pictures, cartoons, or slogans; halter-tops; tops with bare shoulders; torn or ragged sweatshirts and t-shirts.
Shoes and Footwear

Athletic, walking or dress shoes, loafers, clogs, sneakers, boots, flats, dress heels, and leather sandals and deck-type shoes are acceptable for work. Closed toe and closed heel shoes are required in the areas where mechanical equipment is operated.

Jewelry, Makeup, Perfume, Cologne and Tattoos

Jewelry should be in good taste, with limited visible body piercing. Remember, that some people are allergic to the chemicals in perfumes and make-up, so wear these substances with restriction. Tattoos should be minimally visible in the workplace.

Hats and Head Covering

Hats are not appropriate in the workplace. Head Covers necessitated by medical or health conditions and those that are required for religious purposes or to honor cultural tradition are allowed.

Conclusion

If clothing fails to meet these standards, as determined by the employee’s supervisor, the employee will be asked not to wear the inappropriate item to work again. If the problem persists, the employee may be sent home to change clothes and will receive a verbal warning for the first offense. Progressive disciplinary action will be applied if dress guideline violations continue.

JOB DESCRIPTIONS AND EMPLOYMENT AGREEMENTS

JOB DESCRIPTIONS

Job descriptions for 80 District positions are available on the District website. The job descriptions can be found at www.northfieldschools.org Go to Departments, then to Human Resources, and then choose Job Descriptions.

EMPLOYMENT AGREEMENTS

Employment agreements for all District employment groups are available on the District website. The employment agreements can be found at www.northfieldschools.org Go to Departments, then to Human Resources, and then choose Employment Agreements.

SCHOOL BOARD POLICIES

School Board policies can be found on the District website: www.northfieldschools.org Go to About the District, then to School Board, and then choose Policies.
NORTHFIELD PUBLIC SCHOOLS

STAFF/VISITOR IDENTIFICATION BADGES

The Northfield School District is committed to providing a safe and secure environment for students, staff and visitors. As part of its efforts in this regard, it is the policy of the School District to require staff, substitutes, visitors and volunteers to wear appropriate identification as described below. Please refer to Policy 903 on the District website for complete information regarding staff/visitor identification badges.

Permanent School Employees:

Photo ID’s will be provided by the School District and must be worn at all times by permanent employees of Northfield Public Schools when they are in school buildings. Should a replacement badge be needed for any reason, it should be ordered in the Human Resources Office immediately. In the interim, employees should obtain a temporary badge from the school office.

If the employee loses their ID badge, there is a $7.00 replacement fee. If the badge breaks it will be replaced at no charge when the broken badge is turned in to the Human Resources Office. Please report lost or stolen badges to the HR Department immediately! Your badge is a key to your building and needs to be deactivated as quickly as possible.

Substitute Employees:

“Substitute” badges will be issued to individuals who are subbing within the buildings of Northfield Public Schools. Such badges must be worn whenever the individual is in school buildings. Such badges will be temporary and do not need to be turned in at the end of the assignment.

Visitors/Volunteers:

Visitors and volunteers to school buildings are required to register and obtain a “Visitor” or “Volunteer” badge in the main office of the school building, and to return the badge and check out at the end of the visit.

All school employees are responsible to help monitor people in the school buildings and are expected to either escort visitors who do not have badges to the office to register and get a “Visitor” or “Volunteer” badge, or to alert office personnel that they have directed a visitor or volunteer to the office.

Any suspicious persons in the building are to be reported to the office immediately.