



**2023**

***Guide to Employee  
Benefits***

*Issued from the Human Resources Office  
January 2023*

## DISTRICT PERSONNEL PHONE NUMBERS

	Phone Number	Extension
<b>DISTRICT OFFICE MAIN LINE</b>	663-0600	11600
<b>SUPERINTENDENT'S OFFICE</b>		
Dr. Matthew Hillmann - Superintendent of Schools	663-0629	11629
Anita Aase - Administrative Assistant to Superintendent and the Board	663-0629	11629
<b>FINANCE OFFICE</b>		
Valori Mertesdorf - Director of Finance	663-0620	11620
Lisa Bethke - Accounting Generalist	663-0626	11626
Jackie DuLac - Accounting Generalist / Special Education	645-3440	11440
Mary Czech - Accounting Specialist - Payroll	663-0628	11628
Andrea Nelson-Walker - Benefits & Payroll Specialist	645-3406	11406
<b>HUMAN RESOURCES OFFICE</b>		
Molly Viesselman - Director of Human Resources	663-0624	11624
Emily Grote - HR Generalist	663-0627	11627
Arleene Gallardo - HR Generalist	663-0608	11608
Andrea Nelson-Walker - Benefits & Payroll Specialist	645-3406	11406
<b>SPECIAL EDUCATION SERVICES</b>		
Cheryl Hall - Director of Special Education	645-3410	14441
Sara Pratt - Assistant Director of Special Education	645-1234	14234
Jordan Streiff - Administrative Support Assistant	645-3410	14410
<b>INSTRUCTIONAL SERVICES</b>		
Hope Langston - Director of Instructional Services	645-3436	14436
Debbie O'Meara - Administrative Support Assistant	645-0622	14622
<b>TECHNOLOGY &amp; INFORMATION SYSTEMS</b>		
Nate Knutson - Director of Technology Services	664-3399	11399
Brent Lothert - Assistant Network Manager	645-1260	11260
Debbie O'Meara - Administrative Support Assistant	645-0622	14622
Chris Neset - Student Information Specialist	645-3445	11445
Tim Drake - Technology Specialist	645-1260	11260
Sandy Fjelde - Technology Specialist	645-1260	11260
Mohamed Nur - Technology Specialist	645-1260	11260
Ryan Sweeney - Technology Specialist	645-1260	11260
<b>CHILD NUTRITION OFFICE</b>		
Stephany Stromme - Director of Child Nutrition Services	645-3432	11432
Rachael Caspers - Administrative Support Assistant	663-0618	11618
<b>BUILDINGS &amp; GROUNDS OFFICE</b>		
Cole Nelson - Director of Buildings & Grounds	645-3435	11435
Dorothy Cohan - Administrative Support Assistant	663-0610	11610
<b>COMMUNITY EDUCATION OFFICE</b>		
Erin Bailey - Director of Community Education	664-3652	17652
Marianne Moser - Admin. Support Assistant / NCEC Building Main Line	664-3649	17750

If you need technology support please start a ticket by accessing tech support from any device by visiting [northfieldschools.org](http://northfieldschools.org), click the **Staff Apple** at the top of the page, then choose **Staff Portal** from the right side of the page. The staff portal password is **659**. Choose **New! Incident IQ Tech Support Ticketing System** and follow the prompts. The tech team will promptly respond to your request during business hours..

## **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 New York Life. 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 New York Life. 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 1500-20% CMM BENEFIT SUMMARY

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

Partial listing of covered services	Your cost if you visit a:	
	In-Network provider	Out-of-Network provider
<b>Annual Deductible</b> <i>The amount paid per year before the health plan starts to pay.</i>	\$1,500 per member \$3,000 per family	\$2,500 per member \$5,000 per family
<b>Annual Out-of-Pocket Maximum</b> <i>The most you pay in a year for health care services covered by your insurance.</i>	\$2,500 per member \$5,000 per family Pharmacy limit of \$1,000 per person/ \$2,000 per family combined in-network and out-of-network.	\$4,000 per member \$8,000 per family Pharmacy limit of \$1,000 per person/ \$2,000 per family combined in-network and out-of-network.
<b>Office visits</b> <ul style="list-style-type: none"> <li>Primary care</li> <li>Specialist visits</li> <li>Chiropractic care</li> <li>Retail Health</li> </ul>	20% coinsurance 20% coinsurance 20% coinsurance 20% coinsurance	20% coinsurance 20% coinsurance 20% coinsurance 20% coinsurance <i>Chiropractic care is limited to 15 visits per member per year out-of-network.</i>
<b>Preventive care</b> <ul style="list-style-type: none"> <li>Routine Physical &amp; Eye Exams</li> <li>Immunizations &amp; Cancer Screenings</li> <li>Well Child Care</li> </ul>	No charge No charge No charge	0% coinsurance. <i>The deductible does not apply.</i> <b>Other services:</b> 0% coinsurance Deductible does not apply.
<b>Lab and Pathology</b>	20% coinsurance	20% coinsurance
<b>X-Ray and Other Imaging</b> <ul style="list-style-type: none"> <li>X-rays</li> <li>CT, MRI, PET scans</li> </ul>	20% coinsurance 20% coinsurance	20% coinsurance 20% coinsurance
<b>Prescription Drugs</b> <i>Up to a 31-day supply per prescription.</i>	<i>The deductible does not apply.</i> <b>Generic:</b> \$20 copay/prescription <b>Mail order:</b> \$40 copay/prescription <b>Preferred brand:</b> \$20 copay/prescription <b>Mail order:</b> \$40 copay/ prescription <b>Non-preferred brand:</b> \$75 copay/prescription <b>Mail order:</b> \$150 copay/prescription	40% coinsurance <i>The deductible does not apply.</i>
<b>Specialty Prescription Drugs</b> <i>Up to a 31-day supply per prescription received from a designated specialty pharmacy.</i>	<i>The deductible does not apply.</i> <b>Preferred:</b> 20% coinsurance. No more than \$300 copay/ prescription. Deductible does not apply. <b>Non-Preferred:</b> 40% coinsurance. Deductible does not apply.	Not covered
<b>Outpatient Hospital Services</b> <ul style="list-style-type: none"> <li>Facility</li> <li>Physician/surgeon fees</li> </ul>	20% coinsurance 20% coinsurance	20% coinsurance 20% coinsurance

<b>Emergency Services</b> <ul style="list-style-type: none"> <li>● Emergency room services</li> <li>● Emergency medical transportation</li> <li>● Urgent care</li> </ul>	20% coinsurance 20% coinsurance 20% coinsurance	20% coinsurance 20% coinsurance 20% coinsurance
<b>Inpatient Hospital Services</b> <ul style="list-style-type: none"> <li>● Facility</li> <li>● Physician</li> </ul>	20% coinsurance 20% coinsurance	20% coinsurance 20% coinsurance
<b>Behavioral Health/Mental Health &amp; Substance Abuse Care</b> <ul style="list-style-type: none"> <li>● Outpatient services</li> <li>● Inpatient hospital services</li> </ul>	20% coinsurance 20% coinsurance	20% coinsurance 20% coinsurance
<b>Maternity Benefits</b> <ul style="list-style-type: none"> <li>● Prenatal care</li> <li>● Postnatal care</li> <li>● Delivery &amp; inpatient services</li> </ul>	No charge No charge 20% coinsurance	0% coinsurance <i>The deductible does not apply.</i> 20% coinsurance 20% coinsurance
<b>Durable Medical Equipment &amp; Prosthetics</b>	20% coinsurance	20% coinsurance
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.		

BS-1-00123

### MSI Medica Choice Passport ASO 2000-0% HRA BENEFIT SUMMARY

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

Partial listing of covered services	Your cost if you visit a:	
	In-Network provider	Out-of-Network provider
<b>Annual Deductible</b> <i>The amount paid per year before the health plan starts to pay.</i>	\$2,000 per member \$4,000 per family	\$4,000 per member \$8,000 per family
<b>Annual Out-of-Pocket Maximum</b> <i>The most you pay in a year for health care services covered by your insurance.</i>	\$2,000 per member \$4,000 per family Pharmacy limit of \$1,000 per person/ \$2,000 per family combined in-network and out-of-network.	\$4,000 per member \$8,000 per family Pharmacy limit of \$1,000 per person/ \$2,000 per family combined in-network and out-of-network.
<b>Office visits</b> <ul style="list-style-type: none"> <li>Primary care</li> <li>Specialist visits</li> <li>Chiropractic care</li> <li>Retail Health</li> </ul>	0% coinsurance 0% coinsurance 0% coinsurance 0% coinsurance	0% coinsurance 0% coinsurance 0% coinsurance 0% coinsurance <i>Chiropractic care is limited to 15 visits per member per year out-of-network.</i>
<b>Preventive care</b> <ul style="list-style-type: none"> <li>Routine Physical &amp; Eye Exams</li> <li>Immunizations &amp; Cancer Screenings</li> <li>Well Child Care</li> </ul>	No charge No charge No charge	0% coinsurance. <i>The deductible does not apply. Deductible does not apply.</i> <b>Other services:</b> 0% coinsurance
<b>Lab and Pathology</b>	0% coinsurance	0% coinsurance
<b>X-Ray and Other Imaging</b> <ul style="list-style-type: none"> <li>X-rays</li> <li>CT, MRI, PET scans</li> </ul>	0% coinsurance 0% coinsurance	0% coinsurance 0% coinsurance
<b>Prescription Drugs</b> <i>Up to a 31-day supply per prescription.</i>	<i>The deductible does not apply.</i> <b>Generic:</b> \$20 copay/prescription <b>Mail order:</b> \$40 copay/prescription <b>Preferred brand:</b> \$20 copay/prescription <b>Mail order:</b> \$40 copay/prescription <b>Non-preferred brand:</b> \$75 copay/prescription <b>Mail order:</b> \$150 copay/prescription	40% coinsurance <i>The deductible does not apply.</i>
<b>Specialty Prescription Drugs</b> <i>Up to a 31-day supply per prescription received from a designated specialty pharmacy.</i>	<i>The deductible does not apply.</i> <b>Preferred:</b> 20% coinsurance. No more than \$300 copay/prescription. Deductible does not apply. <b>Non-Preferred:</b> 40% coinsurance. Deductible does not apply.	Not covered
<b>Outpatient Hospital Services</b> <ul style="list-style-type: none"> <li>Facility</li> <li>Physician/surgeon fees</li> </ul>	0% coinsurance 0% coinsurance	0% coinsurance 0% coinsurance

<b>Emergency Services</b> <ul style="list-style-type: none"> <li>● Emergency room services</li> <li>● Emergency medical transportation</li> <li>● Urgent care</li> </ul>	0% coinsurance 0% coinsurance 0% coinsurance	0% coinsurance 0% coinsurance 0% coinsurance
<b>Inpatient Hospital Services</b> <ul style="list-style-type: none"> <li>● Facility</li> <li>● Physician</li> </ul>	0% coinsurance 0% coinsurance	0% coinsurance 0% coinsurance
<b>Behavioral Health/Mental Health &amp; Substance Abuse Care</b> <ul style="list-style-type: none"> <li>● Outpatient services</li> <li>● Inpatient hospital services</li> </ul>	0% coinsurance 0% coinsurance	0% coinsurance 0% coinsurance
<b>Maternity Benefits</b> <ul style="list-style-type: none"> <li>● Prenatal care</li> <li>● Postnatal care</li> <li>● Delivery &amp; inpatient services</li> </ul>	No charge. Deductible does not apply. No charge 0% coinsurance	0% coinsurance <i>The deductible does not apply.</i> 0% coinsurance 0% coinsurance
<b>Durable Medical Equipment &amp; Prosthetics</b>	0% coinsurance	0% coinsurance
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.		

BS-1-00123

## MEDICAL PLANS

Below you will find a side by side comparison of the two health plan options.

Refer to the carrier benefits summaries for the exact benefit levels associated with your plan choice.

Refer to employment contracts and rate tables for contribution amounts.

Carrier Name	Medica		Medica	
Name of Plan	CMM		HRA	
Network	Choice Passport		Choice Passport	
Office Visits	In Network	Out of Network	In Network	Out of Network
Primary	80% after Deductible	80% after Deductible	100% after Deductible	100% after Deductible
Specialist	80% after Deductible	80% after Deductible	100% after Deductible	100% after Deductible
Pharmacy				
Individual Out Of Pocket Max	\$1,000		\$1,000	
Family Out Of Pocket Max	\$2,000		\$2,000	
Retail Standard	Generic & Preferred Brand: \$20 Copay Non-preferred Brand: \$75 Copay	Generic & Preferred Brand: 60% Non-preferred Brand: Not Covered	Generic & Preferred Brand: \$20 Copay Non-preferred Brand: \$75 Copay	Generic & Preferred Brand: 60% Non-preferred Brand: Not Covered
Retail Specialty	Preferred: 80% No more than \$300 Copay Non-Preferred: 60%	Not Covered	Preferred: 80%; No more than \$300 Copay Non-Preferred: 60%	Not Covered
Mail Order (90 day fill-Retail Standard)	Generic & Preferred Brand: \$40 Copay Non-preferred Brand: \$150 Copay	Not Covered	Generic & Preferred Brand: \$40 Copay Non-preferred Brand: \$150 Copay	Not Covered
Common Services				
In-Patient Facility	80% after Deductible	80% after Deductible	100% after Deductible	100% after Deductible
Out-Patient Facility	80% after Deductible	80% after Deductible	100% after Deductible	100% after Deductible
Urgent Care	80% after Deductible	80% after Deductible	100% after Deductible	100% after Deductible
Emergency Room	80% after Deductible		100% after Deductible	
Annual Deductible				
Individual	\$1,500	\$2,500	\$2,000	\$4,000
Family	\$3,000	\$5,000	\$4,000	\$8,000
Coinsurance	80%	80%	100%	100%
Medical OOP				
Individual	\$2,500	\$4,000	\$2,000	\$4,000
Family	\$5,000	\$8,000	\$4,000	\$8,000

The benefit plan information shown in this guide is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases.



# MYMEDICA.COM



## YOUR ONE-STOP SOURCE FOR HEALTH PLAN INFORMATION

If you haven't checked out your Medica member website, now's the time! **Mymedica.com** is your one-stop resource for all kinds of information to help you manage your health plan benefits and improve your health. Here are just a few of the many things you can do on **mymedica.com**:



**ORDER** ID cards



**SEE** which drugs are covered and how much they cost



**FIND** out what's covered by your plan



**CHAT** with a nurse online



**TRACK** your claims



**LEARN** about and participate in fun and effective health and wellness programs



**CHECK** to see if a doctor or other health care provider is in your plan's network

After registering on **mymedica.com**, smartphone users can access a mobile version of the site.

### QUESTIONS?

If you have any questions about **mymedica.com** or your benefits, call Customer Service at the number on the back of your Medica ID card.

**Don't have a member ID card yet, no problem, just call Medica customer service at 1-800-952-3455.**

## VIRTUAL CARE OPTIONS\* | Convenient And Cost Effective Online Treatment

CLINIC-BASED	AMWELL	VIRTUWELL	CallLink Nurse Line
Many clinics offer virtual care, online care or e-visits	24/7 online clinic available in every state Includes coverage for medical and behavioral health care services	24/7 online clinic available in select states	Available 24/7
Prices vary-Some clinics offer discounted virtual visits and others charge the regular office visit rate	Medical: Each visit is \$59 or less Behavioral health: Price varies by type of service	Medical: Each visit is \$59 or less	FREE to Medica Members-They can help you decide what type of care would be best when you are not sure where to go
Check with your clinic to see if they offer virtual care and how you can connect with your provider online	Mobile, web and phone visits with a board-certified doctor	Online visits with a certified nurse practitioner	Phone visits with a certified nurse practitioner
Clinic's website	Amwell.com	Virtuwell.com	<a href="https://www.medica.com/wellness/nurse-line">https://www.medica.com/wellness/nurse-line</a>

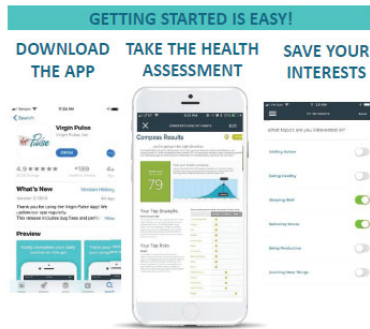
\*Virtual care options can vary by your plan's network. Check care options at [medica.com/findadoctor](https://www.medica.com/findadoctor).

# My Health Rewards, Fit Choices, and Healthy Savings from Medica

## MY HEALTH REWARDS | Incentives for Daily Activity

Members 18 years and older can earn up to \$160 in gift cards funded by Medica

LEVEL	POINTS	REWARD AMOUNT
1	2,000	\$10
2	10,000	\$20
3	25,000	\$50
4	40,000	\$80



**Questions? Contact Virgin Pulse at [Medica.Support@virginpulse.com](mailto:Medica.Support@virginpulse.com) or (833)450-4074, or use the website chat button if you're on a desktop computer.**

## FIT CHOICES<sup>SM</sup> BY MEDICA

\$20
8,000+

CREDIT TOWARD MONTHLY DUES
HEALTH CLUBS TO CHOOSE FROM

**To Receive Fitness Reimbursement members must attend 12 times per month. Reimbursement available for up to 2 adults per household . Find participating health clubs near you and learn more about Fit Choices at [Medica.com/FitChoices](https://Medica.com/FitChoices).**

# Ovia and Omada for Medica Members

## OVIA DAILY SUPPORT FOR FERTILITY, PREGNANCY AND PARENTING

Ovia Health supports you through your entire parenthood journey. The Ovia Health apps offer personalized guidance, support and coaching to help achieve your health goals, from fertility health tracking, to getting pregnant, to navigating pregnancy, postpartum and parental wellness. Ovia Fertility, Ovia Pregnancy and Ovia Parenting app tools include:

- Health and menstrual cycle tracker
- Pregnancy calendar and daily baby updates
- Child's development checklist
- Daily health and wellness content
- Data and symptom feedback



Ovia Fertility



Ovia Pregnancy



Ovia Parenting

### Getting started with Ovia

As a Medica member, you'll have access to enhanced and personalized Ovia Health features including one-on-one coaching, symptom tracking, return-to-work tools and more. Simply follow these steps to get started:

## OMADA for Heart Health and Diabetes Prevention :

Omada® is a personalized program designed to help you make gradual changes to the way you eat, move, sleep and manage stress—4 lifestyle behaviors that can have a direct impact on your weight and health.

### Eat healthier

Learn how to enjoy every meal, no deprivation required.

### Move more

Get motivation to start a "no pain, all gain" fitness routine.

### Sleep better

See how being able to sleep well is like having a superpower.

### Manage stress

Navigate tough times like a pro with strategies that truly work.

### Ready to make health a habit?

If you or your adult family members are at risk for type 2 diabetes or heart disease, and enrolled in the Medica health plan, Northfield Public Schools will cover the entire cost of the program -- a \$650 value.

### You'll get your own:



Interactive program



Wireless smart scale



Weekly online lessons



Professional health coach



Small group of participants

Available for free to Medica health plan members. See if you qualify<sup>1</sup>

at:

[omadahealth.com/northfieldschools](https://omadahealth.com/northfieldschools)





Delta Dental of Minnesota

Delta Dental PPO™ &  
Delta Dental Premier®

## Northfield Public Schools ISD #659

Client #050931

Plan Benefit Highlights			
Network(s)	Delta Dental PPO™	Delta Dental Premier®	Non-Participating*
<b>Calendar Year Plan Maximum</b> Per person	\$1,500	\$1,500	\$1,500
<b>Lifetime Ortho Maximum</b> Per eligible covered person	\$1,000	\$1,000	\$1,000
<b>Late Entrants</b>	Annual Max limited to \$100 for the first 12 months Orthodontic Maximum Limited to \$750 for the first 12 months		
<b>Deductible</b> Per person / per family per calendar year <i>No deductible for diagnostic and preventive services or orthodontics</i>	\$25/person \$75/family	\$25/person \$75/family	\$25/person \$75/family
<b>Eligible Dependents</b>	Spouse and dependent children up to age 26		
Covered Services	Dental Benefit Plan Coverage		
<b>Diagnostic &amp; Preventive Services</b> Exams Cleanings X-rays Fluoride treatments Space Maintainers Sealants	100%	100%	100%
<b>Basic Services</b> Emergency treatment for relief of pain Amalgam restorations (silver fillings) Composite resin restorations (white fillings) on anterior (front) teeth Composite resin restorations (white fillings) on posterior (back) teeth	80%	80%	80%
<b>Endodontics</b> Root canal therapy on permanent teeth Pulpotomies on primary teeth for dependent children	80%	80%	80%
<b>Periodontics</b> Surgical/Nonsurgical periodontics	80%	80%	80%
<b>Oral Surgery</b> Surgical/Nonsurgical extractions All other covered oral surgery	80%	80%	80%
<b>Major Restorative</b> Crowns Crown repair and other major services	80% 50%	80% 50%	80% 50%
<b>Prosthetic Repairs and Adjustments</b> Denture adjustments and repairs	50%	50%	50%
<b>Prosthetics</b> Dentures (full and partial) Bridges Standard Implant Services	50%	50%	50%
<b>Orthodontics</b> Treatment for the prevention/ correction of malocclusion <i>Available for eligible dependent members, ages 8 and up</i>	50%	50%	50%

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.



# Make the Most of Your Benefits

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 preventative 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](http://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:

Access dental and health information 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 from your dentist.



## Prefer to Speak to Someone?

### Call our national customer service

Toll Free: 1-800-448-3815

Local: 651-406-5901

Monday-Friday: 7 a.m.-7p.m. central

## 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.

View your explanation of benefits (EOB) online.

Check out our new feature to opt-out of the paper delivery of your EOB.



### Print ID Cards:

Print a digital or replacement ID card.

## Secure Member Portal Registration

1. On [DeltaDentalMN.org](http://DeltaDentalMN.org), go to the member page and click "Access My Secure Portal"
2. Select the Employer Plan option click "Log In Here" and follow the steps to register.
3. Remember your username and password because you will need them each time you log in.

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

[DeltaDentalMN.org](http://DeltaDentalMN.org)



Delta Dental of Minnesota

## LIFE/AD&D INSURANCE - New York Life

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 displayed on the age banded premium table below.

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 New York Life in order to be approved for coverage. You may change your beneficiary information at any time by completing a Digital Benefits Enrollment Form, available from the Benefits Specialist in 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.

### VOLUNTARY LIFE AND AD&D EMPLOYEE DEDUCTIONS

Coverage Tier By Age	Monthly Cost Per \$25,000
Under 30	\$1.68
30 – 34	\$1.93
35 – 39	\$2.18
40 – 44	\$2.43
45 – 49	\$3.18
50 – 54	\$5.18
55 – 59	\$8.93
60 – 64	\$14.18
65 – 69	\$30.18
70 – 74	\$51.93
75+	\$51.93



# A Look at Your VSP Vision Coverage

With VSP and NORTHFIELD PUBLIC  
SCHOOLS ISD #659, your health comes  
first.



**Enroll in VSP® Vision Care to get access to savings and personalized vision care from a VSP network doctor for you and your family.**

## **Value and savings you love.**

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras which provide offers from VSP and leading industry brands totaling over \$3,000 in savings.

## **Provider choices you want.**



Maximize your benefits at a Premier Program location, which is part of our incredible network of doctors.

## **Shop online and connect your benefits.**



Eyeconic® is the preferred VSP online retailer where you can shop in-network with your vision benefits. See your savings in real time when you shop over 70 brands of contacts, eyeglasses, and sunglasses.

## **Quality vision care you need.**

You'll get great care from a VSP network doctor, including a WellVision Exam®. An annual eye exam not only helps you see well, but helps a doctor detect signs of eye conditions and health conditions, like diabetes and high blood pressure.

## **Using your benefit is easy!**

Create an account on **vsp.com** to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with Exclusive Member Extras. At your appointment, just tell them you have VSP.

**vsp**  
vision care

## More Ways to Save

**Extra  
\$20  
to spend on  
Featured Brands†**

bebe CALVIN KLEIN  
COLE HAAN DRAGON.  
FLEXON LACOSTE  
and more

See all brands and offers  
at **vsp.com/offers**.

+

**Up to  
40%  
Savings on  
lens enhancements‡**

Enroll through your employer today.  
Contact us: **800.877.7195** or **vsp.com**



# Your VSP Vision Benefits Summary

NORTHFIELD PUBLIC SCHOOLS ISD #659 and VSP provide you with an affordable vision plan.

## PROVIDER NETWORK:

VSP Choice

## EFFECTIVE DATE:

01/01/2023



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
<b>Your Coverage with a VSP Provider</b>			
<b>WELLVISION EXAM</b>	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> </ul>	\$10	Every calendar year
<b>ESSENTIAL MEDICAL EYE CARE</b>	<ul style="list-style-type: none"> <li>Retinal screening for members with diabetes</li> <li>Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more.</li> <li>Coordination with your medical coverage may apply. Ask your VSP doctor for details.</li> </ul>	\$0 per screening \$20 per exam	Available as needed
<b>PRESCRIPTION GLASSES</b>		<b>\$25</b>	
<b>FRAME*</b>	<ul style="list-style-type: none"> <li>\$150 featured frame brands allowance</li> <li>\$130 frame allowance</li> <li>20% savings on the amount over your allowance</li> <li>\$130 Walmart®/Sam's Club® frame allowance</li> <li>\$70 Costco® frame allowance</li> </ul>	Included in Prescription Glasses	Every other calendar year
<b>LENSES</b>	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Impact-resistant lenses for dependent children</li> </ul>	Included in Prescription Glasses	Every calendar year
<b>LENS ENHANCEMENTS</b>	<ul style="list-style-type: none"> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 30% on other lens enhancements</li> </ul>	\$0 \$95 - \$105 \$150 - \$175	Every calendar year
<b>CONTACTS (INSTEAD OF GLASSES)</b>	<ul style="list-style-type: none"> <li>\$130 allowance for contacts; copay does not apply</li> <li>Contact lens exam (fitting and evaluation)</li> </ul>	Up to \$60	Every calendar year
<b>EXTRA SAVINGS</b>	<b>Glasses and Sunglasses</b> <ul style="list-style-type: none"> <li>Extra \$20 to spend on featured frame brands. Go to <a href="https://vsp.com/offers">vsp.com/offers</a> for details.</li> <li>20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.</li> </ul>		
	<b>Routine Retinal Screening</b> <ul style="list-style-type: none"> <li>No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam</li> </ul>		
	<b>Laser Vision Correction</b> <ul style="list-style-type: none"> <li>Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</li> </ul>		

## YOUR COVERAGE GOES FURTHER IN-NETWORK

With so many in-network choices, VSP makes it easy to get the most out of your benefits. You'll have access to preferred private practice, retail, and online in-network choices. Log in to [vsp.com](https://vsp.com) to find an in-network provider.

\*Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change.

†Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.

+Coverage with a retail chain may be different or not apply.

VSP guarantees member satisfaction from VSP providers only. 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. TruHearing is not available directly from VSP in the states of California and Washington.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on [vsp.com](https://vsp.com).

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## **LONG TERM DISABILITY BENEFITS - New York Life**

Northfield Public Schools provides eligible employees with Long Term Disability (LTD) insurance. Your employment contract and policy defines your eligibility for coverage. Benefits shall be payable after the waiting period has been met. The Waiting period is specified in your employment contract or policy. The waiting period in most contracts is 60 continuous days out of work due to the employee's own illness or injury.

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 is satisfied. Any benefit payments may be coordinated with other sources of income as defined in your employment agreement contract and LTD policy. 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](mailto:joshd@efsadvisors.com).

My Secure Advantage from New York Life offers solutions for all types of personal financial challenges.

New York Life says 6 in 10 adults do not have a legal will, trust, estate plan, or power of attorney. Make one for free with My Secure Advantage.

At New York Life Group Benefit Solutions (NYL GBS), we know 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 (MSA) can help support the financial health of your household, at no additional cost to you.

### **My Secure Advantage program includes: 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 NYL GBS.
- 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 Prevention Specialist, and an identity theft 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. Use the website below to create yours today.
- 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 – 11:00 pm EST (6:00 am – 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 [nylgbs.mysecureadvantage.com](https://nylgbs.mysecureadvantage.com) for more information, or to register and access online tools and educational resources and create legal documents.

\*American Psychological Association 2020 Stress in America™ Survey.

**These programs are NOT insurance and do not provide reimbursement for financial losses.** Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Programs are provided through third party vendors who are solely responsible for their products and services. Presented here are only the highlights of these programs. Full terms, conditions and exclusions are contained in the applicable offering descriptions. Program availability may vary by plan type and location and is subject to change. These programs are not available under policies insured by New York Life Group Insurance Company of NY.

New York Life Group Benefit Solutions products are underwritten by Life Insurance Company of North America, a subsidiary of New York Life Insurance Company. Services are provided by My Secure Advantage Inc. and CLC, Inc., which are not affiliated with New York Life Insurance Company.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company.

New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010

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**GROUP BENEFIT  
SOLUTIONS**

Free additional protection when you travel for all district paid New York Life policy holders. Emergencies can happen while traveling, but help is only a phone call away.

New York Life Group Benefit Solutions (NYL GBS) Secure Travel offers pre-trip planning, assistance while traveling and emergency medical transportation benefits for covered persons traveling 100 miles or more from home (see your plan for details). Service is a phone call away, 24/7/365.

Pre-trip planning	Traveling assistance	Emergency assistance*
<ul style="list-style-type: none"> <li>Immunization requirements</li> <li>Visa and passport requirements</li> <li>Embassy/consular referrals</li> <li>Foreign exchange rates</li> <li>Travel advisories and weather conditions</li> <li>Cultural information</li> </ul>	<ul style="list-style-type: none"> <li>24-hour multilingual assistance and referral to interpretation and translation services</li> <li>Referrals to physicians, dentists, medical facilities and legal assistance providers</li> <li>Arrangements for payment of medical expenses up to \$10,000 if required prior to treatment**</li> <li>Assistance with lost or stolen items, including luggage and prescription replacement services**</li> <li>Emergency cash advances, up to \$1,500**</li> <li>Advancement of bail**</li> </ul>	<ul style="list-style-type: none"> <li>Emergency evacuation and repatriation, when medically necessary; arrange and cover the cost of transportation to the nearest adequate medical facility***</li> <li>Travel arrangements for the return of a travel companion or children under age 18 who are left unattended due to the covered person's medical emergency</li> <li>Cover round-trip transportation as well as accommodations, up to \$150 per day for up to seven days, for a family member or friend to visit a covered person who is hospitalized more than 100 miles away from home for more than seven days</li> <li>Arrange and cover the costs associated with returning a deceased covered person's remains to his or her place of residence for burial</li> <li>Emergency message relay, toll-free</li> <li>Assistance with making emergency travel arrangements**</li> </ul>



#### NYL GBS Secure Travel

From the United States and Canada, call **(888) 226-4567**

From other locations, call collect **(202) 331-7635**

Fax: **(202) 331-1528**

Email: [ops@us.generaliglobalassistance.com](mailto:ops@us.generaliglobalassistance.com)

***Emergency services must be coordinated through Generali Global Assistance. Services coordinated outside of this program may not be eligible for payment.***

Policyholder name: \_\_\_\_\_

Policy # \_\_\_\_\_ Group#57



**To learn more, call (888) 226-4567**

\* Emergency Assistance services may be insured under a group or blanket insurance policy issued by Life Insurance Company of North America. All other NYL GBS Secure Travel services are NOT insurance and do not provide reimbursement of expenses or financial losses. Expenses for medical care are not covered.

\*\* Covered person is responsible for any advances, payments, travel-related or replacement costs and must provide confirmation of reimbursement. Credit card(s) used to guarantee reimbursement must have sufficient available limit to cover the amount of the advance.

\*\*\* Initial transport by ambulance following a covered medical emergency is excluded.

NYL GBS Secure Travel is provided under a contract with Generali Global Assistance (GGA). Neither GGA nor New York Life Group Benefit Solutions guarantees the quality of any medical services provider or medical facility. The final selection of a local medical provider or facility is the covered person's right and responsibility. The medical professionals or attorneys suggested or designated by GGA are solely responsible for their services. They are not employees or agents of GGA or New York Life Group Benefit Solutions. Emergency evacuation and repatriation benefits are insured by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company. Policy Forms: GA-00-1000 et al.; BA-01-1000 et al. All other services are provided by GGA and are subject to the terms of the service agreement with GGA. Presented here are highlights of the NYL GBS Secure Travel program. See the plan documents for details.

Generali Global Assistance is not affiliated with New York Life Insurance Company.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company.

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## 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 Medsurety customer service at 1-888-816-4234 or visit the Mesurety website at Medurety.com.

## CARRIERS, VENDORS & CONTACTS

Program	Vendor	Contact Information
Medical/Rx	Medica	Customer Service 800-952-3455
Dental	Delta Dental	Customer Service 800-448-3815
Vision	VSP	Customer Service 800-877-7195
Basic Life/AD&D	New York Life - Formerly Cigna	Client Guide Team 800-362-4462 <a href="mailto:ClientGuide@Cigna.com">ClientGuide@Cigna.com</a>
Voluntary Long Term Disability	New York Life - Formerly Cigna	Client Guide Team 800-362-4462 <a href="mailto:ClientGuide@Cigna.com">ClientGuide@Cigna.com</a>
EAP - Free for All Staff	Sand Creek	888-243-5744
HRA/VEBA Medical Flex Dependent Care Flex	Medsurety	Member Services 952-303-5700 <a href="http://Medsurety.com">Medsurety.com</a>
403(b)	Educators Financial Services	Josh Decker, CFP 651-292-4815 <a href="mailto:joshd@efsadvisors.com">joshd@efsadvisors.com</a> Matt Martinson 651-767-1286 <a href="mailto:mattm@efsadvisors.com">mattm@efsadvisors.com</a>
403(b)	Voya Financial	Andre Lanka & Juliette Marth 612-492-0234 <a href="mailto:andre.lanka@voyafa.com">andre.lanka@voyafa.com</a> <a href="mailto:Juliette.Marth@voyafa.com">Juliette.Marth@voyafa.com</a>
403(b)	Fidelity Investments	800-343-0860
403(b)	Cetera Investment Services LLC Community	Christopher Weber 507-645-1841 <a href="mailto:chris.weber@ceterais.com">chris.weber@ceterais.com</a>

## **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. If the pay date falls on a weekend or a holiday the check will be issued the work day prior. 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 final check being issued on August 30th.

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 and in accordance with contract language.

### **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.

For new employees and Employees who have never logged into SMARTeR the User ID is your Employee ID number. The password is the district number plus the last 4 digits of your social security number (no spaces or dashes) in this format: 659XXXX. The Northfield Public Schools District Number is 659.

The first time you log into SMARTeR you will be asked to setup two-factor authentication so you will receive either a text or e-mail with a verification code every time you use the system.

## 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.

<u>Employee</u>	<u>Responsible to Complete Supervisor’s Report of Accident</u>
Building Custodians	Head Custodian
Head Custodians	Director of Buildings and Grounds
Child Nutrition Staff	Kitchen Manager
Kitchen Managers	Director of Child Nutrition
Secretaries	Immediate Supervisor
Teachers, Ed Assistants, Other Building Staff	Building Principal
H.S. Coaches, Non-Teacher Activities Advisors	Activities Director
M.S. Coaches	MS Assistant Principal
Community Services Employees	Community Services Director
Family Ed Employees	Early Childhood Coordinator
Venture Employees	Venture Coordinator
Administrators	Superintendent

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**

All public employees in the state of Minnesota are required by state law to belong to public pension plans. Our staff belong to those administered by Teachers Retirement Association (TRA) or Public Employees Retirement Association (PERA), both are a state-wide pension plans. 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](http://www.minnesotatra.org)

Public Employees Retirement Association (PERA):  
for Non-Licensed Staff

1-800-652-9026  
[www.mnpera.org](http://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.

A 403(b) plan, also known as a tax-sheltered annuity plan, is a retirement plan for certain employees of public schools, employees of certain Code Section 501(c)(3) tax-exempt organizations and certain ministers. A 403(b) plan allows employees to contribute some of their salary to the plan. The employer may also contribute to the plan for employees based on individual contract language.

Application to participate, change or terminate a Tax-Sheltered account must be made on form 10-03-WT, available from the Payroll Specialist in the Finance 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 Finance Office at (507) 663-0628 for further information or enrollment forms for this program.

## **Life comes with challenges.**

### **Your SandCreek Employee Assistance Program is here to help.**

Your Assistance Program can help you reduce stress, improve mental health, and make life easier by connecting you to the right information, resources, and referrals. All services are free, confidential, and available to you and your family members. This includes access to short-term counseling and the wide range of services and resources listed below:

#### **Member Portal and App**

These digital tools enable you to access your benefits 24/7/365 with online requests and chat options. They also provide easy access to thousands of articles, webinars, podcasts, and tools covering total well-being.

#### **Mental Health Sessions**

Manage stress, anxiety, and depression, resolve conflict, improve relationships, overcome substance abuse, and address any personal issues.

#### **Life Coaching**

Reach personal and professional goals, manage life transitions, overcome obstacles, strengthen relationships, and build balance.

#### **Financial Consultation**

Build financial wellness related to budgeting, buying a home, paying off debt, managing taxes, preventing identity theft, and saving for retirement or tuition.

#### **Legal Consultation**

Get help with personal legal matters including estate planning, wills, real estate, bankruptcy, divorce, custody, and more.

#### **Work-Life Resources and Referrals**

Obtain information and referrals when seeking childcare, adoption, special needs support, eldercare, housing, transportation, education, and pet care.

#### **Personal Assistant**

Save time with referrals for travel and entertainment, seeking professional services, cleaning services, home food delivery, and managing everyday tasks.

#### **Medical Advocacy**

Get help navigating insurance, obtaining doctor referrals, securing medical equipment or transportation, and planning for transitional care and discharge.

#### **Contact Sand Creek EAP**

Call: 888-243-5744

Visit: [SandCreekEap.com](http://SandCreekEap.com)

Use This Code When Creating Your Account:  
Northfield

## **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. 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.

## **EMPLOYEE DRESS GUIDELINES**

### **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 work place.

## **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 District positions are available on the District website. The job descriptions can be found at [www.northfieldschools.org](http://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](http://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](http://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 and please refer to district Policy 655 on the District website for complete information regarding School Volunteers and Volunteer Background checks.

#### 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, please contact the Human Resources or Buildings and Grounds 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 \$10.00 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 or Buildings and Grounds 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 need to be turned in at the end of the assignment.

#### Visitors/Volunteers:

All volunteers must complete and pass the required volunteer background check via the district website prior to volunteering. These background checks are only valid for one school year and must be redone annually. Prior to entering the building visitors and volunteers 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.