



A Guide to Your Employee Benefits

June 1, 2023 – May 30, 2024

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Your Benefits at WiNC

WiNC offers a comprehensive suite of benefits to promote health and financial security for you and your family. This booklet provides you with a summary of your benefits. Please review it carefully so you can choose the coverage that's right for you.

Benefit Basics

As a WiNC employee, you are benefit eligible on your Date of Hire.

You may enroll your eligible dependents for coverage once you are eligible. Your eligible dependents include:

- Your legal spouse
- Your children up to age 26

Once your benefits elections go into effect, they remain as such until the end of the year. You may only change coverage within 30 days of a qualified life event.

Qualified Life Events

Generally, you may change your benefit elections only during the annual enrollment period. However, you may change your benefit elections during the year if you experience a qualified life event, including:

- Marriage
- Divorce or legal separation
- Birth of your child
- Death of your spouse or dependent child
- Adoption of or placement for adoption of your child
- Change in employment status of employee, spouse or dependent child
- Qualification by the Plan Administrator of a child support order for medical coverage
- Entitlement to Medicare or Medicaid

You must notify Human Resources within 30 days of the qualified life event. Depending on the type of event, you may be asked to provide proof of the event. If you do not contact Human Resources within 30 days of the qualified event, you will have to wait until the next annual enrollment period to make changes (unless you experience another qualified life event).

For more information about your benefits, contact your HR Manager.

Agency Contacts

Primary Contact



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About WisMed Assure

WisMed Assure focuses on working with health care professionals to better serve their specific needs. We recently developed an association health plan and a group disability product to alleviate premium costs and provide smaller practices some of the benefits that larger employers enjoy. It is our goal to provide innovative and customized products with outstanding customer service to professionals who care for the health of others.

Our profits support the mission of the Wisconsin Medical Society which is to improve the health of the people of Wisconsin by supporting and strengthening physicians' ability to practice high-quality patient care in a changing environment.

wismedassure.org



Cost of Your Benefits

WiNC contributes towards the cost of some of your benefits.

You pay the full cost for any voluntary benefits you elect.

Benefits Offered

Benefit	Tax Treatment	Who Pays
Medical Coverage	Pre-tax	WiNC & You
Dental Coverage	Pre-tax	WiNC & You
Vision Coverage	Pre-tax	WiNC & You
Life and AD&D Insurance		WiNC
Voluntary Additional Life and AD&D Insurance	After-tax	You
Short Term Disability	After-tax	WiNC
Long Term Disability	After-tax	WiNC

Medical Coverages



WiNC offers a choice of medical plan options so you can choose the plan that best meets your needs – and those of your family. Each plan includes comprehensive health care benefits, including free preventive care services and coverage for prescription drugs. You are eligible for benefits if you work at least 30 hours per week.

Carrier	Anthem Blue Preferred Plus POS		
H.S.A Compatible?	No		
	In Network	Out-Of-Network	
Deductible	Individual	Individual	
	\$1,500	\$3,000	
	Family	Family	
	\$3,000	\$6,000	
Coinsurance (You Pay)	20%	40%	
Out-of-Pocket (OOP)	Individual	Individual	
	\$6,000	\$12,000	
	Family	Family	
	\$12,000	\$24,000	
Primary Care Copay	\$20	Ded; Coin	
Specialist Care Copay	\$60	Ded; Coin	
Emergency Room Charge	\$500/20%	\$500/20%	

Rx Coverage- Tier 1	\$10	\$20	50% Coin
Rx Coverage- Tier 2	\$50	\$60	50% Coin
Rx Coverage- Tier 3	\$80	\$90	50% Coin
Rx Coverage- Tier 4	25% to \$350	25%-\$450	50% Coin

*Please note, the Deductible from this plan, \$1500 per single or \$3000 per family is covered by the WiNC HRA—health reimbursement plan.

**As a plan member you are responsible for Copays and coinsurances In Network.

***Please see next page of booklet for Anthem Prescription Drug Flier.

Rx Choice Tiered Network

Options, convenience, and savings when you fill a prescription

Your Anthem health plan provides options for where to fill your prescriptions. Through the Rx Choice Tiered Network, you can select a pharmacy that helps you save money.

The Rx Choice Tiered Network offers two levels of coverage:

Level 1

These are preferred pharmacies, where your copay or share of the prescription cost is lower. There are more than 25,000* Level 1 pharmacies throughout the country, including these well-known chains:

- CVS
- Target
- Aurora Pharmacy
- Costco
- Pick N' Save
- Walmart

Level 2

There are approximately 40,000* of these pharmacies across the country, but you will pay more out of pocket for prescriptions. Level 2 pharmacies include:

- Walgreens
- Meijer

How to find a pharmacy in the Rx Choice Tiered Network

- Visit [anthem.com](https://www.anthem.com), choose **Order and Manage Prescriptions**, and log on.
- On the *Pharmacy* page, choose **Find a Pharmacy**.
- Enter your ZIP code and how far you want to search to find pharmacies near you.

If you have questions about the network or your pharmacy benefits, you can call the Pharmacy Member Services number on your plan ID card. We're happy to help.



* IngenioRx data, 2020.

Anthem Blue Cross and Blue Shield is the trade name of Blue Cross Blue Shield of Wisconsin (BCBSWI), Comcare Health Services Insurance Corporation (Comcare) and Wisconsin Collaborative Insurance Company (WCIC). BCBSWI underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by Comcare or WCIC; Comcare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.



FSA Benefits

An FSA is an employer-sponsored savings account for health care expenses. You are not taxed on the money put into the FSA, and you can then use the account to pay for qualified out-of-pocket health care costs, such as your deductible and copays, but not your premium.

Health FSAs can save you money on taxes while helping you regularly put aside money for health care expenses. If carefully planned, using an FSA for health care costs can be an asset to your family's budget. In addition, you can use your health FSA to pay for the medical expenses of your spouse and dependents. A maximum of \$3,050 per calendar year can be contributed to a FSA.

*Please note that if you have a HSA account and a FSA account, your FSA is limited to Dental and Vision expenses only.

Cafeteria Plan (Flex) Limits

Tax Year	2022	2023
Dependent Care (FSA) annual max	\$5,000	\$5,000
FSA Health annual max (if married filing separately)	\$2,850	\$3,050

Dental Coverage

Regular dental exams can help you and your dentist detect problems in the early stages when treatment is simpler and costs are lower. Keeping your teeth and gums clean and healthy will help prevent most tooth decay and periodontal disease, and is an important part of maintaining your medical health. You are eligible for benefits if you work at least 30 hours per week.



Plan	PPO	Premier or Non-Network
Annual Deductible (Individual/Family)	\$50/ 150	\$50/ 150
Annual Maximum (per person)	\$1,000	\$1,000
Diagnostic and Preventive Care: Includes cleanings, fluoride treatments, sealants and some x-rays	100%	100%
Basic Services: Includes fillings, simple extractions and some x-rays	80%	80%
Major Services: Includes crowns, oral surgery, periodontics, bridges and full and	50%	50%
Orthodontia (Children only up to age 19)	50% up to a max Lifetime of \$1,000	50% up to a max Lifetime of \$1,000



Vision Coverage

WiNC offers you a vision plan that covers routine eye exams and also pays for all or a portion of the cost of glasses or contact lenses if you need them. You are eligible for benefits if you work at least 30 hours.

Benefit	In-Network	Out-of-Network
Copay Exam, Materials	\$10	\$35
Exam	\$10	
Frequency		
Exam	Once every 12 Months	12
Lenses	12	12
Frames	12	12
Frames	\$150	\$150
Lenses	\$150	\$150
Medically Necessary Contact Lenses	\$150	\$150
Elective Contact Lenses in lieu of Glasses	\$150	\$150

Life and Disability Coverage

Life insurance is an important part of your financial security, especially if others depend on you for support. Accidental Death & Dismemberment (AD&D) insurance is designed to provide a benefit in the event of accidental death or dismemberment. You are eligible for benefits if you work at least 30 hours per week.

WiNC will be paying for a Life and AD&D policy on your behalf in the amount of \$50,000.

Additional Life Insurance & AD&D

Additional life insurance can be purchased in increments of \$10,000 to 5 times your salary or \$400,000 including spousal and dependent additional coverage. Please see the rate sheet handout for additional details. You are eligible for benefits if you work at least 30 hours per week.



Evidence of insurability is required if you would like to elect voluntary life coverage above the guarantee issue amount.



Disability Insurance Coverage

The goal of WiNC's Disability Insurance Plan is to provide you with income replacement should you become disabled and unable to work due to a non-work-related illness or injury. WiNC provides eligible employees with both short-term and long-term disability income benefits. Please see your HR Manager for more information. You are eligible for benefits if you work at least 30 hours per week.

Long-Term Disability (LTD):

- Covers 60% of your monthly pre-disability earnings – up to a \$5,000 monthly maximum.
- Benefits begin after 90 days of disability or illness and continue to the earlier of recovery or normal retirement age.

Short-Term Disability (STD):

- Covers 60% of your weekly pre-disability earnings – up to a \$1,000 weekly maximum.
- Benefits begin on the 14th day for an injury or illness and continue to the earlier of recovery or 11 weeks.



Contact Information

Plan	Contact Person	Phone Number	Website
Medical Plan	Anthem	800.331.1476	Anthem.com
Dental Plan	Delta Dental	844.337.8383	Deltadentalwi.com
Vision Plan	Delta Dental	844.337.8383	Deltadentalwi.com
Life & AD&D Insurance and Voluntary Life and AD&D	MGIS/ SunLife	800.786.5433	MGIS.com
Short-Term & Long-Term Disability Insurance	MGIS/ SunLife	800.786.5433	MGIS.com
Employee Assistance Program	ComPsych/ MGIS	877.687.6447	Guidanceresources.com
IRA Retirement Savings Plan	Midwest Financial Group	608.807.4775	Mfgteam.com

About this Guide

This benefit outline provides selected highlights of WiNC employee benefit programs. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between information provided through this summary and the actual terms of the policies, contracts and plan documents are governed by the terms of these policies, contracts and plan documents. WiNC reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The Plan Administrator has the authority to make these changes.