

SPECIAL BOARD MEETING
Thursday, October 28, 2021 5:15 PM

Elementary Library
600 Cedar St
New Berlin, IL 62670

Agenda

- I. Call to Order
- II. Public Comment (*Policy 2:230*)
- III. Adjustments to Agenda
- IV. Executive Session - For the purpose of:
 - A. *The appointment, employment compensation, discipline, performance, or dismissal of specific employees of the District or legal counsel for the District, including hearing testimony on a complaint lodged against an employee or against legal counsel for the District to determine validity. 5 ILCS 10/2(c).*
Speaker(s): Board President
- V. Approve the consultant contract with Transportation & Residency Specialists, LLC
- VI. Approve the recommendation of a Transportation Director
- VII. Approve United Health Care as the employee health insurance provider (1year)
- VIII. Approve Guardian Dental and Vision as the employee dental and vision insurance carrier (2 years)
- IX. Adjournment

This services agreement (the agreement) is made effective date, by and between Transportation & Residency Specialists, LLC and NEW BERLIN SCHOOL DISTRICT, with corporate offices located at NEW BERLIN, ILLINOIS.

THE PARTIES AGREE AS FOLLOWS:

Scope of Services

1.1 Transportation & Residency Specialists, LLC will provide NEW BERLIN SCHOOL DISTRICT, with consulting services as mutually agreed upon and described in the attached statement of work. All consulting services to be provided hereunder will be referred to as services. The parties may use this agreement for multiple statements of work. Each statement of work must reference this agreement.

1.2 Statements of work will be written documents setting forth at a minimum:

- a. A complete, sufficiently detailed description of the types of services to be rendered.
- b. The applicable billing rates for the services to be rendered (service fees).
- c. Any additional terms and conditions to which the parties may agree.

1.3 The parties contemplate that it may be desirable to make changes to the statement(s) of work. Before performing any work associated with any such change, a written change order shall set forth the necessary revisions to the statement(s) of work, and the parties, shall agree in writing that such work constitutes a change from the original statement of work, as amended, and that they further agree to the change provisions set forth in the change order. Each change order shall be numbered serially and executed by Transportation & Residency Specialists, LLC and NEW BERLIN SCHOOL DISTRICT.

1.4 Executive staff of NEW BERLIN SCHOOL DISTRICT and Transportation & Residency Specialists, LLC will review the status of the services, statement(s) of work, change orders, invoices and estimates as may be required. A written status report may be produced regarding the review. Transportation & Residency Specialists, LLC and NEW BERLIN SCHOOL DISTRICT agree to execute and maintain copies of these status reports, if applicable.

Obligations

2.1 NEW BERLIN SCHOOL DISTRICT will provide other support services as both the company and Transportation & Residency Specialists, LLC subsequently agree.

Services and Fees and Expenses

3.1 NEW BERLIN SCHOOL DISTRICT shall be responsible for all service fees as identified in the applicable statement(s) of work (and change orders, as applicable) as those services are provided.

3.2 Transportation & Residency Specialists, LLC will invoice NEW BERLIN SCHOOL DISTRICT for the service fees twice per calendar month (on or about the 15th and 30th of each month) or as otherwise agreed to by the parties. NEW BERLIN SCHOOL DISTRICT agrees to remit full payment to accounts payable promptly upon its receipt of the invoice.

Term and Termination

4.1 This agreement shall commence as of the agreement date above and shall remain in force through **TBD**.

Proprietary Rights: Confidential information

5.1 Transportation & Residency Specialists, LLC agrees that the work products from the services provided to NEW BERLIN SCHOOL DISTRICT shall be owned by NEW BERLIN SCHOOL DISTRICT. Nothing contained in this section 5.1 shall be construed as prohibiting Transportation & Residency Specialists, LLC from utilizing in any manner, knowledge and experience of a general nature acquired in the performance of services for NEW BERLIN SCHOOL DISTRICT.

5.2 Confidential information includes all information identified by a disclosing party as proprietary and confidential, which confidential information shall remain the sole property of the disclosing party unless the ownership of such confidential information is otherwise expressly set forth in the agreement. Items will not be considered confidential information if: (a) available to public other than by a breach of an agreement by the recipient; (b) rightfully received from a third party not in breach of any obligation of any confidentiality; (c) independently developed by one party without access to the confidential information of the other; or (d) rightly known to the recipient at the time of disclosure as verified by its written records.

5.3 Each party agrees that it shall not use for any purpose or disclose to any third party any confidential information of the other party without the express written consent of the other party. Each party agrees to safeguard the confidential information of the other party against use or disclosure other than as authorized by or pursuant to this agreement through measures, and exercising a degree of care, which are at least as protective as those, Transportation & Residency Specialists, LLC or NEW BERLIN SCHOOL DISTRICT, as the case may be, exercises in safeguarding the confidentiality of its own proprietary information, but no less than a reasonable degree of care under the circumstances. Each party shall permit access to the confidential information of the other party only to those individuals (a) who have entered into a written nondisclosure agreement with the other party on terms equally as restrictive as those set forth herein, and (b) who require access in performance of their duties to the other party in connection with the other party's rights under this agreement.

5.4 Each party acknowledges that the wrongful use or disclosure of confidential

information of the other party may result in irreparable harm for which there will be no adequate remedy at law. In the event of a breach by the other party or any of its officers, employees or agents of its or their obligations under this Section 5, the non-breaching party may immediately terminate this agreement without liability to the other party, and may bring an appropriate legal action to enjoin such breach, and shall be entitled to recover from the breaching party reasonable legal fees and cost in addition to other appropriate relief.

Warranties

6.1 Transportation & Residency Specialists, LLC warrants that the services to be provided under this agreement shall be performed in a professional manner conforming to generally accepted industry standards and practices. NEW BERLIN SCHOOL DISTRICT agrees that Transportation & Residency Specialists, LLC 's sole and exclusive obligation with respect to the services covered by this limited warranty shall be, at Transportation & Residency Specialists, LLC 's sole discretion, to correct the nonconformity or to refund the service fees paid for the affected executive consulting services.

General Provisions

7.1 The relationship of NEW BERLIN SCHOOL DISTRICT and Transportation & Residency Specialists, LLC is that of independent contractors. Personnel of both parties are neither agents nor employees of the other party for federal tax purposes or any other purpose whatsoever, and are not entitled to any employee benefits of the other party.

7.2 No delay, failure or default in performance of any obligation by either party, excepting all obligations to make payments hereunder, shall constitute a breach of this agreement to the extent caused by force majeure.

7.3 Any assignment in violation of these terms is void.

7.4 Any controversy or claim arising out of or relating to this agreement, or the breach thereof, shall be conclusively resolved through binding arbitration under the Commercial Arbitration Rules of the American Arbitration Association. Judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. Each party shall bear its own costs and attorney fees, unless the arbitration award specifically provides otherwise.

7.5 All communications between the parties with respect to any of the provisions of this agreement shall be in writing, and shall be sent by personal delivery, airmail or e-mail to [company name] or to Transportation & Residency Specialists, LLC as set forth in the preamble of this agreement, until such time as either party provided the other not less than ten (10) days prior written notice of a change of address in accordance with these provisions.

7.6 The validity of this agreement and the rights, obligations and relations of the parties hereunder shall be construed and determined under and in accordance with the laws of the state of Illinois; provided, however, that if any provision of the agreement is determined by a court of competent jurisdiction to be in violation of any applicable law or otherwise invalid or unenforceable, such provision shall to such extent as it shall be determined to be illegal, invalid or unenforceable under such law be deemed null and void, but this agreement shall otherwise remain in full force. After arbitration, as specified in Section 7.4, any suit to enforce any provision of this agreement, or any right, remedy or other matter arising from the arbitration, will be brought exclusively in the state or federal courts located in Illinois. Transportation & Residency Specialists, LLC and NEW BERLIN SCHOOL DISTRICT agree and consent to the venue in and to the in-person jurisdiction of the aforementioned courts.

7.7 Any modification or amendment of any provision of this agreement must be in writing and bear the signature of the duly authorized representatives of both parties. The failure of any party to enforce any right it is granted herein, or to require the performance by the other party hereto of any provision of this agreement, or the waiver by any party of any breach of this agreement, shall not prevent a subsequent exercise or enforcement of such provisions or be deemed a waiver of any subsequent breach of this agreement. All provisions of this agreement which by their own terms take effect upon the termination of this agreement or by their nature survive termination (including without limitation the provisions of Sections 3, 5, 6, 7) shall survive such termination.

7.8 This agreement, all attached schedules and all other agreements referred to herein or to be delivered by the parties pursuant hereto, represents the entire understanding and agreement between the parties with respect to the subject matter hereof, and merges all prior discussions between them and supersedes and replaces any and every other agreement or understanding which may have existed between the parties to the extent that any such agreement or understanding relates to providing services to NEW BERLIN SCHOOL DISTRICT. NEW BERLIN SCHOOL DISTRICT hereby acknowledges that it has not reasonable relied on any other representation or statement that is not contained in this agreement or made by a person or entity other than Transportation & Residency Specialists, LLC. To the extent, if any, that the terms and conditions of NEW BERLIN SCHOOL DISTRICT 'S orders or other correspondence are inconsistent with this agreement, this agreement shall control.

IN WITNESS WHEREOF, the parties hereto have caused this agreement to be executed by their duly authorized representatives as of the agreement date first above written.

Employer Information

Company name: NEW BERLIN SCHOOL DISTRICT

Representative name: JILL LARSON

Job title: SUPERINTENDENT

Signature:

Date:

Consultant Information

Company name (if applicable): Transportation & Residency Specialists, LLC

Consultant name: Jim Lovelace

Signature:

Date:

Amendment: This agreement is voluntarily entered into and is at-will. That is, either party is free to terminate the consulting agreement at will, at any time, with or without cause. Nothing contained in any company documents shall in any way modify this at-will policy, and the at-will policy cannot be modified in any way by oral or written representation made by anyone employed by NEW BERLIN SCHOOL DISTRICT. Upon termination of this agreement, Transportation & Residency Specialists, LLC must return all documentation, equipment or other materials provided by NEW BERLIN SCHOOL DISTRICT during the term of this agreement.

Statement of Work

This statement of work is made effective **TBD**, by and between Transportation & Residency Specialists, LLC and NEW BERLIN SCHOOL DISTRICT.

Description of Services:

Billing Rate

Per Diem \$750.

Hourly rate \$100 for less than full days

Estimated total:

Additional Terms and Conditions:

Estimated completion date:

This statement of work serves as an exhibit to the services agreement.

Agreed and Accepted:

Company name: NEW BERLIN SCHOOL DISTRICT

Representative name: JILL LARSON

Job title: SUPERINTENDENT

Signature:

Date:

Consulting company name (if applicable): TRANSPORTATION & RESIDENCY
SPECIALISTS, LLC

Consultant name: JIM LOVEACE

Signature:

Date:

**DIRECTOR OF TRANSPORTATION
EMPLOYMENT CONTRACT
(November 1, 2021 – June 30, 2022)**

AGREEMENT made this ___ day of October, 2021, between the **BOARD OF EDUCATION OF NEW BERLIN CUSD #16** (hereinafter referred to as the "Board"), and **SETH HILL**, as Director of Transportation (hereinafter referred to as the "Director"), and hereinafter collectively referred to as the "Parties".

A. EMPLOYMENT AND COMPENSATION

- 1. Salary and Term of Employment.** The Board hereby employs the Director for a single-year period commencing on November 1, 2021, and terminating on June 30, 2022 at an annual salary of Sixty Thousand Dollars and No Cents (\$60,000.00) for the 2021-2022 Contract Year. The Director's annual salary shall be pro-rated and payable in equal installments in accordance with the rules of the Board governing payments of other administrative staff members in the School District. The term "Contract Year" shall refer to each period under this Contract commencing on July 1 and ending on June 30. The Director hereby accepts employment upon the terms and conditions hereinafter set forth.

- 2. Ability to Teach Part-Time.** The Director may continue to teach as an employee of the Board part-time, but no more than three-eighths (3/8) of the teacher's school day. The Director's part-time teaching will not count towards continued contractual service (or tenure) pursuant to the Illinois School Code. If Director becomes a full-time teacher with the Board in the future, his first year back at full-time will be considered his first years towards continued contractual service.

The Director's teaching salary will be at a pro-rated rate based on the portion of teaching in a school day and no more than three-eighths (3/8). You will receive sick and personal time for teaching part-time based on the amount at which you are at part time. For example. If you are a three-eighths (3/8) part-time teacher, you will receive ten (10) working days of sick leave and three (3) working days personal leave at three-eighths (3/8) time or 2.66 hours per day.

Nothing in this Contract prevents the Board from non-renewing Director as a teacher during the term this Agreement. Within the first six (6) months of this Agreement, Director may terminate this Contract without cause or penalty pursuant to paragraph A.3. If Director exercises this option, he may return to teaching in the District for the Board on a full-time basis.

- 3. Six Month Trial Period.** Within the first six (6) months of this Agreement, Director may terminate this Contract without cause or penalty by resigning in writing to the Board. If Director exercises this option and once the resignation is effective, he

may return to teaching in the District for the Board on a full-time basis. Once the resignation is effective, this Contract is deemed terminated.

4. **Illinois Municipal Retirement Fund.** The annual salary stated in paragraph A.1 of this Contract includes the payment by the Board on behalf of the Director of his required contributions to the Illinois Municipal Retirement Fund (hereinafter referred to as "IMRF"). As such, contributions for IMRF will be salary-reduced from the salary as set forth in paragraph A.1 and contributed by the Board on behalf of the Director. The Director shall not have any right or claim to said amounts contributed by the Board on his behalf, except as may become available at the time of retirement or resignation from the IMRF. Both parties acknowledge that the Director did not have the option of choosing to receive the contributed amounts directly, instead of having such contributions are made as a condition of employment to secure the Director's future services, knowledge, and experience.

If the Director works as a part-time teacher during his term as Director, he will be subject to payments by the Board on his behalf to the Teachers' Retirement System (hereinafter referred to as "TRS") to be salary-reduced from his pro-rated teaching salary.

All payments are subject to the laws, rules, and regulations related to IMRF and TRS.

5. **Creditable Earnings.** The Parties hereby agree that the Board makes no representations regarding the creditable earnings status with respect to any compensation received by the Director pursuant to the terms of this Contract. Any and all determinations regarding creditable earnings, creditable service, and related IMRF or TRS issues shall be made by IMRF and/or TRS, and where applicable, a court of competent jurisdiction.

B. CONDITIONS OF EMPLOYMENT

1. **Medical Examinations.** The Board may direct the Director, when job-related and consistent with business necessity, to undergo a complete medical examination by a physician of the Director's choice. The reasonable costs of the medical examination shall be reimbursed by the Board. Any report of the medical examination shall be given directly and exclusively by the examining physician to the Director. The Director shall cause the physician to provide the Board with a written certification of Director's continued fitness for duty, which shall remain confidential to the Board and/or its designee. If the physician determines Director is not fit for duty, the Director shall waive doctor-patient privilege and the Board shall have access to all medical reports and records relevant to Director's condition. The Director agrees to provide, upon reasonable request by the Board,

a medical release to obtain medical information relevant to the Director's condition from other medical providers.

2. **Certification.** The Director shall be required to obtain a CDL bus license in accordance with the laws of the State of Illinois within the first 3 months of the term of this Contract as directed by the Board and shall be able to pass the criminal background check as provided by law for certified school employees.
3. **Employment Representations.** The Director represents that he is not under contract with any other school district for any portion of the term covered by this Contract. The Director further represents that all information provided to the District in the process of application for employment was true and complete.
4. **Compliance with Law.** The Director shall comply with all rules, regulations, and orders of the Board and/or its designee and all provisions of the Illinois School Code and all other relevant local, state, and federal laws, statutes, rules, and regulations.

C. BENEFITS

1. **Insurance.** The Board will provide the Director with the following Board-paid benefits:
 - a. Full single employee hospitalization and medical insurance as provided under any group program effective in the District during the term of this Agreement. In the event that any health reform legislation or other law shall prohibit or otherwise restrict the Board from providing the insurance benefit herein described, the Board retains the right to limit participation of the employee and her beneficiaries in the district Health Plans to the same terms and conditions provided to other certified employees.
 - b. Term Life Insurance policy totaling Ten Thousand Dollars and No Cents (\$10,000.00).
2. **Vacation.** The Director shall receive ten (10) workdays (the equivalent of 80 work hours) of vacation annually, to be pro-rated based on the term of this Contract. Vacation shall be taken subject to the approval of the Superintendent. Vacation days must be taken within the twelve (12) months of the year in which it is earned and shall not carry over.
3. **Sick Leave.** The Director shall be granted sick leave of thirteen (13) workdays (the equivalent of 104 work hours) annually, to be pro-rated based on the term of this Contract. The Director may accumulate sick leave to a maximum of two hundred forty (240) days.

4. **Personal Leave.** The Director shall be granted three (3) personal leave workdays (the equivalent of 24 works hours) annually, to be pro-rated based on the term of this Contract. All unused personal leave days may be converted to sick leave days, except when the Director has reached the maximum amount of days listed above.
5. **Other Benefits.** The Director shall be entitled to all the benefits normally given to other staff and employees in the District.

D. POWERS, DUTIES, AND GOALS

1. **Responsibilities and Duties.** The Director as directed in his job description, shall assist the Superintendent in the administrative operation and management of the School District with respect to transportation management. The Director shall also assume any additional administrative responsibilities and duties that may be assigned, under the supervision and direction of the Superintendent and in accordance with the laws of the State of Illinois and the policies, rules and regulations of the Board, for the planning, operation and evaluation of the educational program of the District. The Director shall also assume any additional administrative responsibilities and duties as may be set forth in the official job description for the Director of Transportation, under the supervision and direction of the Superintendent, in accordance with the laws of the State of Illinois and the policies, rules and regulations of the Board. He shall be responsible for, and deemed to have knowledge of, all of the policies, rules and regulations established by the Board and shall comply with its requirements.
2. **Evaluation.** The Chief Financial Officer shall conduct annual evaluations of the Director. The evaluation shall include a description of the Director's duties and responsibilities and standards to which the Director is to conform. The evaluation shall be in writing and shall consider the Director's specific duties, responsibilities, management, and competence as Director. A copy of the evaluation shall, upon completion, be delivered to the Director and another copy placed in the Director's personnel file. Nothing herein shall be construed to extend the contract terms beyond its agreed termination date.
3. **Other Involvement Within the District.** The Director may, at the Board's pleasure, hold other positions within the District, such as coaching or activity sponsorship, or as otherwise may be described in this Contract. Nothing in this Contract prevents the Board from non-renewing Director in one of these positions during the term this Agreement.

E. RENEWAL AND EXTENSION OF CONTRACT

1. **Termination of Contract.** Throughout the term of this Contract, the Director shall be subject to discharge for just cause. The Board shall not arbitrarily or capriciously call for dismissal of the Director, and the Director shall have the right to service written charges, notice of hearing, and a closed hearing before the Board. If the Director chooses to be accompanied by counsel at such hearing, all such personal expenses shall be paid by the Director. The Parties agree that just cause is defined for the purposes of this Contract as the Director's breach of any express condition of this Contract and/or: 1) any action by the Director that causes substantial prejudice to or is harmful to the best interests of this District; 2) actions or conduct that constitutes moral turpitude; and 3) conviction of a felony. The Parties agree that the decision of the Board on dismissal for cause shall be final.

This employment contract may be terminated for the following additional reasons:

- a. Mutual agreement of the Parties;
 - b. Retirement of the Director;
 - c. Permanent Disability (inability to perform essential job functions with or without accommodation); or
 - d. Death of the Director.
2. **Notice of Non-Renewal.** Unless notice of intent not to renew this contract shall be given in writing by the Board not later than April 1st of the final contract year, this Contract shall renew in accordance with its terms for one (1) additional year.
 3. **Amendment.** Any salary or other adjustment or modification made during the life of this Contract shall be in the form of a written amendment and shall become a part of this Contract, but such adjustment or modification shall not be construed as a new contract with the Director or as an extension of the termination date of this Contract.

F. TECHNICAL CLAUSES

1. **Notice.** Any notice or communication permitted or required under this Agreement shall be in writing and shall become effective on the day of mailing hereof by registered or certified mail, addressed:

If to the Board, to:

President, Board of Education
Community Unit School District #16
600 N. Cedar
New Berlin, IL 62670

If to the Director, to:

Address is on File in the District Office

2. **Governing Law.** This Contract has been executed in Illinois, and shall be governed in accordance with the laws of the State of Illinois in every respect.
3. **Multiple Parts.** This Contract may be executed in one or more counterparts, each of which shall be considered an original, and all of which taken together shall be considered one and the same instrument.
4. **Complete Agreement.** This Contract contains all of the terms agreed upon by the parties with respect to the subject matter of this Contract and supersedes all prior agreements.
5. **Severability.** If any provision of this Contract is deemed void or unenforceable, the remainder of this Contract shall not be affected.

IN WITNESS WHEREOF, the parties have caused this Agreement to be executed in their respective names and in the case of the Board, by its President, on the day and year first written above.

Director of Transportation

By: _____
Seth Hill

Board of Education of New Berlin Community Unit School District No. 16

By: _____
President, Board of Education

Attest:

Secretary, Board of Education

HEALTH & ANCILLARY INSURANCE RENEWAL 2021-2022 PLAN YEAR

Good afternoon, all! It is that time of year again when we are coming into the Open Enrollment Period for Health, Dental, Vision and Life insurance renewals. As you all know from my previous correspondence, beginning November 17, 2021, Springfield Clinic will no longer be considered “in network” for Blue Cross Blue Shield. This is a major change and it does affect many of our employees. This network change has prompted the District to look for alternatives so that our employees are not forced to change doctors. There is a consideration or recommendation on the table for the board to approve the transition to **United Health Care for our health insurance plan and Guardian for our dental, vision and life plans**. The following is information that I wanted to share with regards to all of these changes.

New Agent

Beginning August 1, 2021, the Board of Education approved American Central Insurance as the District’s Broker of Record. American Central Insurance has a large staff that is dedicated to providing customer service to our staff for answering questions, claims processing, administration of our HRA program, etc. The following is contact information:

American Central Insurance
3300 Hedley Road
Springfield, IL 62711
Phone: (217) 698-9000
Fax: (217) 698-9898

Agent: Jeremy Travelstead
jeremy@americancentralins.com
HRA: Carol Bedtka
cbedtka@americancentralins.com
Link to [HRA Reimbursement Request Form](#)

Health Insurance & Other Ancillary Products

Every year the District’s Open Enrollment Period is November 1 through November 30 with an effective of December 1*. This Open Enrollment Period allows employees to make changes to health, dental, vision or life insurance coverage without exception.

After receiving renewal rates from Blue Cross Blue Shield (BCBS) and quotes from other companies, the Board of Education is considering that it would be in the best interest of our employees to move our coverage from BCBS to **United Health Care** for health insurance and from to **Guardian** for dental, vision, life insurance, and the Employee Assistance Program. The following is a description of the changes for each plan and here is a link to the [2021-2022 Insurance Options](#) form showing the cost to employees.

The District will host two insurance meetings on **October 28, 2021 at 2:30 p.m.** and **November 2, 2021 at 3:30 p.m.** at New Berlin Elementary School. Jeremy Travelstead will be onsite to provide information about all of the changes and to answer any questions that you may have regarding the coverage.

* Because the contract with Springfield Clinic and BCBS is ending on November 17, 2021, for **THIS YEAR ONLY** our effective date will be **November 1, 2021** so that employees will be covered in-network for the full month of November. The plan year for 2021-2022 will be November 1, 2021 through November 30, 2022.

Health Insurance

United Healthcare provided the lowest rates with the most comparable coverage limits. There will still be three (3) separate plans offered to employees with similar plan designs as our current plans. However, all three (3) plans are Choice Plus Plans that all use the same PPO national provider listing so there will be no difference in providers whichever plan you choose. The following are coverage limits for each plan and renewal rates for BCBS and the proposed rates for United Healthcare. Here is a [link to the full document](#) and links for copies of the Summary Plan Descriptions for each plan are below the chart:

New Berlin CUSD #16 Medical Cost Analysis

AMERICAN CENTRAL
INSURANCE SERVICES

BENEFITS | HR | COMPLIANCE
Est. 1987

	BlueCross BlueShield						United Healthcare											
	Current			Renewal			Option 1	Option 2	Option 3									
	MH1B106 (HMO)	MPPE3Q26 (PPO)	MPSC1807 (HSA)	MH1B106 (HMO)	MPPE3Q26 (PPO)	MPSC1807 (HSA)	BT4M Mod (Choice Plus - No Ded)	BT5Z Mod (Choice Plus - HSA)	BT39 Mod (Choice Plus - PPO)									
Enrollment																		
Single	8	65	6	8	65	6	8	6	65									
Employee + Spouse	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1
Employee + Child(ren)	2	5	1	2	5	1	2	5	1	2	5	1	2	5	1	2	5	1
Family	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0
Rates																		
Single	\$749.80	\$611.40	\$599.65	\$783.68	\$633.96	\$628.99	\$659.58	\$496.41	\$540.68									
Employee + Spouse	\$1,706.41	\$1,391.41	\$1,364.70	\$1,558.78	\$1,260.98	\$1,251.09	\$1,501.09	\$1,129.74	\$1,230.49									
Employee + Child(ren)	\$1,579.57	\$1,288.00	\$1,263.27	\$1,547.60	\$1,251.94	\$1,242.11	\$1,389.51	\$1,045.76	\$1,139.03									
Family	\$2,536.18	\$2,068.03	\$2,028.31	\$2,322.69	\$1,878.96	\$1,864.21	\$2,231.01	\$1,679.09	\$1,828.84									
Estimated Monthly Premium	\$9,157.54	\$48,249.03	\$6,225.87	\$9,364.64	\$49,346.06	\$6,267.14	\$8,055.66	\$5,153.96	\$42,668.19									
Estimated Total Monthly	\$63,632.44						\$64,977.84											
Percentage Change							2.11%						-87.34%					
Dollar Change							\$1,345.40						-\$55,576.78					
													-\$91.90%					
													-\$20,964.25					
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible																		
Individual	\$0	N/A	\$3,500	\$7,000	\$2,500	\$2,500	\$0	N/A	\$3,500	\$7,000	\$2,500	\$2,500	\$0	\$10,000	\$2,500	\$2,500	\$3,500	\$7,000
Family	\$0	N/A	\$10,200	\$20,400	\$5,000	\$5,000	\$0	N/A	\$10,200	\$20,400	\$5,000	\$5,000	\$0	\$20,000	\$5,000	\$5,000	\$10,200	\$20,400
Coinsurance	100%	N/A	80%	60%	100%	80%	100%	N/A	80%	60%	100%	80%	100%	70%	100%	70%	80%	60%
Out-of-Pocket Maximum																		
Individual	\$1,500	N/A	\$5,500	\$11,000	\$5,000	\$5,000	\$1,500	N/A	\$5,500	\$11,000	\$5,000	\$5,000	\$1,500	\$20,000	\$5,000	\$5,000	\$5,500	\$11,000
Family	\$3,000	N/A	\$10,200	\$20,400	\$10,000	\$10,000	\$3,000	N/A	\$10,200	\$20,400	\$10,000	\$10,000	\$3,000	\$40,000	\$8,550	\$10,000	\$10,200	\$20,400
Out-Patient Hospitalization	\$0	N/A	80%	60%	\$0	80%	\$0	N/A	80%	60%	\$0	80%	Ded then 100%	Ded then 70%	Ded then 100%	Ded then 70%	Ded then 80%	Ded then 60%
In-Patient Hospitalization	\$0	N/A	80%	\$300 then 60%	\$0	\$300 then 80%	\$0	N/A	80%	\$300 then 60%	\$0	\$300 then 80%	Ded then 100%	Ded then 70%	Ded then 100%	Ded then 70%	Ded then 80%	Ded then 60%
Emergency Room	\$150	\$150	\$150	\$150	\$0	\$0	\$150	\$150	\$150	\$150	\$0	\$0	\$150	\$150	Ded then 100%	Ded then 100%	\$150	\$150
Primary Care Office Visit	\$20	N/A	\$20	60%	\$0	80%	\$20	N/A	\$20	60%	\$0	80%	\$20	Ded then 70%	Ded then 100%	Ded then 70%	\$20	Ded then 60%
Specialist Care Office Visit	\$40	N/A	\$40	60%	\$0	80%	\$40	N/A	\$40	60%	\$0	80%	\$40	Ded then 70%	Ded then 100%	Ded then 70%	\$40	Ded then 60%
Prescription Drugs Expense Limit																		
Individual	\$1,000		\$1,000				\$1,000		\$1,000									
Family	\$3,000		\$3,000				\$3,000		\$3,000									
Tier 1	\$10/\$20		\$10/\$15		\$0		\$10/\$20		\$10/\$15		\$0		\$10		\$10		\$10	
Tier 2	\$40/\$80		\$40/\$50		\$0		\$40/\$80		\$40/\$50		\$0		\$35		\$35		\$35	
Tier 3	\$60/\$120		\$60/\$70		\$0		\$60/\$120		\$60/\$70		\$0		\$60		\$60		\$60	
Tier 4	Covered		Covered		\$0		Covered		Covered		\$0		N/A		N/A		N/A	
Tier 5	N/A		N/A		\$0		N/A		N/A		\$0		N/A		N/A		N/A	
Tier 6	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	

***NOTE:** If you are in need of specialized services or follow-up care for specific procedures, please make sure that you reach out to our agent to determine your specific coverage limits.

Links to the Summary Plan Descriptions:

[Choice+ \(PPO\)](#)

[Choice+ \(NO DEDUCTIBLE\)](#)

[Choice+ \(HSA\)](#)

Dental, Vision, and Life Insurance

Guardian provided the lowest rates for dental, vision, and life insurance. VSP will be the provider network for vision insurance. The following are the rates for each dental, vision or life plan and here is a [link to the full document](#):

New Berlin CUSD #16 Ancillary Cost Analysis

AMERICAN CENTRAL INSURANCE SERVICES

BENEFITS | HR | COMPLIANCE
Est. 1987

Dental	Current		Renewal		Guardian		
	Delta Dental						
			12 Month Rate Guarantee		24 Month Rate Guarantee		
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Tier 1	In-Network Tier 2	Out-of-Network
Rates							
Employee	\$33.22		Rate Pass		\$32.22		
Employee + Spouse	\$66.47				\$64.48		
Employee + Child(ren)	\$62.99				\$61.10		
Family	\$132.33				\$128.26		
Calendar Year Maximum	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Lifetime Ortho Maximum	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Deductible							
Individual	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Family	\$150	\$150	\$150	\$150	\$150	\$150	\$150
Preventative Care	100%	100%	100%	100%	100%	100%	100%
Basic Care	80%	80%	80%	80%	100%	90%	80%
Major Care	50%	50%	50%	50%	70%	60%	50%

Vision	Current		Renewal		Guardian		
	Delta Dental						
			12 Month Rate Guarantee		24 Month Rate Guarantee		
Rates							
Employee	\$6.19		Rate Pass		\$6.19		
Family	\$15.48				\$15.48		
Copay-Exam	\$10/\$25		\$10/\$25		\$10/\$25		
Exam/Lenses/Frames/Co	12/12/24/12		12/12/24/12		12/12/24/12		
Allowance-Frames	\$100 + 20%		\$100 + 20%		\$120 + 20%		

Life and AD&D	Current		Renewal		Guardian		
	Dearborn (BCBS)						
			12 Month Rate Guarantee		24 Month Rate Guarantee		
Rates							
Life/\$1,000	\$0.14 per \$1,000		Rate Pass		\$0.12 per \$1,000		
AD&D	\$0.03 per \$1,000				\$0.03 per \$1,000		

Vol. Life and AD&D	Current		Renewal		Guardian		
	Dearborn (BCBS)						
			12 Month Rate Guarantee		24 Month Rate Guarantee		
Rates							
Vol. Life	\$0.21 per \$1,000		Rate Pass		\$0.21 per \$1,000		
Vol. AD&D	\$0.03 per \$1,000				\$0.03 per \$1,000		
Vol. Life (Spouse)	\$0.21 per \$1,000				\$0.21 per \$1,000		
Vol. Life (Child(ren))	\$1.00 per unit				\$0.100 per \$1,000		

Additional Benefits

- Maximum Rollover – If annual maximum was not fully used, \$250 will be rolled into the next plan year. This is a [link](#) to a document explaining how the rollover works.
- [College Tuition Benefit](#) - Employees will earn 2,000 Tuition Rewards annually for each year they are enrolled in the dental or vision plan. An employee can earn 4,000 Tuition Rewards annually for enrolling in both plans. Rewards accumulate annually for every year they are enrolled and can be given to children, stepchildren, nieces, nephews and Godchildren.
- Rates are guaranteed for 24 months.

Employee Assistance Program (EAP)

The Employee Assistance Program provides employees and their family members with confidential, personal and web-based support for counseling services, college planning, work/life assistance and resources, and legal/financial assistance and resources. This program is now free to employees and to the district through Guardian. Here is a link to an explanation of services available through the [EAP](#).

New Berlin CUSD #16 Ancillary Cost Analysis

Dental	Current		Renewal		Guardian			Principal	
	Delta Dental				24 Month Rate Guarantee			12 Month Rate Guarantee	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Tier 1	In-Network Tier 2	Out-of-Network	In-Network	Out-of-Network
Rates									
Employee	\$33.22		Rate Pass			\$32.22		\$31.00	
Employee + Spouse	\$66.47		Rate Pass			\$64.48		\$62.02	
Employee + Child(ren)	\$62.99		Rate Pass			\$61.10		\$58.78	
Family	\$132.33		Rate Pass			\$128.26		\$123.47	
Calendar Year Maximum	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Lifetime Ortho Maximum	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Deductible									
Individual	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Family	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150
Preventative Care	100%	100%	100%	100%	100%	100%	100%	100%	100%
Basic Care	80%	80%	80%	80%	100%	90%	80%	80%	80%
Major Care	50%	50%	50%	50%	70%	60%	50%	50%	50%

Vision	Current		Renewal		Guardian			Principal		VSP
	Delta Dental				24 Month Rate Guarantee			12 Month Rate Guarantee		48 Month Rate Guarantee
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Tier 1	In-Network Tier 2	Out-of-Network	In-Network	Out-of-Network	
Rates										
Employee	\$6.19		Rate Pass			\$6.19		\$6.17		\$6.06
Family	\$15.48		Rate Pass			\$15.48		\$15.43		\$14.41
Copay-Exam	\$10/\$25		\$10/\$25		\$10/\$25		\$10/\$25		\$10/\$25	\$10/\$25
Exam/Lenses/Frames/Con	12/12/24/12		12/12/24/12		12/12/24/12		12/12/24/12		12/12/24/12	12/12/24/12
Allowance-Frames	\$100 + 20%		\$100 + 20%		\$120 + 20%		\$130 + 20%		\$100 + 20%	\$100 + 20%

Life and AD&D	Current		Renewal		Guardian			Principal	
	Dearborn (BCBS)				24 Month Rate Guarantee			24 Month Rate Guarantee	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Tier 1	In-Network Tier 2	Out-of-Network	In-Network	Out-of-Network
Rates									
Life/\$1,000	\$0.14 per \$1,000		Rate Pass			\$0.12 per \$1,000		\$0.12 per \$1,000	
AD&D	\$0.03 per \$1,000		Rate Pass			\$0.03 per \$1,000		\$0.19 per \$1,000	

Vol. Life and AD&D	Current		Renewal		Guardian			Principal	
	Dearborn (BCBS)				24 Month Rate Guarantee			24 Month Rate Guarantee	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Tier 1	In-Network Tier 2	Out-of-Network	In-Network	Out-of-Network
Rates									
Vol. Life	\$0.21 per \$1,000		Rate Pass			\$0.21 per \$1,000		Age Rated	
Vol. AD&D	\$0.03 per \$1,000		Rate Pass			\$0.03 per \$1,000		\$0.019 per \$1,000	
Vol. Life (Spouse)	\$0.21 per \$1,000		Rate Pass			\$0.21 per \$1,000		Age Rated	
Vol. Life (Child(ren))	\$1.00 per unit		Rate Pass			\$0.100 per \$1,000		\$1.00 per unit	