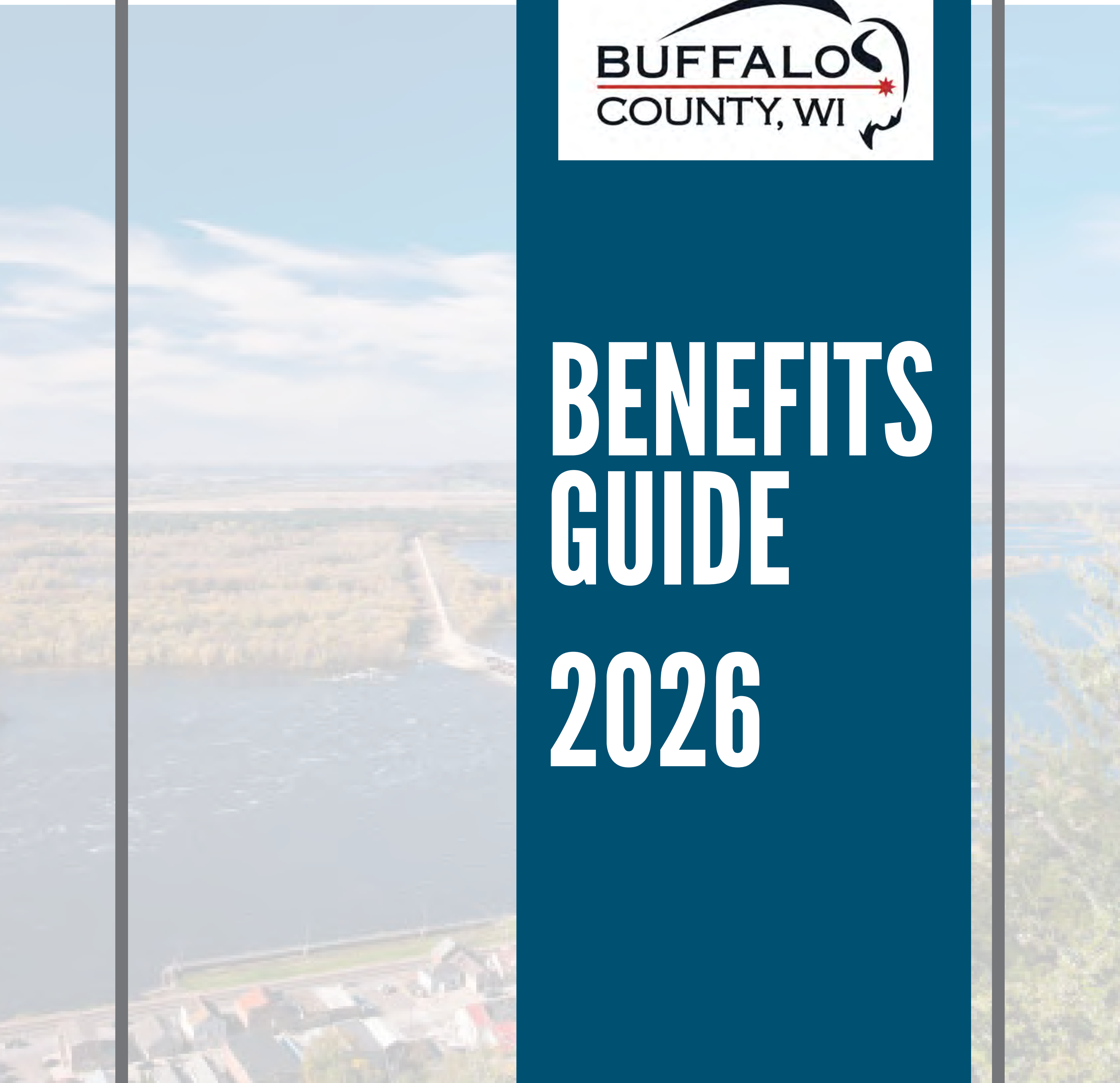
BUFFALO COUNTY, WI



BENEFITS GUIDE

2026

Notes

The information in this enrollment guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancies between this guide and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your guide, contact Human Resources.

What I Need to Know?

Who Is Eligible?

Employees with County of Buffalo are eligible to enroll in the benefits outlined in this guide if working 30 hours or more per week. In addition, your dependents (spouse, natural or adopted child, grandchild or child for whom you have legal guardianship) are eligible for these benefits.

How To Enroll?

Are you ready to enroll? All of your benefit elections will be made in the **Employee Navigator** Benefits portal, see instructions on the following page. Here, you will verify your personal information, add dependents (if applicable) and make your initial benefit elections.

The decisions you make during your initial enrollment or open enrollment can have a significant impact on your life and finances, so it is important to weigh your options carefully.

When To Enroll?

Current Employees: Open Enrollment is your once-a-year opportunity to adjust benefit coverages and update any dependents.

New Hires: You are eligible for benefits on the 1st day of the month following 30 days of employment. Once eligible, you must complete your enrollment on Employee Navigator within 30 days. Some benefits have "guarantee issue" at your first opportunity only, so please carefully consider this before you decline any coverages.

How To Make Changes?

Unless you experience a HIPAA Special Enrollment event, you cannot make changes to the benefits you elect until the next open enrollment period. A Special Enrollment event would include: A loss of eligibility for other health coverage, termination of eligibility for Medicaid or a state Children's Health Insurance Program (CHIP), the acquisition of a new spouse or dependent by marriage, birth, adoption or placement for adoption, or becoming eligible for a premium assistance subsidy under Medicaid or a state CHIP. In the case of a HIPAA Special Enrollment, you have 30 days to make changes to your benefit plans.

Employee Navigator

1 1ST TIME USERS: SETTING UP YOUR ACCOUNT

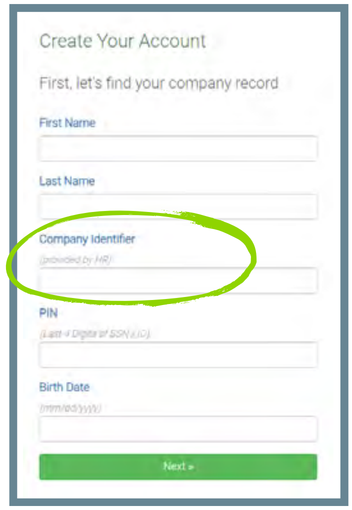
New Hires - Creating Your Account For the First Time

Scan the QR Code to navigate to the registration page:

https://www.employeenavigator.com/benefits/account/register

Find your company record by entering the following on the Create Your Account page:

a. First & Last Name
b. Company Identifier: BufCou2023
c. PIN (last 4 of SSN)
d. Birth Date
e. Click NEXT



Create your Username & Password

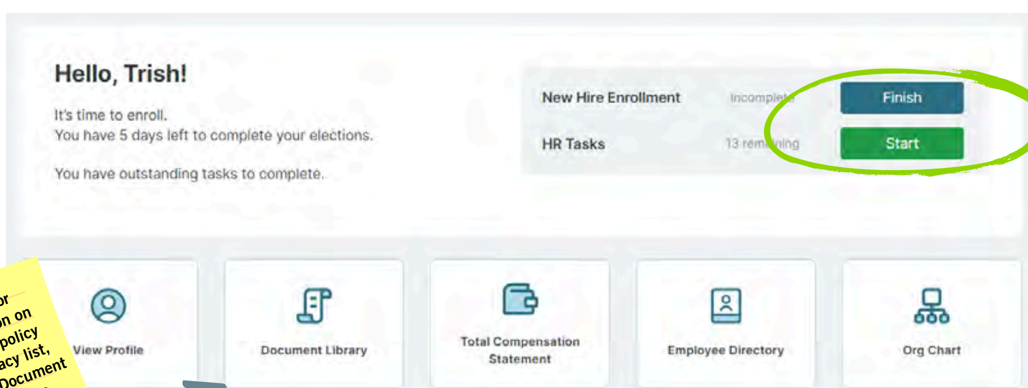
- Enter company email for username (personal email also works)

2 RETURNING USERS: AFTER YOUR ACCOUNT IS SET UP

Enroll In Your Benefits, Open Enrollment Elections, Add Life Events, Check Current Coverage or View Benefit Summaries

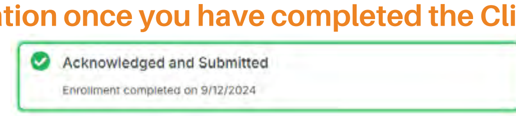
Scan the QR Code to navigate to your Home page or visit:
https://www.employeenavigator.com/benefits/Account/login

- Click on the Start Enrollment button to start your enrollment process.



If you are looking for additional information on coverage, benefits, policy documents, Pharmacy list, etc., check out the Document Library shortcut on the homepage. You can find all of your benefit summaries stored here.

IMPORTANT: You must complete every step of the enrollment window & Click to Sign on the last step or you will not be enrolled in benefits. You will see the below confirmation once you have completed the Click to Sign.



Your Benefits

BENEFITS	CARRIER	WHO CONTRIBUTES	PREMIUM TAX TREATMENT
Medical Insurance	Allegiance	You & Your Employer	Pre-tax
Health Savings Account (HSA)	Bank of Choice	You	Pre-tax
Direct Primary Care	Neighborhood Family Clinic	Your Employer	N/A
Mental Health Support	Gundersen EAP	Your Employer	N/A
Flexible Spending Account (FSA)	Employee Benefits Corporation (EBC)	You	Pre-tax
Voluntary Dental Insurance	Delta Dental	You	Pre-tax
Voluntary Vision Insurance	Delta Dental	You	Pre-tax
Voluntary Life and AD&D Insurance	Mutual of Omaha	You	Post-tax
Voluntary Short Term Disability Insurance	Mutual of Omaha	You	Post-tax
Voluntary Long Term Disability Insurance	Mutual of Omaha	You	Post-tax
Accident Insurance	Allstate	You	Post-tax
Critical Illness Insurance	Allstate	You	Post-tax

Did You Know?

Pre-tax vs. Post-tax Deductions

Pre-tax Deductions:

Costs of benefit elections are taken from your paycheck before any applicable taxes are deducted.

Post-tax Deductions:

Taken from your paycheck after any applicable taxes are deducted.

Health Insurance

Allegiance

County of Buffalo offers employees two Health Plan options to choose from through Allegiance. These plans allow access at both Gundersen/Emplify and Mayo facilities.

COVERAGE	PLATINUM PLAN	GOLD HSA PLAN
DEDUCTIBLE	$1,000 Individual $2,000 Family Aggregate*	$4,000 Individual $8,000 Family Embedded**
COINSURANCE	90% Employer-Paid 10% Employee	100% Employer-Paid
MAXIMUM OUT-OF-POCKET (Medical & Rx Combined)	$3,000 Individual $6,000 Family	$4,000 Individual $8,000 Family
PREVENTIVE CARE Well Adult/Well Child and Annual Eye Exam	Covered 100% by Insurance	Covered 100% by Insurance
VIRTUAL VISITS (Through Recuro Health)	No Cost, 100% Employer-Paid	No Cost, 100% Employer-Paid
OFFICE VISIT	Deductible then 90% Employer-Paid	Deductible then 100% Employer-Paid
SPECIALIST VISIT	Deductible then 90% Employer-Paid	Deductible then 100% Employer-Paid
URGENT CARE	Deductible then 90% Employer-Paid	Deductible then 100% Employer-Paid
EMERGENCY ROOM	Deductible then 90% Employer-Paid	Deductible then 100% Employer-Paid
PRESCRIPTION BENEFIT	Deductible then 90% Employer-Paid	Deductible then 100% Employer-Paid **Includes $0 Preventative Drug List**

*Aggregate: With an aggregate deductible, the entire family deductible must be paid out of pocket before the company pays for services for one family member.

**Embedded: With an embedded deductible, the plan begins to pay as soon as one member of the family has reached their individual deductible. One member in the family would never pay more than the individual deductible and out of pocket maximum amounts. The remaining members in the family would then work together to collectively meet the family deductible and out of pocket maximum.

Health Savings Account (HSA)

Only applicable if enrolling in the HSA Health Plan

A Health Savings Account (HSA) is an employee-owned account meant to pay for healthcare expenses. To maximize tax benefits, HSA funds must be used for qualified medical, dental, vision and pharmaceutical expenses.

Annual Contributions Limits

Individual Maximum:
2026: $$4,400

Family Maximum:
2026: $8,750

Catch Up Contribution:
An additional $1,000 annual contribution can be made for members 55 and older.

Bank:
You will need to open an HSA Account at any bank of your choice. You will then need to provide the account and routing number to HR for your payroll deductions to be set up

How much can I save by using an HSA? This example shows an individual earning $40,000 per year, with an additional $600 of take home income by using an HSA vs. paying for medical expenses out of pocket with after tax money.

	Without HSA	With HSA
You Earn:	$3,333 per month	$3,333 per month
You Set Aside (Pre-Tax):	$0 per month	$200 per month
IRS Taxes You on:	$3,333 per month	$3,133 per month
Dollars spent on medical, dental & vision expenses for your family	$2,400 per year	$2,400 per year
You Take Home:	$27,600 per year	$28,200 per year

Your personal income and tax savings may vary based on income, tax rate, and the amount you contribute to your HSA account.

Why an HSA?

- You can make pre-tax deposits to the account through payroll deductions.
- An HSA account reduces your taxable income by up to 28%.
- These accounts operate just like a checking account with a debit card.
- You own the HSA account. If there is a transition of employment, the money and the account goes with you.
- The money in the account can be rolled over from one year to the next, potentially building up thousands of dollars over time if funds are not used. There is no "use it or lose it" feature.
- At age 65, you can use your HSA dollars to pay for any non-qualified medical expenses, however, you won't be eligible to take full advantage of the tax savings as you will be required to pay state and federal taxes on those non-qualified distributions.

Am I eligible to contribute to an HSA

- I am not a dependent on someone else's tax return
- I am not receiving Medicare, VEBA, or TRICARE benefits
- I am covered by a high deductible health plan (HDHP) HSA eligible health plan
- I am not covered under any other type of health insurance plan other than a HDHP (except for insurances specific to injuries, accidents, disability, dental, vision, or long-term care)
- The only FSAs I have, if any, are limited purpose, after-tax, or dependent care

2026 Health Plan Costs

Full-Time Employees: Single	PLATINUM PLAN
Total Monthly Premium before Employer Contribution:	$1,912.00
Monthly Employer Contribution:	$1,663.00
Employee Semi-Monthly Payroll Deduction:	**$124.50**

Full-Time Employees: Family	PLATINUM PLAN
Total Monthly Premium before Employer Contribution:	$4,398.00
Monthly Employer Contribution:	$3,826.00
Employee Semi-Monthly Payroll Deduction:	**$286.00**

Full-Time Employees: Single	GOLD HSA PLAN
Total Monthly Premium before Employer Contribution:	$1,109.00
Monthly Employer Contribution:	$920.00
Employee Semi-Monthly Payroll Deduction:	**$94.50**

Full-Time Employees: Family	GOLD HSA PLAN
Total Monthly Premium before Employer Contribution:	$2,551.00
Monthly Employer Contribution:	$2,117.00
Employee Semi-Monthly Payroll Deduction:	**$217.00**

Note, cost per paycheck for Union employees may differ than what is listed above.
Please see Employee Navigator for more specific information.

Important Health Plan Information

Medical Networks

The Alliance/Trilogy Networks
(Gundersen Access)
www.the-alliance.org

Mayo Direct Contract
(no directory necessary as any Mayo provider will be in network)

CIGNA
Network utilized outside the state of Wisconsin, Winona, Houston,MN
www.Cigna.com
(Choose: OAP/Open Access Plus, OA Plus, Choice Fund OA Plus)

*Medical providers and in-network coverage may vary based on your medical plan.

TPA
Third Party Administrator

Medical Claims Processor

In coordination with Rightway, the Allegiance team assists with navigating your healthcare needs:

- Locating in-network providers
- Claims questions or concerns
- Requesting a copy of your medical ID card
- Obtaining a copy of your Explanation of Benefits (EOB)
- Pre-authorization requirements
- Case management

Call: 833-419-9980
www.askallegiance.com

Pharmacy & Care Navigation

Rightway

One Team For Both Pharmacy and Care Navigation:
1-833-419-9980 | joinrightway.com/rx

Download the Rightway Mobile App

Let Rightway assist with any benefit questions, EOB explanation, billing questions, verifying in-network providers and most importantly, navigating to find the highest quality, lowest cost providers for services such as:

- MRI
- CT Scan
- Colonoscopy
- At Home Sleep Studies
- Breast Biopsy
- Hysterectomy
- Orthopedic Procedures
- Out-Patient Surgeries

Pharmacy Mail Order: 888-273-6100
www.WalgreensMailService.com

Any Specialty Drugs must be purchased through Walgreens Specialty Pharmacy: 866-249-5367

Rightway Care Navigation App

Our healthcare system can be complex and confusing Rightway helps make it simpler for you by making it easy to get the highest-quality care at the best price. Here's how we do it.

We pair you with an expert health guide.

You have unlimited access to a healthcare expert who has your specific benefits information and will tailor their recommendations to your needs.

Rightway is available through a simple, modern app.

The Rightway app is the front door to your healthcare. Use it to connect with your health guide, view your benefits information, find a top doctor in your area, and much more.

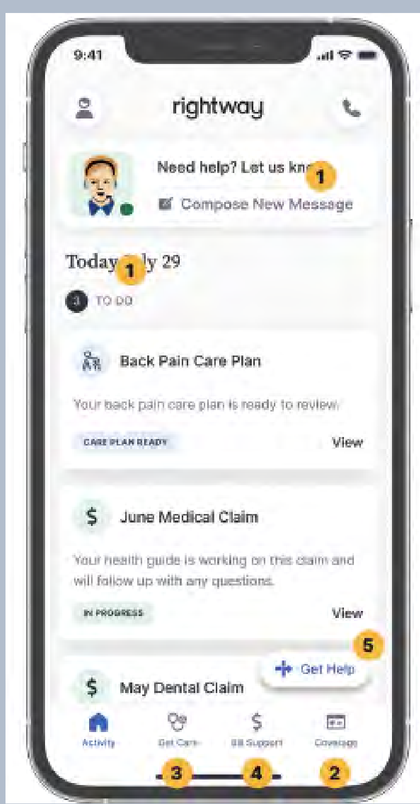
GETTING STARTED IS EASY

Download the Rightway app on the App Store, Google Play, or scan the QR code with your smartphone.

App Store Google Play

Have Questions?

Call Your Care Navigation Team at Rightway
1-833-419-9980



Exploring the Rightway app.

1. CONNECT WITH YOUR HEALTH GUIDE

Tap the "Compose New Message" button or the phone icon.

2. VIEW INSURANCE COVERAGE

View a breakdown of your benefits, including your co-pays. If you have questions about your coverage or about the price of a service, your health guide can answer them.

3. GET A CARE PLAN

Your health guide can put together a plan with options for high-quality, in-network doctors. Select one and your health guide will schedule an appointment at a convenient time.

4. REVIEW OR DISPUTE A BILL

Take a picture of your bill and send it to your health guide. They will answer your billing questions and explain your charges. If something looks wrong, they will dispute it on your behalf.

5. GET HELP BUTTON

Your fast track to the help you need.

Visit us online: joinrightway.com/rx

HealthCARE Consumer Incentives

Get the app
Need Help? 1-833-419-9980

Your Employer will offer the incentive listed in the Standard Incentive column if you and/or your dependents on the health plan are using your Care Navigator/Health guides.

Mayo Complex Care Program for Complex Diagnosis Procedures
Medical Review and 2nd Option for Cancer, Neck, Back & Spine, Transplants, etc. is 100% Covered

	Procedures	Your Cash Incentive	Estimated Cost Range High Value Providers $	Estimated Cost Range Overpriced $$$
Infusions	Services administered within our High-Value Locations or at Home (Smart Infusion, OSMS Green Bay, GI Associates and other Centers of Excellence)	**$750**	$6,500	$13,000+
Women's Health	– Breast Biopsy	**$250**	$1,500	$8,500
	– Hysterectomy	**$1,000**	$11,500	$34,855
Gastro-Intestinal	– Colonoscopy (screening and/or Polyp Removal)	**$350**	$2,000	$20,000+
	– Cologuard Screening or FIT Screenings	**$500**	$1,500	$10,000+
	– Upper GI (endoscopy with or w/o biopsy)	**$350**	$1,500	$10,000+
Diagnostic Imaging/Radiology	Services administered within our High-Value Locations (Sensible MRI, SmartScan, MH Imaging, etc.)			
	– CT Scans	**$350**	$600	$4,600
	– MRI	**$600**	$600	$8,000+
	– Ultrasound	**$50**	$250	$800
	– X-Ray	**$50**	$70	$250
Ear, Nose, & Throat	– Nasal/Sinus Septoplasty	**$500**	$4,400	$17,381
	– Sleep Study (at home)	**$250**	$250	$800
	– Sleep Study (in clinic)	**$250**	$1,400	$4,100
	– Tonsillectomy/Adenoids	**$500**	$4,200	$9,850
	– Tympanostomy / Myringotomy (ear tubes)	**$500**	$2,850	$12,891
Allergy/Asthma	– Allergy/Asthma Complete Workup	**$150**	$1,900	$4,550
Cardiology	– ECG, ECG with tracing and report	**$300**	$900	$3,500
	– Doppler ECG	**$300**	$900	$3,800
	– Cardiovascular Stress Test	**$250**	$950	$2,680
General Surgery	– Gallbladder Removal	**$1,000**	$9,500	$24,972
	– Groin-Hernia Repair> 5 years and older	**$1,000**	$3,900	$19,827
Orthopedics	– Hand Surgery (Carpal Tunnel)	**$500**	$3,500	$12,300
	– Knee Shaving and Debridement (Arthroscopy)	**$500**	$6,250	$18,430
	– Knee Meniscus/Cartilage Repair	**$500**	$6,500	$18,430
	– Knee Ligament Repair	**$1,000**	$12,500	$29,000
	– Shoulder Rotator Cuff	**$1,000**	$16,500	$39,309
	– Total Hip Replacement	**$3,000**	$27,500	$80,000+
	– Total Knee Replacement	**$3,000**	$27,500	$80,000+
	– Spine / Level 1 or 2 Cervical Fusion or Disc Arthroplasty	**$3,000**	$26,500	$80,000+
	– (2nd opinion) Shoulder/Hip/Knee/Spine with Center of Excellence	**$500**	$26,500	$80,000+
	– Spine Lumbar Fusion	**$3,000**	$26,500	$80,000+
Urology	– Kidney Stones – Lithotripsy	**$1,000**	$9,950	$24,375
	– Vasectomy	**$250**	$1,600	$10,000

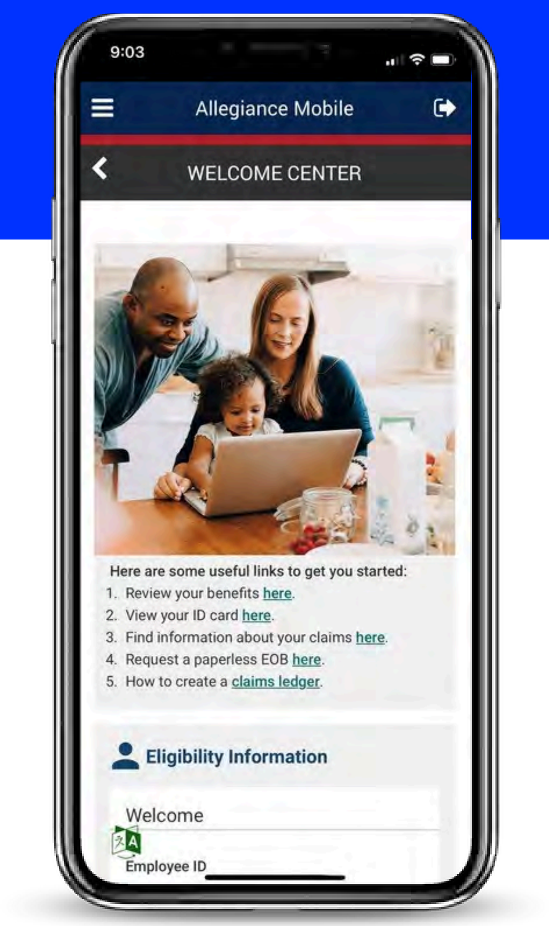
THE Insurance CENTER AN ALERA GROUP COMPANY
Rightway®

**This is not an all-inclusive list of incentive offerings. If the high value option(s) being offered provides a nominal savings opportunity, additional incentives may be offered. Approval of such, required by employer.

Allegiance Mobile App

Allegiance by Cigna Healthcare

Access your health plan 24/7 with the Allegiance Mobile App! Simply download the app and login with your participant ID. New users should first create a login at www.AskAllegiance.com.



The app makes it easy and convenient to:

- View claims and EOBs
- Verify benefits and eligibility
- Access an electronic version of your ID Card
- Search for a provider

Start managing your account in seconds straight from your device!

Download the Allegiance Mobile App for free from the Apple App Store or Google Play today.

Download on the App Store

GET IT ON Google Play

Care Services

Virtual Urgent Care

Getting Started

Select a dedicated, board-certified physician who you will see for your annual check-up and any follow-up visits. Depending on your needs, at-home lab testing kits can be conveniently delivered to your doorstep to personalize your treatment with a tailored care plan. Video and telephone-based visits are available.

Activate Now

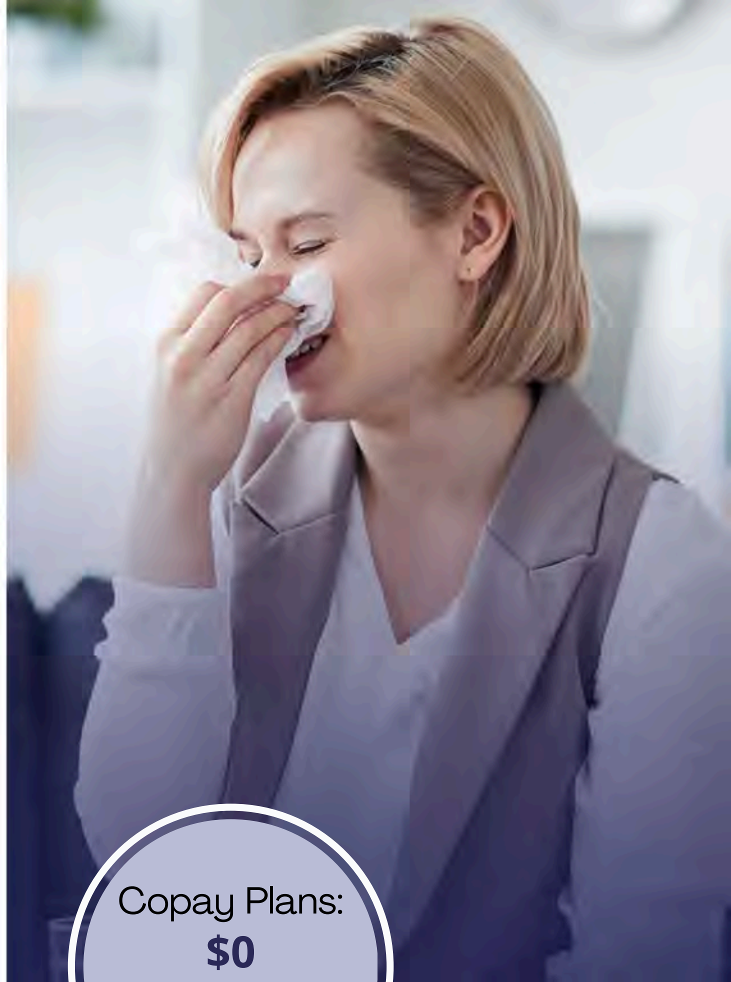
Sign up through the app by scanning the QR Code here, or simply visit: member.recurohealth.com

Call 1.855.6RECURO

Recuro Care

Open

Visit member.recurohealth.com



Copay Plans: **$0**

HSA Plans: **$0**

Example Conditions Treated

Acne/Rash	Insect Bites
Allergies	Nausea
Cold/Flu	Pink Eye
GI Issues	Respiratory
Ear Problems	UTI's
Fever	And More...

Mayo Clinic Complex Care Program

Mayo Clinic Complex Care Program

MAYO CLINIC

If you are facing complex health challenges, you may be eligible for care at Mayo Clinic with travel and lodging paid for by your employer.

The Mayo Clinic Complex Care Program is an enhanced health care benefit for:

- Cancer
- Spine health
- Transplant (solid organ and bone marrow transplant)
- Undiagnosed/diagnostic odyssey – conditions for which you've been unable to find answers from other medical providers

Step 1. Get Started

Call your Care Navigation / Health Guides for full details, help with collecting your medical records, and to get connected with Mayo Clinic.

Step 2. Medical Review

A Mayo Clinic specialist will review your medical records and determine if you would benefit from care at Mayo Clinic.

Step 3. Travel to Mayo Clinic for care

Mayo clinic will call you to coordinate your travel, lodging, and appointment itinerary for you and a caregiver.

Step 4. Return Home

After you return home, your local medical provider and Mayo Clinic will work closely to coordinate your ongoing care.

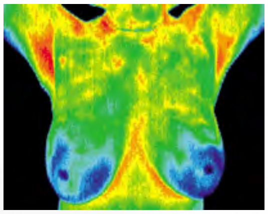
MC4432-48

BREAST THERMOGRAPHY BENEFIT

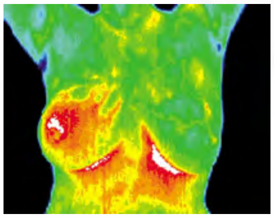
Your employer, under the self-insured health plan, is offering this service at no cost to you and/or covered family members!

WHAT IS BREAST THERMOGRAPHY?

- Non invasive breast health monitoring through Digital Infrared Thermal Imaging (DITI)
- Detects thermal abnormalities **before** a symptom occurs



Normal



Areas of Concern

HOW DO I GET STARTED?

- Make an appointment by calling Naturally Unbridled Wellness directly **(be sure to let them know who your employer is and that the breast thermography is billed directly to your employer)**
- Complete intake paperwork and two sets of imaging 12 weeks apart
- Once your stable thermal baseline has been established, any changes can be detected during routine annual imaging

WHY BREAST THERMOGRAPHY AT NATURALLY UNBRIDLED WELLNESS?

- Monitoring & early detection
- Frequently identifies cancer years before it may show up on a mammogram
- No radiation exposure
- Painless
- All measures taken to preserve your modesty
- Quiet & peaceful environment

Scan the QR Code to visit the Naturally Unbridled Wellness website

Naturally Unbridled Wellness
608-799-8326
1285 Rudy Street, Suite 104
Onalaska, WI 54650
Monday-Thursday 9AM-6PM
Friday 9AM-4PM

HealthCARE At No Cost To You

Costs covered on behalf of your Employer

All Services Covered at NO COST to all employees & their dependents

NEIGHBORHOOD - Family Clinics - Affordable ~ Accessible

www.mynfclinics.com

La Crosse	Onalaska	West Salem	Sparta	Viroqua
1526 Rose Street La Crosse, WI 54603 608-781-9880	N5560 CTH ZM Onalaska, WI 54650 608-779-5323	1580 Heritage Blvd West Salem, WI 54669 608-518-3410	128 S Water, Suite B Sparta, WI 54656 608-351-2820	1316 Bad Axe Court Viroqua, WI 54665 608-518-3745
Mon-Fri: 7am - 6pm Sat: 7am - 1pm	Monday-Friday: 8am - 4pm	Monday-Friday: 8am - 3pm	Mon/Wed/Fri: 8am - 4pm Tues & Thurs: 8am - 6pm	Mon/Tues/Thurs: 8am - 6pm Wed: 8am - 5pm Fri: 8am-4pm

Service

- Office Visit
- Extended/Specialty Office Visit
- School, Camp, Sports Physicals
- DOT Exam/Follow Up Exam
- Health Coaching & Nutritional Counseling
- Women's Health/Pap

Procedures

- Laceration Repairs
- Ear Wax Removal (impacted)
- Incision & Drainage
- Nebulizer Treatment
- X-Rays with Interpretation
- EKG with Interpretation
- Endometrial Biopsy
- Mole/Tissue Biopsy
- Liquid Nitrogen
- Wound Surface Culture Technique
- Injection of Joints/Cortisone/Multiple
- Foot Care

Additional Testing

- Audiometer
- Spirometry
- Tympanogram
- FIT (Colorectal Screening)

Injections

- Toradol Injections
- Epinephrine
- Vitamin B12/Testosterone
- Dep Medrol-Methylprednisolone

Immunizations

- Varivax (Chickenpox)
- Meningitis
- Hepatitis
- Tdap (11+)
- DTap (6 wks- 6)
- Tetanus (7+)
- TB Test-PPD
- Flu Shot
- Shingrix
- MMR
- Prevnar 20
- Polio

Miscellaneous

- Oral Antibiotics 3-10 days
- Liquid Antibiotics/Eye Drops/Triamcinolone
- Casting
- Splinting
- Orthotics
- Supplies

Lab Work

- Cortisol
- D-Dimer
- Estradiol
- Estrogen
- Progesterone
- Testosterone M/F
- Folic Acid

Lab Work Continued.....

- Lyme Test
- C-Reactive Protein-CRP
- Protime/INR
- Hemoglobin A1C
- Glucose/Sugar
- Urinalysis
- Rapid Strep Test
- Pregnancy Urine Lab
- Lipid Panel Cholesterol
- Thyroid/TSH/T3/T4
- Prostate-PSA
- Pap Smear/HPV
- Complete Blood Count/CBC
- Chlamydia/Gonorrhea
- HIV
- VDRL
- Amylase
- ANA Screen
- B-12 Levels
- Iron
- Metabolic Panel
- Hep A/B/C
- Mono
- Rapid Strep Throat
- RSV
- Vitamin D
- FSH
- H.Pylori Antibody
- Ova/Parasite

This does not encompass all Venipuncture

If you visit any Neighborhood Family Clinic location, medical services will be covered at 100% by your Employer.

Please Note: The Neighborhood Family Clinic does not offer Chiropractic, Physical Therapy or Massage Therapy. Mental Health Counseling is excluded from the employer covered services. Those services are available at member cost.

Rightway Pharmacy Benefit

As your new pharmacy benefits provider, Rightway provides you with a better way to manage your prescription medications. Here's how we do it.

We provide you with expert guidance.

You have unlimited access to a healthcare expert who has your specific benefits information and will tailor their recommendations to your needs.

Contact the pharmacy team for help with prior authorizations, specialty medications, mail delivery, and other prescription needs.

A member of the pharmacy can connect you with a Rightway pharmacist to do a medication review or to discuss possible side effects.

GETTING STARTED IS EASY
Download the Rightway app on the App Store, Google Play, or scan the QR code with your smartphone.
joinrightway.com

Additional Resources

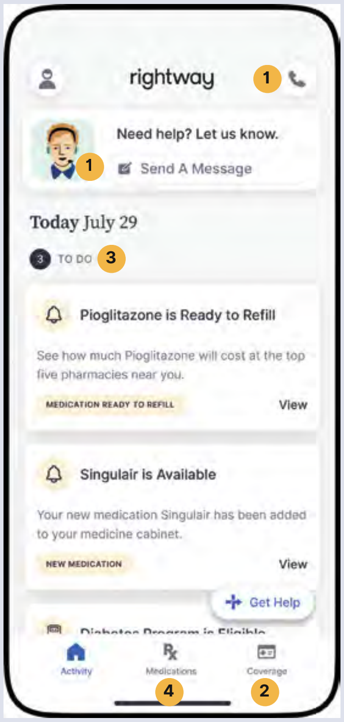
Mail Order Set Up:
Walgreensmailservice.com
1-888-273-6100

Mark Cuban Cost Plus:
costplusdrugs.com

Specialty Pharmacy:
1-866-249-5367

We provide you with a simple, modern app.

The Rightway app is the front door to your pharmacy benefits. Use it to access your ID card, view your medication history, and your current prescriptions.



How to use the Rightway app.

1.CONNECT WITH THE PHARMACY TEAM

Tap the "Send A Message" button or the phone icon to connect with a member of the pharmacy team.

2.VIEW YOUR COVERAGE AND YOUR DIGITAL ID CARD

View a breakdown of your pharmacy benefits and your digital ID card.

3.REVIEW YOUR LATEST UPDATES

The activity screen displays your latest updates and highlights the items that may need your attention.

4.VIEW PRESCRIPTIONS AND FIND A PHARMACY

Find active and pending prescriptions, your medication history, and recommendations for the best pharmacy with the lowest price.

Have questions? Let's connect. Email us: rwrx@rightwayhealthcare.com | **Visit us online:** joinrightway.com/rx

MARK CUBAN CostPlus DRUG COMPANY

rightway™

Start saving with Cost Plus Drugs

Cost Plus Drugs online pharmacy helps patients like you save on medications

We offer hundreds of common drugs at the lowest possible prices and shipped right to your door. We negotiate directly with manufacturers and pass all savings directly to our patients.

Get started today in 3 easy steps!

1 Find your medication

Go to costplusdrugs.com/medications/ to find your generic drugs on our Medication List.

2 Create your account

Go to costplusdrugs.com/create-account/ and enter your basic health information. Make sure to complete all steps.

3 Ask your doctor to send a new prescription to: "Mark Cuban Cost Plus Drug Co."

Put the email address you used to create your account on the Rx.

Scan the QR code or visit costplusdrugs.com to get started!

"Everyone should have safe, affordable medicines with transparent prices."

- **Mark Cuban**

Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) is **available to all employees and their immediate family members,** providing professional, confidential assistance to help individuals resolve concerns that affect their personal lives or work performance. Monroe County cares about you and recognizes that work performance can be affected by problems related and unrelated to your job.

The Employee Assistance Program Can Help

Being able to share a problem can do much to alleviate the stress you may be experiencing. Specially trained EAP consultants are available to help you work through your concerns. Each consultant with the EAP possesses the education, training, and experience necessary to provide high quality EAP assessment, intervention and referral services for you.

Help When You Need It

- Stress
- Marital and Family Concerns
- Depression
- Substance Abuse
- Parenting Issues
- Personal or Emotional Difficulties

Available at No Cost

The Gundersen Health System EAP is a benefit to you sponsored by your employer. Sessions with a consultant are offered at no direct cost to you or your family members. Each covered member can receive up to 5 visits at no cost, and completely confidential. If the issues cannot be resolved within EAP, your EAP consultant can link you with appropriate resources where you can receive ongoing assistance. Many services are available on an ability-to-pay basis or may be covered by your health insurance. You are welcome to use the EAP again should a different situation arise.

Confidential Service

Confidentiality is the foundation of the EAP. No information may be released to any other person about your participation in the program without your written permission. Your participation in the EAP is protected and covered by state and federal laws. Please check with your consultant about the limitations to confidentiality.

Always Here for You

Because problems can arise at any time of the day, EAP is accessible 24 hours a day, seven days a week. EAP office hours are 8:00 a.m. to 5:00 p.m., Monday through Friday with evening appointments available upon request. During regular business hours, the EAP office assistant can assist you with scheduling an appointment or talking with a consultant.

Just a Phone Call Away

If you would like more information about EAP or would like to schedule an appointment, please call (608) 775-4780 or (800) 327-9991. You can also check out the website: **gundersenhealth.org/eap.**

GUNDERSEN HEALTH SYSTEM®

Mental and Behavioral Healthcare That Actually Helps...

Who is Wire Health?

When life feels overwhelming, Wire Health is here for you. In partnership with your health plan, we make expert mental health care easy to access. Whether you need a psychiatrist, therapist, or advanced treatments, we connect you with the right support to help you feel better, faster.

How is Wire Health Different?

Unlike traditional health insurance, we never cap visits or limit care. We create a personalized plan to ensure you get the right treatment for as long as you need it.

Getting Started is Simple

- Answer a quick welcome questionnaire
- Get matched to a care plan designed for you
- Start feeling better with expert support

It's that easy. Scan the QR code, call 414-626-0120, or visit Wire Health to connect with our Care Coordination team.

- Addiction
- ADHD
- Anxiety
- Bipolar Disorder
- Borderline Personality Disorder
- Children & Adolescent Issues
- Complex Psychopharmacology
- Crisis-focused Care
- Depression
- Dissociative Disorders
- Eating Disorders
- Interventional Psychiatry
- Narcissistic Personality Disorder
- OCD
- Postpartum Depression
- Psychedelic Medicine
- PTSC
- Suicide Attempts/Ideation

Comprehensive Mental Health Support

- ✓ Psychiatrists, therapists, and coaches—all in one place
- ✓ Groundbreaking treatments beyond medication
- ✓ Personalized care plans designed by experts
- ✓ Ongoing support to real, lasting progress

Call: 414-626-0120

Visit: https://wire.health/members/

What Our Members Are Saying

"Instead of rearranging furniture in a burning house, they put out the fire."

"I can't believe they went this far for our family."

Flexible Spending Account (FSA)

Health Care & Dependent Care FSA

You can save approximately 28%* of each dollar spent on these expenses when you participate in an FSA.

THE BENEFIT

Medical FSA Plan Year:
January 1st - December 31st

Health Care Max Contribution:
$3,400

Max Carryover: $680
Carryover funds available after Runout Period is complete, March 31st.

Runout Period: March 31st
Claims Filing Deadline for expenses incurred during the plan year.

Healthcare FSA Eligible Expenses:
- Medical
- Dental
- Vision

Limited Care FSA Eligible Expenses:
- Dental
- Vision

(For those contributing to an HSA)

Dependent Care FSA Year:
January 1st - December 31st

Dependent Care Max Contribution:
Single/Married filing jointly = $7,500
Married & filing separately= $3,750

(No Rollover for Dependent Care)

Example

How much can I save by using an FSA to pay for braces and childcare? Bob & Jane combined gross income is $60,000. They have two children & file their income taxes jointly. Since Bob & Jane expect to spend $2,000 in orthodontia & $3,000 for daycare, they decide to set aside a total of $5,000 into their FSA account. This example shows their savings by using pre-tax dollars to pay for these known expenses vs. paying for these expenses out of pocket after their income has already been taxed.

	Without FSA	With FSA
You Earn:	$60,000 per year	$60,000 per year
FSA Contribution: You Set Aside (Pre-Tax):	$0 per year	$5,000 per year
After Tax Earnings;	$48,470 per year	$44,466 per year
Dollars spent on dental & childcare expenses for your family	$5,000 per year	$5,000 per year
You Take Home:	$43,470 per year	$44,466 per year
Spendable Income Increases:		$996.00 per year

Your personal income and tax savings may vary based on income, tax rate, and the amount you contribute to your FSA account. This example is for illustration purposes only.

Employee Benefits Corporation (EBC) handles the FSA. To contact customer service call 1-800-346-2126, email support at participantservices@ebcflex.com

Scan the QR Code to visit EBC's website: **www.ebcflex.com**

DID YOU KNOW? The Medical FSA dollars are pre-funded, meaning the entire amount you elect is available to use immediately, even though you have not contributed all of it yet. The Dependent Care dollars are NOT pre-funded, meaning the dollars are available as you contribute each pay period.
You do not have to be enrolled in the Group Medical plan to take advantage of the FSA.

DENTAL INSURANCE

Delta Dental

See Employee Navigator for rates

County of Buffalo offers employees working 30 hours or more per week the opportunity to enroll in a dental plan through Delta Dental. This plan is voluntary, you as the employee are responsible for the premiums.

SERVICES	PPO PROVIDER	PREMIER PROVIDER
Annual Deductible	$50/Individual $150/Family	$50/Individual $150/Family
Individual Annual Maximum Per person, per calendar year	$1,250	$1,250
Preventative Services	100% Covered by Delta (Deductible does not apply)	100% Covered by Delta (Deductible does not apply)
Basic Services	80% Covered after Deductible	80% Covered after Deductible
Major Services	50% Covered after Deductible	50% Covered after Deductible
Orthodontia	50% to a $1,000 Life Maximum Per child to age 19	50% to a $1,000 Life Maximum Per child to age 19

Preventative Services: Cleanings (prophylaxis), fluoride treatments, sealants, evaluation, bitewing x-rays.

Basic Services: Emergency treatment to relieve pain, fillings and simple extractions.

Major Services: Oral Surgery, crowns, bridges, dentures, implants, repairs and adjustments.

! Delta Dental offers two networks; PPO and Premier. Both save you money! PPO providers offer the lowest agreed upon fees. Premier providers also agree to discounts, just not as deep as PPO. But the Premier network is much broader. Seeing either a PPO or Premier provider will ensure treatments are guaranteed and no balance billing can occur. The only time balance billing will occur is for seeking treatment from a provider that chooses not to contract with Delta, meaning they are not willing to offer discounted services. 9 out of 10 dentists contract with Delta Dental.

FIND A DENTIST

Website: www.Deltadentalwi.com
Customer Service: 1-800-236-3712

Or scan the QR Code:

VISION INSURANCE

Delta Vision/EyeMed

See Employee Navigator for rates

County of Buffalo provides the opportunity for full time employees working 30 hours or more per week to enroll in Vision coverage through Delta Vision.

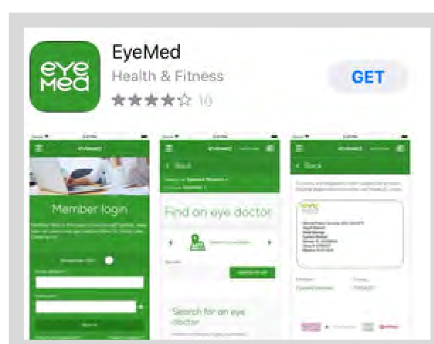
COVERED BENEFITS	IN-NETWORK (Insight Network)	NON-NETWORK REIMBURSEMENT
Vision Exam	$10 Copay	$35
Retinal Imaging	Member pays up to $39	Not Covered
Lenses (Glass or Plastic) Single Vision/Bifocal/Trifocal	$10 Copay	$25 Single $40 Bifocal $55 Trifocal
Frames	$150 Allowance (20% discount on remaining balance)	Up to $75
Contact Lenses: • Conventional • Disposable • Medically Necessary	• $150 Allowance (15% off balance) • $150 Allowance • Covered in Full	• up to $120 • up to $120 • Up to $200
Laser Vision Correction Lasik or PRK	15% off retail price OR 5% off promotional price	Not Covered
Frequency of Services Based on Calendar Year	Every 12 months: Exam and Lenses OR Contacts Every 24 months: Frames	

This plan offers many additional lens upgrade options. See full benefit summary for additional benefits offered. **Additional In-Network Discounts:** 40% off a second purchase of eyeglasses after benefit has been exhausted, including prescription sunglasses. 15% off second purchase of conventional contact lenses after benefit has been exhausted. Your vision benefits can also be used at glasses.com, lenscrafters.com, targetoptical.com, rayban.com and contactsdirect.com.

FIND A PROVIDER

Website: www.deltadentalwi.com
Network: "Insight" Network
Eye Med Customer Service: 1-844-848-7090
Mobile App: EyeMedMembers

Or scan the QR Code to find a provider!



Voluntary Life Insurance

Mutual of Omaha

Your employer offers Full Time employees the opportunity to enroll in Voluntary Life Insurance. This benefit is offered on a group basis which often offers a lower premium for employees who are interested in purchasing additional Life Insurance.

The Benefit

Benefit Amount for You:
$10,000-$500,000

(Not to exceed 5 times your Basic Annual Earnings)

Benefit Amount for Your Spouse:
$5,000-$100,000

(Not to exceed 100% of employees election)

Benefit Amount for Your Children:
$1,000-$10,000

Guaranteed Issue Amount:

Employee: $100,000

Spouse: $25,000

Child(ren): $10,000

FEATURES

Accelerated Death Benefit

If you are diagnosed as terminally ill, you may be able to receive a portion of your benefit amount in a lump sum.

Additional Features

- Waiver of Premium
- Portability
- Conversion

Things to consider:

- Final Expenses & Other Debt
- Funeral costs, medical expenses, mortgage, credit card debt.
- Ongoing Expenses
- Food, clothing, housing, utilities, transportation, health care, insurance.
- Future Expenses
- College, retirement

How much is enough?

***Dependent elections require employee enrollment and may be limited by employee volume.**

VOLUNTARY SHORT-TERM DISABILITY INSURANCE

Mutual of Omaha

County of Buffalo offers full-time employees the opportunity to purchase Short-Term Disability. This is a voluntary plan which means employees pay 100% of the premium cost. In the event you become disabled from an injury or sickness that is non-work related, disability income benefits are provided as a source of income.

The Benefit

Benefit Begins:

On the 15th day following your injury or illness.

Benefits Payable:

60% of pre-disability income

Maximum Benefit:

$1,000 per week

Benefit Duration:

Up to 11 weeks

Pre-existing Limitation:

The pre-existing condition under this plan is 3/6 which means any condition that you receive medical attention for in the 3 months prior to your effective date of coverage that results in a disability during the first 6 months of coverage, would not be covered.

Protect your paycheck & so much more

Tax Free:

Tax-free benefit since the premium is paid with post-tax dollars through payroll deductions.

For Example:

If you are out for several weeks following a surgery or birth of a child:

- You have a certain number of days before your short-term disability insurance kicks in (called an elimination period). During this time, you may be able to use PTO (paid time off).
- After this period, you receive a weekly cash benefit until you're able to return to work or your coverage period ends.

Elimination Period (14 days)
During this time, you may be able to use any earned time off if applicable

Benefit Period (up to 11 weeks)
During this time, you would receive a cash benefit until you are able to return to work or your coverage period ends.

See Employee Navigator for rate information.

VOLUNTARY LONG-TERM DISABILITY INSURANCE

Mutual of Omaha

Your employer offers full time employees the opportunity to enroll in Long-Term Disability insurance. The LTD is voluntary, which means employees pay 100% of the premium cost.

If you get sick or hurt and can't work, you still need to provide for yourself and your loved ones. Sick leave and Short-Term Disability will help but they only last so long. Long-Term Disability helps you make ends meet during this difficult time.

THE BENEFIT

Benefit Begins:
After 90 days

Monthly Benefit Amount:
60% of monthly earnings

Monthly Maximum Benefit:
$3,000

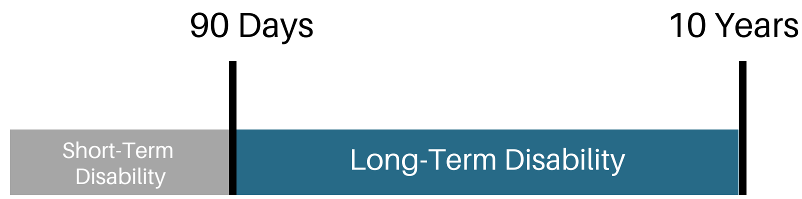
Pre-Existing Limitation:
The pre-existing condition under this plan is 3/12 which means any condition that you receive medical attention for in the 3 months prior to your effective date of coverage that results in a disability during the first 12 months of coverage, would not be covered.

Maximum Benefit Duration:
10 years

**New Enrollees must be activley at work on the effective date for coverage to be in force. If not, enrolled coverage will become effective upon return to Active at Work/eligible status.

Your Paycheck Protection

Keep Up With Expenses
You receive a cash benefit each month to help you keep up with your expenses, such as:
- Rent (or mortgage)
- Child care
- Medical bills
- Car payments or repairs
- Groceries
- Utilities & more



See Employee Navigator for rate information.

Supplemental Insurance - Allstate

Allstate Insurance Products

Your Employer offers employees working 30 hours or more per week the opportunity to enroll in the Allstate supplemental insurance at a low group rate. **You do not have to be enrolled in the group health plan to be eligible for these benefits.**

If a catastrophic injury or illness unexpectedly occurs, it can leave you in a financial disarray. Allstate's supplemental plans will pay you cash for an injury or illness to help you get back to whole and protect your finances.

Why Allstate:

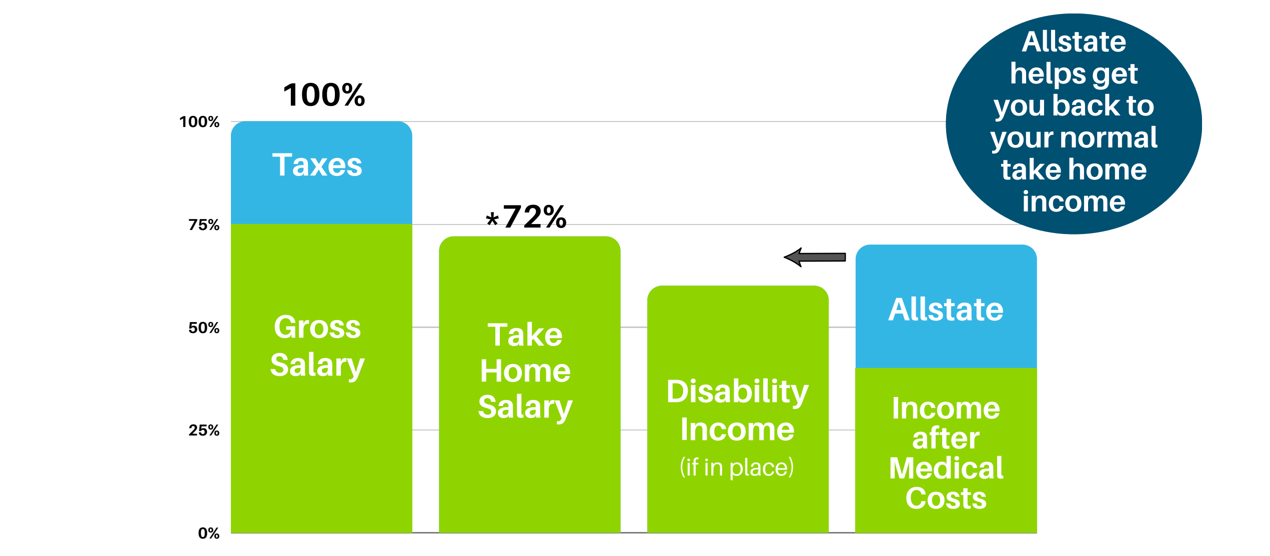
- Cash benefits paid directly to you
- First year offered, guarantee issue
- Hassle free claims processing, and additional support from your TIC team
- Spouses eligible
- Dependents eligible to age 26
- Portable

Having Financial Wellness:

- Supplements Deductibles and Out-of-Pocket medical costs
- Medical bills arrive from the unexpected event
- Caring for a family member is costly
- Disability Insurance covers a portion of employees income, but not spouses or dependents

Here's How Allstate's Coverage Helps Financially:

- **Minimizes any changes in lifestyle**
- **Protects Savings, 401(k) funds, and/or HSA/FSA funds**
- **Removes Financial Distraction**



*Assumption of taxes equals 28%

OFF-THE-JOB
ACCIDENT INSURANCE

See Employee Navigator for rates

GVAP6 Off the Job Benefit Amounts
Benefits are paid once per accident unless otherwise noted here or in the brochure

Base Policy Benefit	Low Plan	High Plan
Initial Hospital Confinement (pays once/year)	$1,500	$2,000
Daily Hospital Confinement (pays daily)	$300	$400
Intensive Care (pays daily)	$600	$800
Rider Benefit		
Accident Treatment & Urgent Care Rider		
Ambulance — Ground	$300	$400
Ambulance — Air	$900	$1,200
Accident Physician's Treatment	$150	$200
X-ray	$300	$400
Urgent Care	$150	$200
Dislocation/Fracture Rider*	$6,000	$8,000
Emergency Room Services Rider	$300	$400
Outpatient Physician's Treatment for Accident and Preventative Care Benefit Rider	$50	$50
Accidental Death, Dismemberment, and Functional Loss Rider	$60,000	$80,000
Common Carrier (fare-paying passenger)	$150,000	$200,000
Benefit Enhancement Rider		
Accident Follow-Up Treatment (pays daily)	$150	$200
Lacerations	$150	$200
Burns — <15% body surface	$300	$400
Burns — 15% or more	$1,500	$2,000
Skin Graft (% of Burns Benefit)	50%	50%
Brain Injury Diagnosis	$900	$1,200
Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI) (pays once/year)	$150	$200
Paralysis (pays once) — Paraplegia	$22,500	$30,000
Paralysis (pays once) — Quadriplegia	$45,000	$60,000
Coma with Respiratory Assistance	$30,000	$40,000
Open Abdominal or Thoracic Surgery	$3,000	$4,000
Tendon, Ligament, Rotator Cuff, or Knee Cartilage Surgery — Surgery	$1,500	$2,000
Tendon, Ligament, Rotator Cuff, or Knee Cartilage Surgery — Exploratory	$450	$600
Ruptured Spinal Disc Surgery	$1,500	$2,000
Eye Surgery	$300	$400
General Anesthesia	$300	$400
Blood and Plasma	$900	$1,200
Appliance	$375	$500
Medical Supplies	$15	$20
Medicine	$15	$20
Prosthesis — 1 device	$1,500	$2,000
Prosthesis — 2 or more devices	$3,000	$4,000
Physical, Occupational, or Speech Therapy (pays daily)	$90	$120
Rehabilitation Unit (pays daily)	$300	$400
Non-Local Transportation	$750	$1,000
Family Member Lodging (pays daily)	$300	$400
Post-Accident Transportation (pays once/year)	$600	$800
Broken Tooth	$300	$400
Residence/Vehicle Modification	$1,500	$2,000
Pain Management (Epidural Injection)	$150	$200
Miscellaneous Outpatient Surgery	$300	$400

*Each benefit pays the amount shown. *Up to amount shown; see Injury Benefit Schedule on reverse. Multiple losses from same injury pay only up to amount shown above.

ALLSTATE ACCIDENT INSURANCE

An accident can wreak havoc on your savings if you are not prepared. That's why there is accident insurance. It gives you a cushion to help cover medical expenses and living costs when you get hurt unexpectedly.

Because it's a supplemental plan, in works in addition to other insurance you may have in place. You can use this policy on its own or to fill a gap left by other coverage such as deductibles and coinsurance. Benefits are paid directly to you as CASH!

Injury Benefit Schedule
Benefit amounts for coverage and one occurrence are shown below.

Complete Dislocation	Low Plan	High Plan
Hip joint	$6,000	$8,000
Knee or ankle joint, bone or bones of the foot	$2,400	$3,200
Wrist joint	$2,100	$2,800
Elbow joint	$1,800	$2,400
Shoulder joint	$1,200	$1,600
Bone or bones of the hand, collarbone	$900	$1,200
Two or more fingers or toes	$420	$560
One finger or toe	$180	$240
Complete, Simple or Closed Fracture		
Hip, thigh (femur), pelvis**	$6,000	$8,000
Skull**	$5,700	$7,600
Arm, between shoulder and elbow (shaft), shoulder blade (scapula), leg (tibia or fibula)	$3,300	$4,400
Ankle, knee cap (patella), forearm (radius or ulna), collarbone (clavicle)	$2,400	$3,200
Foot**, hand or wrist**	$2,100	$2,800
Lower jaw**	$1,200	$1,600
Two or more ribs, fingers or toes, bones of face or nose	$900	$1,200
One rib, finger or toe, coccyx	$420	$560
Loss		
Life, hearing, speech, or both eyes, hands, arms, feet, or legs, or one hand or arm and one foot or leg	$60,000	$80,000
One eye, hand, arm, foot, or leg	$30,000	$40,000
One or more entire toes or fingers	$6,000	$8,000

*Knee join (except patella). Bone or bones of the foot (except toes). Bone or bones of the hand (except fingers). **Pelvis (except coccyx). Skull (except bones of the face or nose). Foot (except toes). Hand or wrist (except fingers). Lower jaw (except alveolar process).

OFF-THE-JOB
ACCIDENT INSURANCE

See Employee Navigator for rates

DON'T FORGET!

OUTPATIENT PHYSICIAN'S TREATMENT

$50 benefit will be paid per visit if a covered person has a doctor office visit for any preventative cause.

Reimbursements Pay Out Every Calendar Year

2 visits per person
4 visits per family

Please refer to "How To File A Claim" in the back of your benefit booklet.

Example High Plan

Susie's daughter Ella is playing outside and falls off a swing resulting in a broken arm. How would the Accident plan help Susie?

Occurrence/Service	Benefit Payment
Ambulance	$400
ER Visit	$400
Accident Physician's Treatment	$200
X-Ray	$400
Appliance Benefit	$500
Fractured Forearm	$3,200
Medicine Benefit	$20
Medical Supplies Benefit	$20
Accident Follow Up Visit	$200
Physical Therapy Benefit	$120
TOTAL BENEFIT =	**$5,460**

Outpatient Physicians **Treatment Annually**

A doctor's visit is scheduled → See a Physician, Dentist, or Eye Doctor → Submit a claim form → You get paid cash

Your Options For

CRITICAL ILLNESS AND CANCER INSURANCE

See Employee Navigator for rates

Benefit:

- **$10,000 or $20,000 benefit for Employee**
- **$5,000 or $10,000 benefit for Spouse/Dependents**
- **Recurrence Benefits**
- **Benefits are paid directly to you**
- **Supplements and works in addition to your current medical benefits**
- **Coverage is portable, at the same cost!**

INITIAL BENEFITS	Plan 1	Plan 2
Heart Attack (100%)	$10,000	$20,000
Stroke (100%)	$10,000	$20,000
End Stage Renal Failure (100%)	$10,000	$20,000
Major Organ Transplant (100%)	$10,000	$20,000
Coronary Artery Bypass Surgery (25%)	$2,500	$5,000
Waiver of Premium (employee only)	Yes	Yes
CANCER BENEFITS		
Invasive Cancer (100%)	$10,000	$20,000
Carcinoma in Situ (25%)	$2,500	$5,000
REOCCURRENCE OF CRITICAL ILLNESS BENEFITS		
Initial Critical Illness (same amount as Initial Critical Illness Benefit)	Yes	Yes
Cancer Critical Illness (same amount as Cancer Critical Illness Benefit)	Yes	Yes
RIDER BENEFITS		
Skin Cancer Rider	$250	$250
Cardiopulmonary Enchancement Rider		
Sudden Cardiac Arrest (25%)	$2,500	$5,000
Pulmonary Embolism (25%)	$2,500	$5,000
Pulmonary Fibrosis (25%)	$2,500	$5,000

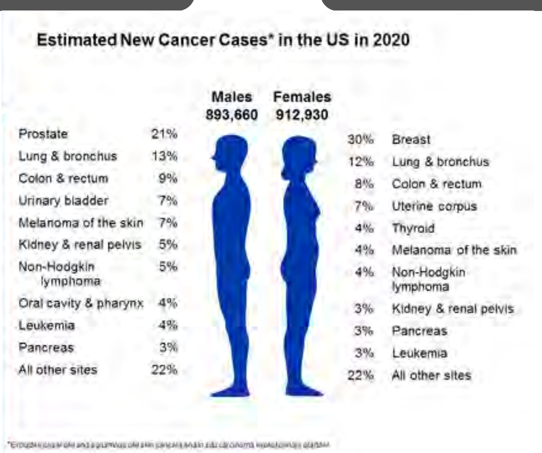
RIDER BENEFITS CONTINUED	Plan 1	Plan 2
Second Evaluation	$1,000	$1,000
Non-Local Transportation Air Fare Personal Vehicle	$500 or $0.50/mile	$500 or $0.50/mile
Outpatient Lodging (daily)	$100	$100
Family Member Lodging	$100	$100
Family Member Transportation Air Fare Personal Vehicle	$500 or $0.50/mile	$500 or $0.50/mile
Supplemental Critical Illness Rider		
Advanced Alzheimer's Disease (100%)	$10,000	$20,000
Advanced Parkinson's Disease (100%)	$10,000	$20,000
Benign Brain Tumor (100%)	$10,000	$20,000
Coma (100%)	$10,000	$20,000
Complete Loss of Hearing (100%)	$10,000	$20,000
Complete Loss of Sight (100%)	$10,000	$20,000
Complete Loss of Speech (100%)	$10,000	$20,000
Paralysis (100%)	$10,000	$20,000
Skin Cancer Rider (once per 365 days)	$250	$250
Fixed Wellness Rider (per year)	$100	$100

Reoccurrence: Initial Critical Illness – second diagnosis more than 12 months after the first date of diagnosis for which an Initial Critical Illness benefit was paid. Cancer Critical Illness – second diagnosis more than 12 months after the last date treatment was received for which a Cancer Critical Illness benefit was paid.

It is estimated that:

1 in 2 men will be diagnosed with Cancer at some point in their life

1 in 3 women will be diagnosed with Cancer at some point in their life



DON'T FORGET!

Annual Wellness Benefit

$100 Benefit will be paid per person, per calendar year, for a specified wellness screening/test.

ELIGIBLE WELLNESS SCREENINGS/TEST

- **Lipid Panel**
- **Blood test for Triglycerides**
- **Biopsy for Skin Cancer**
- **Cholesterol**
- **Mammogram**
- **Blood test for Breast Cancer**
- **Blood test for Ovarian Cancer**
- **Blood test for Colon Cancer**
- **Blood test for Prostate Cancer (PSA)**
- **Bone Marrow Testing**
- **Chest X-Ray**
- **Colonoscopy**
- **EKG**
- **HPV Vaccination**
- **Pap Smear**
- **Stress Test**
- **Echocardiogram**
- **Serum Protein (Myeloma)**
- **Thermography**

Allstate How to File a Claim

Accident Preventative & Critical Illness Wellness

Secure Online Benefits Access

MyBenefits

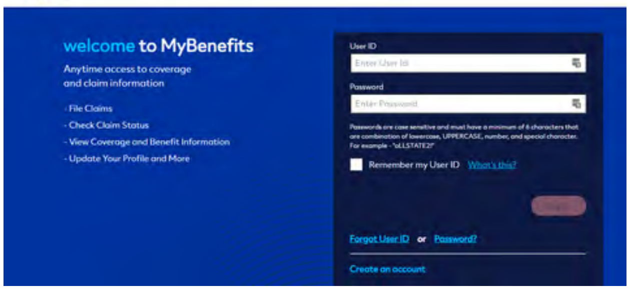
Manage Your Account and File Claims through your MyBenefits portal

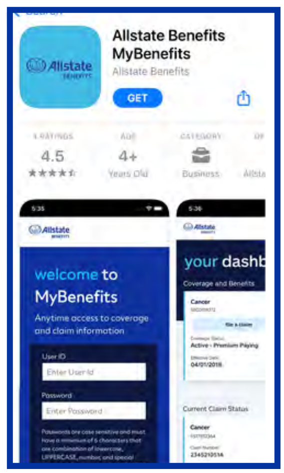
E-Signature	Direct Deposit	View	Download
Upload, review and sign your claim electronically	Available for faster processing	Full policies, certificates and claim history	Explanation of Benefits (EOB)

1 Scan the QR code below to access MyBenefits on your computer, mobile device or download the MyBenefits App. Sign up for access using the secure online registration process and create a user ID and password, then Log in.

Allstate BENEFITS

www.allstatebenefits.com/mybenefits





GET IT ON Google Play

Download on the App Store

2 Select the type of claim you want to file: Critical Illness offers the <u>Wellness</u> screening reimbursement. The Accident plan offers the <u>Outpatient Physician's Treatment/Preventative</u> reimbursement.

3 Elect which type of claim you are filing

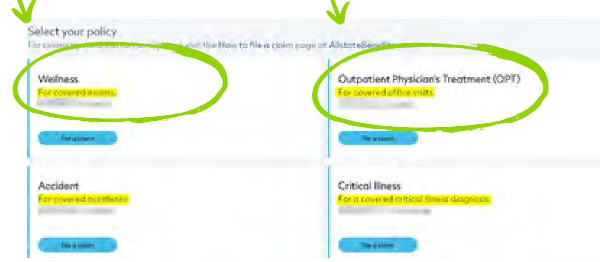
Eligible Wellness Screenings (Tests)

- Lipid Panel
- Cholesterol
- Pap
- Mammogram
- Colonoscopy
- Prostate Exam
- HPV Vaccination

.....and many more

Outpatient Physician's Treatment (Preventative Exams)

- Dental Exams
- Preventative Exam (Well Adult, Well Child Visits)
- Annual Preventative Eye Exam



Need more help?

Scan the QR code to watch a short video on how to file a claim by using the **<u>Allstate App.</u>**

For claims tips and instructions, please visit www.allstatebenefits.com/Individuals/HowToFileClaim. If you prefer to file a paper claim or have any other questions, contact HR, The Insurance Center, or Allstate (800) 348-4489. Additional claim forms can be found on Allstate's portal as well.

Additional Benefits

Wisconsin Retirement System (WRS)	Buffalo County employees are automatically enrolled in this. The percentage is set by WRS and is a set percentage of your wages deposited into the Wisconsin Retirement System for each employee. Employees pay half of the contributions via payroll pre-tax deduction.
ETF Public Local Employers Income Continuation Insurance	Offers 75% income replacement if an employee becomes fully disabled based off of their annual WRS earnings (estimated if a new employee). Waiting periods available are 30, 60, 90, 120, or 180 days. This is currently on premium holiday so it's provided at no cost to employees that enroll.
ETF Public Employers Group Life Insurance	Offers coverage of up to five times your annual earnings, depending on when and how you enroll. Spouse and dependent plans are available. Cost is determined by the state as of July 1 of each year based on age and amount of insurance. The County pays some of the premium. Post-retirement coverage is available.
457 (b) Savings Plan	The Buffalo County savings plan is available to help you prepare for your financial future. Nationwide administers our plans. Deductions occur on every paycheck.
Time Off Benefits	Paid Time Off (PTO) and Holiday pay are available. Temporary, seasonal, and elected officials are not eligible for these.

Buffalo County
Human Resources Department

Questions? Feel free to contact your Human Resources Department!

Ana Rolbiecki
(608) 685-6234
ana.rolbiecki@buffalocountywi.gov

Or view additional information by logging on to your Employee Navigator account at:
https://www.employeenavigator.com/benefits/Account/login

Or scan the QR Code:

THE Insurance CENTER

Your Service Team

701 Sand Lake Road
Onalaska, WI 54650
Mon-Fri 7:30 am - 4:30 pm

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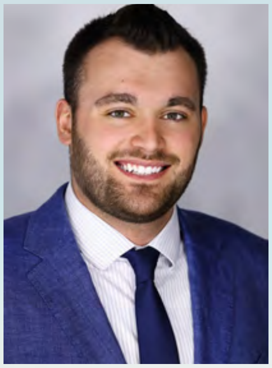

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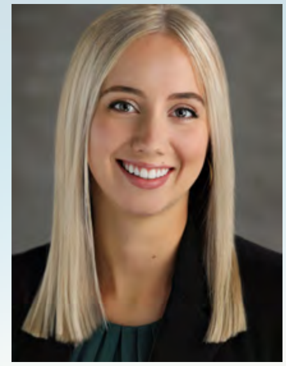

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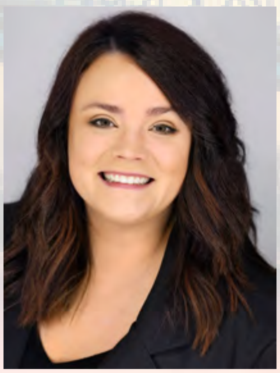

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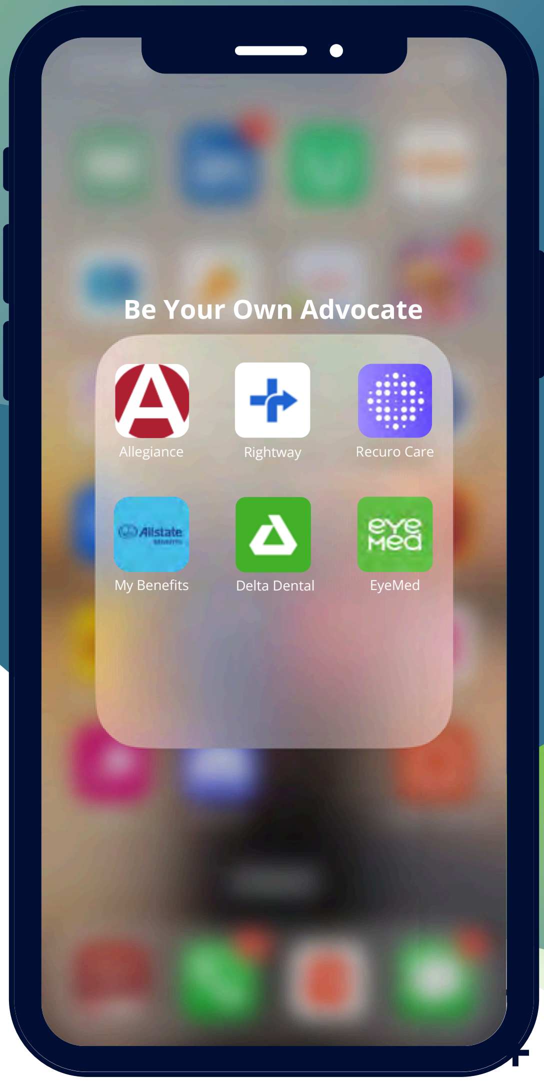

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