

What is the total cost, including employee portion, to the district of your health plan?

The District will continue to work toward balancing the need to offer a market competitive plan and control plan costs – which may include increasing the employee premium share along with other plan design changes. Recent health benefit changes cumulatively save more than 34% or \$3 million per year.

General Fund salary and benefits costs totaled \$35.6 million in 2010-11 (before Act 10) and were reduced to \$33.2 million in 2011-12 (the year after Act 10). Since then, salary and benefit costs have continued to decline to \$32.8 million (2016-17 budget) for an overall savings of \$2.8 million. The lower costs have been achieved through a combination of a reduction of employees as well as through benefit plan design changes in order to meet the decreasing revenue limits each year.

Are retirees carried under the school district insurance plan?

Only those that retired prior to July 1, 2013 were offered retiree health insurance. Retirees after July 1, 2013 can only continue on our plan using federal COBRA rules and pay the full premium for a maximum of 18 months. We have made significant changes to benefits for all employees in the last 5 years (which reduced the retirement benefit liability by 67% or more than \$16.9 million).

Are employees offered more than one option? Do they have a choice between a lower cost plan with higher deductibles and co-pays and a more expensive plan that covers more?

No. For the 16-17 school year, the district offers a ‘qualified’ high deductible PPO health plan to eligible employees.

What percent of the cost of the premium is paid by employees?

Employees pay a flat dollar premium share equivalent to 13% of total plan costs. This is a near-double increase from the 15-16 school year.

What are the annual deductibles and out of pocket maximums on plans with single coverage? Same question for family coverage.

The district moved to a self-insured plan back in 2013.

Single - \$2,000 deductible and \$4,000 OOP max in network, \$4,000/\$6,000 out of network

Family - \$4,000 deductible and \$8,000 OOP max in network, \$8,000/\$12,000 out of network (in addition to any in network services).

Are spouses who have insurance available at their own employers allowed to get coverage under your district plan?

Yes.

Why are current employees paying only 13% of the premium cost when state employees are paying a much higher share?

Previous health options in 2013 and 2014 included lower deductible and higher premium share plan options with a premium share as high as 27%. The plan design, maximum out of pocket costs, co-pays, and networks were adjusted to a single health

plan option for 2015-16 which reduced the district and employee costs and resulted in the 7.5% employee premium share in our current year plan. Current premium share has been increased to 13%. Our deductibles are higher than most and there is no employer offset (such as partially funding the deductible through an HSA, for example). Employees eligible for benefits but working less than full time pay a higher premium share if on our plan. Our plan network is a narrow network with high discounts when using network providers.

We are in the most competitive staffing region of the state of Wisconsin. We benchmark regularly for our employee compensation. Our salaries and benefits fall in the median of the range in Southeastern Wisconsin. We have made significant changes in our health care and benefit system.

We have and are currently reviewing the overall compensation including the health plan offered to our employees and will continue to benchmark the premium share, deductibles, out-of-pocket max, etc that drive the costs of our plan. Within our self-funded plan (change made in 2013) we now manage and control all aspects of our plan design – this change saves significant dollars over offering a fully insured plan. Our health plan will continue to be modified as needed to help close future budgetary caps.

Are any school board members on the health insurance plan?

School Boards in Wisconsin receive stipends for service. Our school board members are paid \$5,000 per year and receive no benefits. We are not aware of any area school districts that offer health insurance to board members.

How many staff positions per school are designated as "administration"?

We have 10 administrators across 6 schools.

How many administrators are assigned to no school at all but are instead based at the central office?

We benchmark low on our administrative costs compared to neighboring Germantown and Hamilton. We have 6 central office administrators: Director of Finance, Director of Human Resources, Director of Technology, Director of Curriculum and Learning, Director of Pupil Services and Special Education and Superintendent.

How much money is spent on professional association dues?

\$52,365 is budgeted for all dues and fees for the district (0.11% of the total General Fund budget).

What is the total budget for "staff development" including all of the speakers brought in for in-service workshops?

We allocate approximately .5% of the budget to the development of our full staff. Our model is to build our own trainers. Typically, we do not bring in outside speakers.

How has SDMF used the cost reduction tools of Act 10?

Area of Interest	Pre-Act 10 (2010-11)	Post-Act 10 (2016-17)
Health Care Benefits, Deductibles & Employee contributions	WEA Trust Healthcare Plan In-Network: \$100 Individual \$200 Family Out-of-Network: \$200 Individual \$400 Family Employee Contribution: 5% Fully insured plan	Self-funded Health Plan In-Network: \$2,000 Individual \$4,000 Family Out-of-Network: \$4,000 Individual \$8,000 Family Employee Contribution : 13% Self-funded plan – 11-12 savings of \$2.4 million
Pension Benefits (Wisconsin Retirement System)	WRS – 100% district funded	WRS – 50% employee funded (50% District funding required)
District-level Retiree Health Benefits	Defined benefit plan with up to 10 years of health benefits equivalent to active plan	No new retirees on health plan since 2013. Defined contribution plan with TSA funding at retirement with 20 years of service
Total Health Benefit Costs	Medical and dental insurance costs: \$6,025,752	Medical and dental insurance costs: \$4,580,422
Salary/benefits as portion of full budget	76% Total 52% Salaries/24% Benefits	70% Total 50% Salaries / 20% Benefits
Number of Employee Unions	5	0
Total Expenditures	\$49,200,216	\$47,072,214

What is the annual spending on outside public relations?

The annual District budget for public relations and contracted services is \$5,000.

How much did you pay the consultants who recommended the referendum?

There are no consultants recommending the operating referendum. This recommendation is coming from the leadership team and Board based on the impact of the changes. We believe they are significant enough to warrant the community voice in the process. All informational pieces are created in house.

What is your annual telephone budget and who is your provider?

When is the last time you changed providers?

Our budget is \$26,000. Telephone service is bid annually as part of the federal E-Rate reimbursement requirements (we get a 42% rebate on this service). AT&T is the current provider and this has not changed in recent years. Internet service annual cost is \$21,200 and is also bid annually through the E-Rate process - the current provider is Time Warner Cable. AT&T was the previous provider but this changed for the 2015-16 school year. Again, this is part of the E-Rate reimbursement process and we receive a 42% rebate (depends on the free/reduced lunch counts for any given year). The amounts shown above are before the E-Rate rebates are applied.

Do the schools have a cable TV subscription?

What is the cost of this? What channels are used for education?

The District does not subscribe to satellite television service. We have Time Warner Cable television service in some classrooms in the Middle and High Schools. There are a couple televisions in the elementary schools also. There is **no charge** for cable television access with Time Warner because of a Village cable agreement.

What is the speed of the internet service at the schools?

What is the monthly charge for this service?

The speed of internet into the district is 300mbs. The monthly charge for internet into the district is a monthly contracted amount of \$1,725 and the internal WAN is \$4,325 (these are also bid annually as part of the E-rate reimbursements described above).