

COMMUNITY EDUCATION AND AQUATICS (POLICY #440)

Effective date of my insurance is _____

JULY 1, 2023, THROUGH JUNE 30, 2024

HEALTH AND ACCIDENT INSURANCE: (Monthly Premium)

Eligibility is to be regularly employed for a minimum of 30 hours per week for a minimum of 36 weeks. The employer will contribute **\$726** per month toward the purchase of single, employee plus one or family health insurance coverage. The remainder is paid through payroll deduction.

Medical Plan	Single	Employee +1	Family
<u>HealthPartners Base Perform Network Plan</u> (\$500 deductible, \$30 co-pay) Mayo Clinic and Hazelden will be paid as out of network coverage Employee pays per month	\$785	\$1,334	\$1,874
	\$59	\$608	\$1,148
<u>HealthPartners VEBA-HRA Open Access Plan</u> (\$1,750 deductible then 70/30) Employee pays per month District Monthly VEBA-HRA allocation:	\$726	\$1,236	\$1,737
	Free	\$510	\$1,011
	\$116.67	\$166.67	\$216.67
<u>HealthPartners HSA High Deductible Open Access Plan</u> (\$3,500 deductible then 70/30) Prescriptions applied toward deductible. Employee pays per month	\$653	\$1,110	\$1,562
	Free	\$384	\$836
<u>HealthPartners HSA High Deductible Select Network Plan</u> (\$3,500 deductible then 70/30) Prescriptions applied toward deductible. Must use HealthPartners Select Network Healthpartners.com/select. Employee pays per month	\$591	\$1,003	\$1,410
	Free	\$277	\$684

2024 HSA Calendar Year Limits: Single: \$4,150 Family: \$8,300 Your contribution/limit will be prorated by the number of months you are enrolled in the HSA. Single is \$345 and family is \$691.

DENTAL

The district will pay for single dental coverage through Delta Dental at a monthly rate of \$45. Family coverage is \$110 (employee with one or more dependents) per month. Your expense for family dental is \$65 per month.

LIFE INSURANCE

The district will pay \$1.63 for a \$25,000 term life insurance policy. Additional voluntary coverage and dependent coverage are available for an additional cost. Monthly costs are as follows:

<i>Basic Life Insurance</i>	\$0.065 per \$1,000 in coverage (\$1.63) district paid.	
<i>Dependent Life Insurance (optional)</i>	\$2.80 per month. (Includes \$10,000 coverage for spouse, \$5,000 for each child 6 months to 19 years or 25 years if a full-time student, and \$1,000 for each child 14 days to 6 months).	
<i>Voluntary Life Insurance (optional)</i>	Employee only coverage	Based on age.
	Spouse coverage	Based on age of employee.
	Child(ren) coverage	\$.50/ month for \$2,000
<i>Voluntary Accidental Death and Dismemberment (AD&D) Coverage (optional)</i>	Employee only coverage	\$.034 per \$1,000
	Spouse coverage	\$.034 per \$1,000
	Child(ren) coverage	\$.034 per \$1,000

INCOME PROTECTION INSURANCE (Long Term Disability)

The Employee pays for this benefit post-tax. The purpose of this insurance is to provide 2/3 of your salary should you become ill or disabled for a period more than 90 consecutive calendar days. Following the 90th day of disability, this insurance would pay 2/3 of your salary until you are no longer disabled or according to the plan chart, whichever is a shorter period of time. Monthly premium cost = (annual salary ÷ 12) x \$.00169.

RETIREMENT: Tax Sheltered Annuity

Employee participation is required in order to receive a dollar per dollar match up to the percentage listed below. 1% beginning 4th year of continuous services as a full time, full-year or full-time, partial year employee as a July 1 of each year. 2% after 6 years and 3% after 10 years.

****all the above is a summary only, please refer to plan documents, enrollment forms and Certificate of Coverage for additional details.**