

**FRINGE BENEFIT MONTHLY PREMIUM RATES  
JULY 1, 2020 THROUGH JUNE 30, 2021  
(Please refer to Article XVII, Section 1, Subd. 2, Levels A-B)**

**HEALTH AND ACCIDENT INSURANCE:** (Monthly Premium)

The employer will contribute \$672 each month toward the monthly premium for individual coverage. \$865 per month for employee + 1; and \$906 for family coverage. Remainder is paid through payroll deduction.

<b>Medical Plan</b>	<b>Single</b>	<b>Employee +1</b>	<b>Family</b>
<b>HealthPartners Base Perform Network Plan</b> (\$500 deductible, \$30 co-pay) Mayo Clinic and Hazelden will be paid as out of network coverage <b>Employee pays per month</b>	\$727  <b>\$55</b>	\$1,235  <b>\$370</b>	\$1,735  <b>\$829</b>
<b>HealthPartners VEBA-HRA Open Access Plan</b> (\$1,750 deductible then 70/30) <b>Employee pays per month</b>  <b>District Monthly VEBA-HRA allocation:</b>	\$672  <b>Free</b>  <b>\$116.67</b>	\$1,144  <b>\$279</b>  <b>\$166.67</b>	\$1,608  <b>\$743</b>  <b>\$216.67</b>
<b>HealthPartners HSA High Deductible Open Access Plan</b> (\$3,500 deductible then 70/30) Prescriptions applied toward deductible <b>Employee pays per month</b>	\$605  <b>(\$67)rebate</b>	\$1,028  <b>\$163</b>	\$1,446  <b>\$540</b>
<b>HealthPartners HSA High Deductible SmartCare Plan</b> (\$3,500 deductible then 70/30) Prescriptions applied toward deductible <u>Must use one of these 4 HealthPartners SmartCare Clinics: Maplewood, St. Paul, Burnsville or St. Louis Park as your primary care clinic.</u> <b>Employee pays per month</b>	\$547  <b>(\$125)rebate</b>	\$929  <b>\$64</b>	\$1,306  <b>\$400</b>

2020 HSA Calendar Year Limits: Single: \$3,550 Family: \$7,100 Your contribution/limit will be prorated by the number of months you are enrolled in the HSA. Single is \$295.83 and family is \$591.67 per month.

**DENTAL**

The District will pay for single dental coverage through Delta Dental at a monthly rate of \$43.00. Family coverage, \$106.00 (employee with one or more dependents) is available at your expense at a monthly rate of \$63.00.

**LIFE INSURANCE**

The District will pay \$4.40 for a \$50,000 term life insurance policy. Additional supplemental coverage and dependent coverage is also available. Monthly costs are as follows:

*Basic Life Insurance*                                 \$ .088 per \$1,000 in coverage (district paid)

*Supplemental Life Insurance*                 Based on age

*Dependent Life Insurance*                     \$2.80 (coverage 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)

*Accidental Death and*                             Employee only coverage             = \$ .22 per \$10,000

*Dismemberment Coverage*                     Employee & Family coverage     = \$ .38 per \$10,000

**INCOME PROTECTION INSURANCE** (Long Term Disability)

The Employee pays for income protection insurance. The purpose of this insurance is to provide 2/3 of your salary should you become ill or disabled for a period of time in excess of 90 consecutive calendar days. Following the 90<sup>th</sup> 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 \$.00235

**TAX SHELTER MATCH:** refer to Article XVIII, Section 2, in the Master Agreement

Employee Participation will be required in order to receive a dollar for dollar match listed below.

Beginning second year of service: 3% match into a TSA Account. Beginning third year of service : 5% match into a TSA account.