

Teacher Benefits Summary



Effective July 1, 2023

Teachers with a contract of .5FTE or greater are benefits eligible. More information can be found at www.isd622.org/benefits.

Employees can view plan summaries and descriptions and elect benefits online at <http://isd622.smartben.net>.

Benefits such as health, flexible spending, disability, and life insurance are effective the first working contract day. Benefits that start on the first of the next month are vision, dental, and legal insurance. Benefit elections must be made within 30 days of eligibility or during Annual Open Enrollment. Questions? Please contact the Benefits Office at (651) 748-7492 or benefits@isd622.org.

Health/Vision Insurance

HealthPartners is the current provider for the District health plans. There are three health plan options available, Copay, ACA and Teacher VEBA.

HealthPartners Network: Open Access

	Copay	ACA	Teacher VEBA
Office Visit Copay	\$35	-	-
Individual Deductible	\$400	\$6,400	\$2,200
Single Monthly Premium	\$834.02	\$541.04	\$873.82
Family Monthly Premium	\$2,190.29	\$1,408.70	\$2,193.53

	District Contribution Per Month	Employee's Cost Per Month	Employee's Cost Per Month	Employee's Cost Per Month
Single (.5 FTE and above)	\$715.80	\$118.22	\$0.00	\$158.02
Family (.75 FTE and above)	\$1,680.25	\$510.04	\$0.00	\$513.28

*Teachers working .5 to .74 FTE are eligible for family coverage with a prorated District Contribution based on your FTE.

Copay Health Plan

A traditional health plan comprised of office visit and prescription copays, deductibles and out-of-pocket maximums.

ACA Health Plan

Considered a qualified high deductible health plan meaning a Health Saving Account could be established with a bank or another financial institution.

Teacher VEBA Health Plan

- Includes VEBA trust account
- District makes a monthly contribution into the employee's VEBA account
- Dollars may be used to pay for eligible medical expenses
- Unused funds roll over year to year
- Annual trust amount contribution: \$1,760 for single coverage and \$3,520 for family coverage.

Additional Components of Health Plan Enrollment:

(available with all health plan options)

Frequent Fitness

Qualify for \$20 off your monthly gym membership by working out 12 days or more in a month.

Health and Well-Being Program

Keep your copay or deductible low by completing an online Health Assessment and one qualified Wellness Program by March 31, 2024. For more information, check out www.isd622.org/wellness.

ISD 622 HealthPartners Well@Work Clinic *(located in the District Education Center)*

NO copay and free prescriptions for employees, their spouses and dependents on the District's health plan. More information www.isd622.org/clinic

Employee Assistance Program

Facing a work or life challenge? Looking for information or resources? ♦ Available 24/7/365 ♦ Confidential ♦ Free ♦ Telephone and/or face to face counseling sessions ♦ Available to employee and any family member ♦ 1-800-383-1908 ♦ www.vitalworklife.com

Username: isd622 Password: member

Vision

Included as part of health election, a separate vision plan through VSP, provides coverage for either contacts or glasses.

Dental Plan

- Delta Dental is the current provider
- 100% District paid for either single or family coverage

Flexible Spending Plan

- Allows use of pre-tax dollars for medical and/or dependent (day care) expenses
- Flexible spending plan year is from July 1st through June 30th

Life and Accidental Death & Dismemberment Insurance

Basic Life

100% District paid and in the amount of "two times annual salary"

Supplemental Life Insurance

Option to purchase an additional life insurance

The cost is \$.160/1,000 coverage/month

- Option 1) \$10,000
- Option 2) Two-times salary
- Option 3) Three-times salary

The combined Basic and Supplemental policy amounts may not exceed \$900,000.

Dependent Life Insurance

Option to purchase a dependent life insurance policy for your spouse and/or child(ren)

- Plan 1) \$1,000 @ \$.42/month
- Plan 2) \$10,000 @ \$4.20 per month

403(b) or 457 Retirement

- Up to 3.6% District Match
- Participation and vesting available immediately upon benefits eligibility
- For more information, please visit www.isd622.org/403b or email the Benefits Office at benefits@isd622.org.

Pension Plan

- State mandated, automatic enrollment in Teachers Retirement Association of Minnesota (TRA)

Short/Long Term Disability

- 100% District paid
- Payment for approved claim may begin once unable to work for 32 consecutive working days
- The plan pays 70% of pre-disability income

Legal Insurance

- 100% District paid
- Offers 10 free hours of legal services

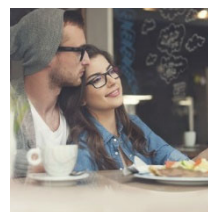
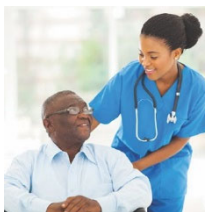
Leave/Time off

- Holidays-8 days a year
- Sick-12 days a year up to a maximum of 280 days
- Discretionary Time: number of days available based on length of service

Insurance Deductions

Premiums are paid before taxes and taken through a payroll deduction from each paycheck beginning August 31, 2023 through May 31, 2024 (24 paychecks). The payroll deduction amount is calculated by multiplying the months of coverage by the monthly premium divided by the number of paycheck remaining for insurance coverage.

All benefits and deductions will be adjusted based on enrollment and eligibility.



This is intended as an only a summary of possible benefits. This in no way replaces or is a substitute for applicable collective bargaining agreements/language and insurance summary plan descriptions.