



JANUARY 2025

TEACHERS' BENEFIT SUMMARY

Group Insurance

Teachers who work at least twenty hours per week are eligible to participate in the District's group health and life insurance plans. Employees must work 30 hours per week to participate in the District's dental and long-term disability plans.

Health Insurance

For the 2025 benefit plan year (January 2025 – December 2025), full time employees receive a District contribution equal to **\$742.00** (based on 23-25 Teacher Contract) of the single health insurance premium. Employees electing family coverage receive **\$1,685.00** (based on 23-25 Teacher Contract) toward the monthly family premium. The contribution for part-time employees is pro-rated.

All Insurance rates are subject to change January 1, 2026

	PLAN 1	PLAN 2	PLAN 3
Network	High	Value	HSA
Deductible Single/Family	4 Cost Levels	4 Cost Levels	4 Cost Levels HSA Compatible
Monthly Premium Single/Family	\$868.84/mo, \$2,287.52/mo	\$783.10/mo, \$2,058.70/mo	\$604.56/mo, \$1580.88/mo

For more information on the plans go to innovomn.com

HSA Contribution: For employees electing to take the HSA high deductible plan, the district will contribute any remaining dollar amount into the employee's HSA account after the monthly premium has been paid.

Dental Insurance

For the 2025 benefit plan year, the District contributes **\$45.58** to a single dental premium of **\$47.08/month** and the same amount to the monthly family dental premium of **\$135.64**.

Life Insurance

Eligible employees receive \$50,000 of term life coverage. Employees may also purchase supplemental coverage for themselves, their spouse and/or dependents.

Long-Term Disability Insurance

The District contributes 100% of the annual premium

Voluntary Benefits

Employees may purchase a variety of voluntary benefits including: vision, critical illness, accident, hospital indemnity and whole life insurance with long term care, for themselves, their spouse and/or dependents.

Flex Spending Account (FSA)

Employees can pay for out-of-pocket medical/dental and day care expenses with pre-tax dollars by participating in the District's Select Account flexible spending plans.

Paid Time Off

Teachers receive sick leave, personal leave and bereavement days. Leave allocations are prorated for employees who begin employment after August or end employment prior to the end of the school year. Leave allocations are also reduced for any period of the year that the employee is on an unpaid status.

Personal Leave

Upon advance notice and arrangement with the immediate supervisor, teachers receive four (4) days or thirty-two (32) hours of personal leave. Personal leave hours may accumulate up to forty (48) hours for a full time teacher. Unused personal leave can be paid out at the end of the school year at the daily substitute rate, converted to sick leave or have unused days accumulate up to 48 hours.

Sick Leave

Annual sick leave accrual is given at the beginning of the teacher's work year as it is earned on a proportionate basis to the teacher's work year. Teachers receive eighty (80) hours of sick leave per year. Unused portions of sick leave allowance may accumulate from one year to the next up to a maximum of 1,000 hours. Teachers who have more than 1,000 hours of accrued sick leave at the end of the school year shall have their accrued sick leave hours in excess of 1,000 bought back by the School district at the hourly rate of a casual substitute with the payment being deposited in the teacher's Minnesota State Retirement System's Health Care Savings Plan.

Bereavement Leave

Teachers are allowed up to 4 days, per occurrence, non-accumulative for funeral leave per year for the death of an immediate family member. If the distance is more than 500 miles one-way, an additional day will be granted. An immediate family member includes a spouse, child, stepchild, sister, brother, parent, father-in-law, mother-in-law, brother/sister-in-law, grandparent, grandparent-in-law, and grandchild. Two (2) additional days may be granted at the discretion of the Superintendent to be deducted from sick leave. Teachers may use up to two (2) days (deducted from sick leave) as funeral leave for the death of an aunt, uncle, niece, nephew, or first cousin.

Supplemental Retirement Plan – Matching Program

Pension benefits for Big Lake teachers are through the state Teachers Retirement Association (TRA). Both employer and employee contributions are made to TRA. For information about the retirement benefits through TRA, contact them directly at <https://minnesotatra.org/>

403(b) and 457 Matching

Employees are eligible to make pre-tax contributions to a 403(b) plan of their choice or the State of Minnesota's Deferred Compensation plan. Employees may begin contributions at the onset of employment and update the contribution amount on the first payroll of each month. Contributions may also begin or change the service provider two times per year; the first pay dates in October and February.

Beginning with the year teachers have continuing contract status with the district, they are eligible for a \$2,000 district matching contribution. The School District will match the contribution of an eligible teacher towards either the MN State Deferred Compensation Program (Section 457) or an approved 403(b) tax sheltered annuity plan. Employees must work .5 FTE to be eligible. The district contribution is prorated for part time employees. Forms are available on the District's Staff Resources Shared Google Drive.