



January 2025

NON-AFFILIATED A & B Banded STAFF BENEFIT SUMMARY

Group Insurance

Non-affiliated employees who work at least (20) 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. Note: For benefit purposes, full time employment is considered 35 hours/week. The contribution for part time employees is pro-rated.

Health Insurance

Non-Affiliated "A" For the 2025 benefit plan year (January 2025 – December 2025), full time employees receive a District contribution equal to **\$704.00** of the single health insurance premium. Employees electing family coverage receive **\$1,458.00** towards the monthly family premium. The contribution for part time employees is prorated.

Non-Affiliated "B" For the 2025 benefit plan year (January 2025 – December 2025), full time employees receive a District contribution equal to **\$781.00** of the single health insurance premium. Employees electing family coverage receive **\$1,714.00** towards the monthly family premium. The contribution for part time employees is prorated.

SEE 2025 Step by Step Instructions for PEIP.

For more information on the plans go to www.innovomn.com.

*** See attached table for prorated district contribution amounts.**

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

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 will contribute **\$47.08/month** to either a single or family dental premium. The 2025 premium of single coverage is **\$47.08/month** and family coverage is **\$135.64/month**.

Life Insurance

The District pays the total premium for term life and AD&D insurance. Employees who work a minimum of 35 hours per week receive \$100,000 of coverage. Employees working less than 35 hours and a minimum of 20 hours receive \$50,000 of coverage. Employees may also purchase supplemental insurance for themselves, their spouse and/or dependents.

Long-Term Disability Insurance

The District pays 100% of the premium for each employee working 30 hours or more per week.

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.

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.

Paid Time Off

Depending on the employee's work schedule, staff typically receive vacation, sick leave, and personal leave days. Annual leave allotments are allocated in advance at the beginning of the fiscal year. Leave balances are prorated for employees who begin employment after July 1, or end employment prior to June 30.

Vacation

Employees must work at least twenty hours per week and at least 216 days per year to be eligible for vacation. Employees whose work agreements are for a specific number of 'contract' days are not eligible for vacation. Human Resources will place eligible employees on a vacation accrual step at the time of hire. Effective at the beginning of each fiscal year, vacation will be granted as follows for each full-time employee:

	<u>12 month employees</u>	<u>11 month employees</u>	<u>10 month employees</u>
Step 1	10 days	9 days	8 days
Step 2	15 days	14 days	13 days
Step 3	20 days	18 days	16 days

Employees advance on the vacation accrual schedule at the beginning of the fiscal year following completion of five full years of service. Vacation is prorated for eligible part-time employees. Employees may carry over one year's unused vacation to the following fiscal year to be utilized by 7/31 of the new fiscal year – total booked balance not to exceed two years' vacation.

Personal Leave

Upon advance notice and arrangement with the immediate supervisor, three days of personal leave will be available to each full-time twelve-month employee. Ten and eleven month employees receive two days of personal leave. Part-time employees will receive personal leave on a prorated basis. Employees working less than ten months and employees working less than twenty hours per week are not eligible for personal leave. Personal leave may carryover from one year to next but may not accumulate to greater than five (5) days

Sick Leave

At the beginning of each fiscal year, each full-time twelve-month employee will be granted a sick leave allowance of twelve days of absences due to illness without deduction from pay during such fiscal year. Full-time employees working less than twelve months will receive one day of sick leave for each full month of employment (e.g. eleven days for eleven-month employees, ten days for ten-month employees; nine days for school term employees). Unused portions of an employee's sick leave allowance may carry over annually, with a maximum of 125 days. Sick leave will be prorated for employees working less than forty hours per week. Employees working less than twenty hours per week are not eligible for paid sick leave.

Sick leave with pay shall be allowed by the School District whenever an employee's absence is found to have been due to mental or physical illness, injury, disability of the employee, the need for medical diagnosis, treatment and preventative care, or in cases of domestic abuse, sexual assault, or stalking of the employee, or for the care of a family member for any of the aforementioned reasons as defined in MN Statute 181.9447. School administration reserves the right to require a demonstration of "proof-of-illness" through doctor's written explanations or other mechanisms.

B Banded employees who have more than 125 days of accrued sick leave at the end of the fiscal year shall have their accrued sick leave hours in excess of 125 days bought back by the School district at 50% of the employee's hourly rate with the payment being deposited in the employee's Minnesota State Retirement System's Health Care Savings Plan.

Holidays

Employees receive holiday pay if the holiday falls within their work year and if they are on active pay status the day preceding and following the holiday. The following days are observed as holidays:

Independence Day	New Year's Eve Day
Labor Day	New Year's Day
Thanksgiving Day	President's Day
Friday after Thanksgiving Day	Good Friday
Christmas Eve Day	Memorial Day
Christmas Day	Juneteenth

Bereavement Leave

Upon notification and arrangement with the immediate supervisor, up to four days paid leave, non-accumulative, may be used by an employee for attendance at or arrangement of the funeral of an employee's spouse, child, parent, brother, sister, grandparent, grandchild, spouse's parent or grandparent or other legal dependents. Employees may be granted up to one (1) day per occurrence, non-accumulative, to be deducted from sick leave, as funeral leave for the death of an aunt, uncle, brother-in-law, sister-in-law, or first cousin. Personal leave or vacation may be used to attend the funerals of relatives not listed above or friends.

Supplemental Retirement Plan – Matching Program

The District will provide a matching contribution to a qualifying tax sheltered annuity 403(b) or deferred compensation plan 457 based on years of service. Following one year of service, the employee is eligible for a matching district contribution of \$2,000 per year. A year of service means a full year of continuous service as a district employee (excluding service as a substitute or casual positions) on July 1 of each year.

Employees are able to begin contributing to a new plan on the first payroll of October and February. Employees may also make changes to their contribution amounts on the first payroll of any month.

A district employee covered by a bargaining unit contract who accepts a promotion/transfer to a non-affiliated position or whose position is reclassified as non-affiliated, will be allowed to choose between the supplemental retirement matching plan benefit described above and the severance and/or retirement benefits provided for in their contract at the time of their promotion or reclassification. This choice is irrevocable and must be made at the time of the promotion or reclassification.

Conferences, Conventions, Workshops, Seminars, & Professional Association Dues

The District will pay for an employee’s professional association dues and attendance (and related costs) at conferences, conventions, workshops and seminars to the extent provided for in the budget and as approved by the employee’s supervisor.

Mileage Reimbursement

An employee will be reimbursed for any use of his/her personal automobile approved by the employee’s supervisor at the mileage allowance rate established by the IRS for reimbursement purposes.

Fitness Center

Employee is eligible for the Big Lake Resident rate for employee only, if they choose to purchase membership.

* District contribution percent towards Health Premium based on number of hours worked per day:

Scheduled Hrs/Day	% of District Contribution	Amount of District Contribution			Scheduled Hrs/Day	% of District Contribution	Amount of District Contribution	
		Single	Family				Single	Family
8.00	1.00	704.00	1458.00		8.00	1.00	781.00	1714.00
7.75	1.00	704.00	1458.00		7.75	1.00	781.00	1714.00
7.50	1.00	704.00	1458.00		7.50	1.00	781.00	1714.00
7.25	1.00	704.00	1458.00		7.25	1.00	781.00	1714.00
7.00	1.00	704.00	1458.00		7.00	1.00	781.00	1714.00
6.75	1.00	704.00	1458.00		6.75	1.00	781.00	1714.00
6.50	.95	669.00	1385.00		6.50	.95	742.00	1628.00
6.25	.90	634.00	1312.00		6.25	.90	634.00	1543.00

6.00	.90	634.00	1312.00		6.00	.90	634.00	1543.00
5.75	.85	598.00	1239.00		5.75	.85	598.00	1457.00
5.50	.80	563.00	1166.00		5.50	.80	563.00	1371.00
5.25	.75	528.00	1094.00		5.25	.75	528.00	1286.00
5.00	.75	528.00	1094.00		5.00	.75	528.00	1286.00
4.75	.70	493.00	1021.00		4.75	.70	493.00	1200.00
4.50	.65	458.00	948.00		4.50	.65	458.00	1114.00
4.25	.65	458.00	948.00		4.25	.65	458.00	1114.00
4.00	.60	422.00	875.00		4.00	.60	422.00	1028.00