



HEA (.75 FTE – 1.0 FTE) Benefit Summary

**Medical Insurance** – The district offers four medical plans to employees through BCBS of MN. One plan has a lower deductible and out-of-pocket maximum, the other is more cost effective, but has a higher deductible and out-of-pocket maximum. You have the choice of enrolling in the Low Deductible plan in the Aware or High Value network or the HOOP plan in the Aware or High Value network. The Aware network is considered an open access network and the High Value network is a limited network of doctors/clinics/hospitals. When enrolling, you will choose between the Low Deductible or HOOP plan and the network you want to enroll in.

Plan year runs from July 1 – June 30.

Insurance coverage starts the 1<sup>st</sup> of the month following hire date.

BCBS of MN	Low Deductible Aware & High Value	HOOP (Higher Out-of-Pocket) Aware & High Value
Annual Deductible	\$1,500 Per Person \$3,000 Per Family	\$3,500 Per Person \$7,000 Per Family
Coinsurance	20% after Deductible	20% after Deductible
Annual Out-of-Pocket Maximum	\$3,000 Per Person \$5,000 Per Family	\$4,000 Per Person \$8,000 Per Family
<b>RX</b>		
Tier 1 - Preferred Generic	\$15 Copay	\$15 Copay
Tier 2 - Preferred Brand	25% Coinsurance	25% Coinsurance
Tier 3 - Non-Preferred	35% Coinsurance	35% Coinsurance

If you are a participant in the Low Deductible or HOOP plan, the district will automatically open a VEBA (HRA) account in your name. This account is administered by TASC, once you receive your first contribution, TASC will issue you a debit card. You will receive an annual amount (based on labor agreement) deposited into your account over the course of the year.

23-24 Monthly Rates Medical Plan (.75 FTE - 1.0 FTE)		Monthly		
		Plan Premium	Employer Contribution	Employee Contribution
HOOP High Value/with \$1800 annual VEBA contribution	Single	\$722.00	\$722.00	\$0.00
HOOP High Value/with \$1800 annual VEBA contribution	EE + Child(ren)	\$1,299.00	\$844.00	\$455.00
HOOP High Value/with \$1800 annual VEBA contribution	Family/EE+Spouse	\$1,443.00	\$938.00	\$505.00
Low Deductible High Value/with \$600 annual VEBA contribution	Single	\$910.00	\$910.00	\$0.00
Low Deductible High Value/with \$600 annual VEBA contribution	EE + Child(ren)	\$1,637.00	\$900.00	\$737.00
Low Deductible High Value/with \$600 annual VEBA contribution	Family/EE+Spouse	\$1,819.00	\$1,000.00	\$819.00
HOOP Aware/with \$1800 annual VEBA contribution	Single	\$758.10	\$758.10	\$0.00
HOOP Aware/with \$1800 annual VEBA contribution	EE + Child(ren)	\$1,363.95	\$887.00	\$476.95
HOOP Aware/with \$1800 annual VEBA contribution	Family/EE+Spouse	\$1,515.15	\$985.00	\$530.15
Low Deductible Aware/with \$600 annual VEBA contribution	Single	\$955.50	\$955.50	\$0.00
Low Deductible Aware/with \$600 annual VEBA contribution	EE + Child(ren)	\$1,718.85	\$945.00	\$773.85
Low Deductible Aware/with \$600 annual VEBA contribution	Family/EE+Spouse	\$1,909.95	\$1,050.00	\$859.95

Note: As a school year employee, July and August premiums are taken over the course of the school year. The per check amount of any premium will be based on the number of months on the insurance plan between September and August and how many pay checks are remaining through June 15.



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**Dental Insurance** – Coverage is through HealthPartners; plan coverage is based on the tier your dentist falls in. Rate is \$93 per month, based on the HEA Labor Agreement, the district will contribute \$87 per month toward the insurance premium.

**Vision Insurance** – Coverage is through Superior Vision by Met Life; this plan offers a discount for glasses and contacts. Monthly rates start at \$5.71 up to \$30.47.

**Life Insurance** – Hopkins Public Schools will provide 2X annual salary in basic life insurance. Optional life is available for purchase for self, spouse, and dependent children.

**Long Term Disability** – eligible to receive wages after a 60-day waiting period, benefit provides 66.67% of monthly wages.

**Flexible Spending Accounts** – health and dependent care spending accounts available through TASC.

**Employee Assistance Program** – EmployeeConnect, available to employee and family members. Offers five free counseling sessions, per person, per year, per issue.

**403(b)** – tax-deferred retirement account, you have the choice of an account with Fidelity or Met Life. More information can be found on the Human Resources page on the Hopkins School website. If your labor agreement offers a match, this is stated in your HEA Labor Agreement.