



Maintenance Benefit Summary Full Time (30-40 hpw)

Medical Insurance – The district offers four plans to our 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 the deductible and network you want to enroll in. Plan year runs from July 1 – June 30. Insurance coverage starts the 1st 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 |
| RX | | |
| 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 medical plan, the district will automatically open a VEBA (HRA) account in your name. 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 (Full Time) | | 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 |



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Dental Insurance is through HealthPartners; plan coverage is based on the tier your dentist falls in. Rate is \$48 per month for single and \$112 for family; the district will contribute \$48 per month toward the monthly premium.

Vision Insurance is through Superior Vision, this plan offers a discount for glasses and contacts.

Life Insurance – Hopkins Public Schools will provide \$50,000 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.