



School Nutrition High Time (20 – 29 hours per week) 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.

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

23-24 Monthly Rates Medical Plan School Nutrition High Time		Monthly Plan Premium
HOOP High Value	Single	\$722.00
HOOP High Value	EE + Child(ren)	\$1,299.00
HOOP High Value	Family/EE+Spouse	\$1,443.00
Low Deductible High Value	Single	\$910.00
Low Deductible High Value	EE + Child(ren)	\$1,637.00
Low Deductible High Value	Family/EE+Spouse	\$1,819.00
HOOP Aware	Single	\$758.10
HOOP Aware	EE + Child(ren)	\$1,363.95
HOOP Aware	Family/EE+Spouse	\$1,515.15
Low Deductible Aware	Single	\$955.50
Low Deductible Aware	EE + Child(ren)	\$1,718.85
Low Deductible Aware	Family/EE+Spouse	\$1,909.95

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 employee is responsible for the full premium cost.

Vision Insurance is through Superior Vision, this plan offers a discount for glasses and contacts. Monthly rates start at \$5.71 up to \$30.47.



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Life Insurance – Hopkins Public Schools will provide 1X 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.