



FEBRUARY 2025

Building SUB Teacher PREMIUM SUMMARY

Group Insurance

Building Substitute 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

Individuals serving as regular building substitutes shall be entitled to participate in the District's group health insurance plans. The School District shall contribute \$370.63 for single coverage on the HSA plan only. There are no contributions towards any elections of family coverage; no contribution towards a single coverage on the High or Value plan.

All Insurance rates are subject to change January 1, 2026

For more information on the plans go to innovomn.com

See 2025 Step by Step Instructions for PEIP

	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

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. The District contributes 100% of the annual premium.

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.

ESST Leave

Building Substitute Teachers shall accrue one hour of ESST time for every 30 hours worked. A year for purposes of the employee's earned sick and safe time accrual is: July 1 through June 30. This will carry over from year to year up to 80 hours.

Supplemental Retirement Plans

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 Tax Sheltered Annuities

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. Employee contributions are not eligible for a matching contribution from the district.