



## Benefits FAQ – 18-Pay Employees

This benefits FAQ is designed to answer questions for 18-pay support staff about their insurance benefits and premium changes from the 2024-2025 year to 2025-2026.

### What does the district contribute to my medical insurance?

During the collective bargaining process, the district and union agree to a monthly amount the district will contribute toward the cost of employee medical coverage. These amounts are outlined in the current support staff contract and are pro-rated based on the number of hours per week you work.

### How am I paid?

Support staff are paid for nine (9) months of work. Your annual pay is calculated by multiplying your hourly rate by the number of hours you work and the number of days you work in a year. This amount is then divided and issued to you over 18 paychecks. Your first paycheck of the school year is issued September 30, and your last paycheck of the year is issued June 15.

### How does my insurance coverage work in the summer?

As a support staff employee, you are covered by insurance all year (even summer months when you are not working).

### How are my insurance premiums paid in the summer? Do I have to send a check to the district in the summer?

Your insurance premiums for the entire year are collected over your 18 paychecks. The annual insurance premiums are calculated by multiplying the monthly amount you owe by 12 months. This annual total is then divided into 18 paychecks and collected accordingly. This allows the district to collect premiums owed for the summer months when you are not working.

You do not need to send a check to the district for insurance coverage in the summer.

### What changed with my insurance in the 2024-2025 school year?

The district made the decision to realign its insurance plan year with the district's fiscal year (July 1 – June 30). Previously our insurance plan year for 2024-2025 was shortened to end June 30 for a total of nine (9) months of coverage.

### How did that impact my paychecks?

Your 18 paychecks of each school year did not align with the district's insurance plan year. Your insurance premiums each plan were deducted from October – September. Your September 30 check was for the last amounts owed from the prior plan year.



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The 2024-2025 plan year is a short plan year and covered nine (9) months instead of 12. This means the district only needed to collect nine (9) months of premiums from your paychecks (a smaller annual total). Additionally, there were 17 paychecks in the plan year for your insurance plan year will also be your last paycheck of the school year (June 13).

Two scenarios to illustrate how premiums amounts were calculated are shown below.

### Scenario 1: Full-time (35-40 hours/week) employees enrolled in VEBA plan, family coverage

2024-2025 Amounts (9-month year 10/1-6/30) 17 paychecks (10/15-6/13)	
Monthly premium amount	\$2,207.00
District contribution	\$1,245.00
Employee monthly cost	\$962.00
Employee annual cost	\$962 x 9 months = \$8,658
Amount per paycheck	\$8,658 ÷ 17 paychecks = <b>\$509.30</b>

### Scenario 2: Full-time (35-40 hours/week) employees enrolled in HSA plan, single coverage

2024-2025 Amounts (9-month year 10/1-6/30) 17 paychecks (10/15-6/13)	
Month premium amount	\$633.50
District contribution	\$603.00
Employee monthly cost	\$30.50
Employee annual cost	\$30.50 x 9 months = \$274.50
Amount per paycheck	\$274.50 ÷ 17 paychecks = <b>\$16.15</b>

### What will change with my insurance in the 2025-2026 school year?

The district's plan year will be July 1 – June 30. This will be a full year with 12 months of coverage instead of nine (9).

### How will that impact my paychecks?

Your 18 paychecks of the 2025-2026 school year will align with the district's insurance plan year. Your insurance premiums for the year will be deducted from September – June following your regular paycheck schedule.

The 2025-2026 plan year is a full plan year and covers all 12 months. This means the district needs to collect 12 months of premiums from your 18 paychecks and the total amount deducted from your paychecks will increase.

**INDEPENDENT SCHOOL DISTRICT #885**  
1 1343 50<sup>TH</sup> STREET NE  
ALBERTVILLE, MN 55301  
WWW.STMA.K12.MN.US



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Two scenarios to illustrate the change are shown below. These scenarios use the same premium information from the 2024-2025 year because we do not yet have insurance premium information from BlueCross BlueShield for the 2025-2026 year.

It is likely that out insurance premiums will be increased by BlueCross BlueShield, which will also increase the amount deducted from your paychecks. The costs listed below are not final.

### Scenario 1: Full-time (35-40 hours/week) employee enrolled in VEBA plan, family coverage

2024-2025 Amounts (12-month year 7/1-6/30) 18 paychecks (9/30-6/15)	
Monthly premium amount	\$2,207.00
District contribution	\$1,245.00
Employee monthly cost	\$962.00
Employee annual cost	\$962 x 12 months) = \$11,544
<b>Amount per paycheck</b>	<b>\$11,544 ÷ 18 paychecks = \$641.34</b>

### Scenario 2: Full-time (35-40 hours/week) employee enrolled in HSA plan, single coverage

2024-2025 Amounts (12-month year 7/1-6/30) 18 paychecks (9/30-6/15)	
Monthly premium amount	\$633.50
District contribution	\$603.00
Employee monthly cost	\$30.50
Employee annual cost	\$30.50 x 12 months = \$366.00
<b>Amount per paycheck</b>	<b>\$366.00 ÷ 18 paychecks = \$20.34</b>

### When will I know what insurance costs will be for next year?

We are working with BlueCross BlueShield now and will have information about insurance premiums by the end of March. Once we have this information, we will update the benefits cost summary sheets listed on our website.

### Can I change my insurance plan?

Yes. You can change your insurance elections during our annual open enrollment period. Open enrollment will be April 28 – May 12, and any changes made during open enrollment are effective July 1, 2025.



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## What happens if I don't do anything?

Your current medical insurance enrollment will carry over to the 2025-2026 plan year.

## I have more questions. Who can I contact?

Please contact Michelle Neu, our Benefits and Leave Coordinator. Michelle's contact information is:

- Email: [michellen@mystma.org](mailto:michellen@mystma.org)
- Phone: 763-497-6578 ext. 5578

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