



Part-time Teachers 14-29 hours/week

ESTIMATED insurance costs for plan year July 2025 through June 2026

- * Medical insurance begins on your first day of eligible employment; and all other insurance coverage begins the first day of the following month.
- * Your costs are paid through payroll deduction from October through May

HealthPartners open access deductible medical plan with HRA /VEBA account*

* HRA/VEBA plan administered by Medsurety

Coverage	Monthly Premium	District's monthly contribution: to premium cost into your HRA/VEBA		Your cost per month
Single	\$939.83	\$671.09	\$50.00	\$268.74

The Standard Insurance Company

You may purchase a term life insurance policy at our group rates.

	Your cost per month
\$50,000 policy	\$9.20

Delta Dental Insurance

Policy	Monthly Premium	District's cost per month	Your cost per month
Single	\$42.50	\$15.00	\$27.50
Family	\$97.00	\$15.00	\$82.00

Health Care Savings Plan (HCSP) through MN State Retirement *

Both you and the district contribute 2% of your salary into your HCSP.

This is a tax free reimbursement account for health expenses after your employment ends.

Does not apply to ABE/Early Learning.

Matching Annuity Plan *

If you enroll in a 403(b) or 457 account, you are eligible for a 1% matching contribution after working one full school year.

*refer to group contract for full details