



**Part-time Teachers 20-29 hours/week  
ABE with 772 - 1,158 base hours**

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	\$826.13	\$50.00	<b>\$113.70</b>
Family	\$2,510.32	\$845.58	\$100.00	<b>\$1,664.74</b>

**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 staff.

**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. ABE staff must have at least 450 base hours.

\*refer to group contract for full details