



ST. MICHAEL - ALBERTVILLE SCHOOLS

EXCELLENCE IS OUR TRADITION

SUPPORT STAFF (0.5-0.6248 FTE) BENEFITS SUMMARY 2025-2026 20-24.99 HOURS PER WEEK

Rates are calculated for 12-months instead of the 9-months they were for the 2024-2025 year. You will see an increase in the premium amount each paycheck due to this change.

Medical Insurance, Option 1: BlueCross BlueShield Aware Plan with VEBA Account (HRA)

Annual Deductible/Out-of-Pocket Maximum: \$1,850 Single, \$3,700 Family***

	Total Monthly Premium	District Contribution	District Contribution to VEBA	Employee Monthly Cost*	Employee Cost per Paycheck**
Single	\$852.50	\$266.75	\$43.75	\$585.75	\$390.50
Family	\$2,470.50	\$644.00	\$87.50	\$1,826.50	\$1,217.67

Medical Insurance, Option 2: BlueCross BlueShield Aware Plan with Health Savings Account (HSA)

Annual Deductible/Out-of-Pocket Maximum: \$4,125 Single, \$8,250 Family***

	Total Monthly Premium	District Contribution	District Contribution to HSA	Employee Monthly Cost*	Employee Cost per Paycheck**
Single	\$711.50	\$310.50	\$0.00	\$401.00	\$267.33
Family	\$2,062.50	\$731.50	\$0.00	\$1,331.00	\$887.33

Medical Insurance, Option 3: BlueCross BlueShield Aware Hybrid Plan with VEBA/HSA

Annual Deductible/Out-of-Pocket Maximum: \$4,125 Single, \$8,250 Family***

	Total Monthly Premium	District Contribution	District Contribution to VEBA/HSA	Employee Monthly Cost*	Employee Cost per Paycheck**
Single	\$711.50	\$266.75	\$43.75	\$444.75	\$296.50
Family	\$2,062.50	\$644.00	\$87.50	\$1,418.50	\$945.67

Medical Insurance, Option 4: BlueCross BlueShield Aware MVP Plan with HSA

Annual Deductible/Out-of-Pocket Maximum: \$6,350 Single, \$12,700 Family***

	Total Monthly Premium	District Contribution	District Contribution to HSA	Employee Monthly Cost*	Employee Cost per Paycheck**
Single	\$605.00	\$310.50	\$0.00	\$294.50	\$196.33
Family	\$1,753.00	\$731.50	\$0.00	\$1,021.50	\$681.00

**Employee contributions are paid via payroll deduction on a pre-tax basis.*

***Cost per paycheck is calculated to collect annual premiums owed over 18 paychecks.*

****Please see Summaries of Benefits and Coverage (SBCs) for full coverage details on each plan.*

INDEPENDENT SCHOOL DISTRICT #885
11343 50TH STREET NE
ALBERTVILLE, MN 55301
WWW.STMA.K12.MN.US



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Dental Insurance: HealthPartners Open Access Choice

	Total Monthly Premium	District Contribution	Employee Monthly Cost*	Employee Cost per Paycheck**
Single	\$51.02	\$14.58	\$36.44	\$24.29
Family	\$151.09	\$14.58	\$136.51	\$91.01

Flexible Spending Accounts: WEX Health, Inc.

Flexible spending accounts allow employees to use pre-tax dollars to pay for dependent day care and/or unreimbursed health care expenses. Eligible expenses must be incurred during the plan year. Up to \$660 of unused funds can carry over from year to year. More information on flexible spending can be found at www.stma.k12.mn.us under Departments/Human Resources/Benefits.

Basic Life Insurance: Madison National Life Insurance

Employees have access to \$50,000 of life and accidental death and dismemberment (AD&D) insurance coverage through the district's group policy. The employee is responsible for the full cost of the premium.

Supplemental Life Insurance: Madison National Life Insurance

Employees may purchase additional life insurance through the district's group policy. An additional \$25,000 of coverage may be purchased. Employees must be enrolled in basic life coverage to purchase additional life insurance.

	Total Monthly Premium	District Contribution	Employee Monthly Cost*	Employee Cost per Paycheck**
\$25,000 policy	\$3.00	\$0.00	\$3.00	\$2.00

Long-Term Disability Insurance: Madison National Life Insurance

All employees who work at least 20 hours per week and 170 days per year have a long-term disability insurance policy which allows the employee to continue to receive 2/3 of their monthly earnings in the event the employee becomes disabled and is unable to work for more than 90 consecutive days. The entire premium is paid for by the district.

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Retirement Plan: Public Employees Retirement Association (PERA)

The employee and employer contribute to the defined-benefit pension plan as determined by Minnesota law. Information regarding benefits may be obtained by contacting PERA at 651-296-7460 or visiting www.mnpera.org.

Supplemental Retirement Plan: 403(b)

Employees may contribute to a tax-sheltered annuity (TSA) under 403(b) regulations. To begin contributions, the employee must meet with a financial advisor from the district's approved vendor list and submit a completed salary reduction agreement.

*****This document is only meant to be a summary of information. More detailed information may be found in the support staff contract. Any discrepancies between this summary and the contract are superseded by the contract.*****