



# ST. MICHAEL - ALBERTVILLE SCHOOLS

EXCELLENCE IS OUR TRADITION

## CERTIFIED STAFF (0.9207 FTE) BENEFITS SUMMARY 2025-2026

### 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 (20 or 24 pay)**
Single	\$852.50	\$510.53	\$80.56	\$341.97	\$205.18 (20)   \$170.99 (24)
Family	\$2,470.50	\$1,247.55	\$161.12	\$1,222.95	\$733.77 (20)   \$611.48 (24)

### 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 (20 or 24 pay)**
Single	\$711.50	\$591.09	\$0.00	\$120.41	\$72.25 (20)   \$60.21 (24)
Family	\$2,062.50	\$1,408.67	\$0.00	\$653.83	\$392.30 (20)   \$326.92 (24)

### 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 (20 or 24 pay)**
Single	\$711.50	\$510.53	\$80.56	\$200.97	\$120.58 (20)   \$100.49 (24)
Family	\$2,062.50	\$1,247.55	\$161.12	\$814.95	\$488.97 (20)   \$407.48 (24)

### 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 (20 or 24 pay)**
Single	\$605.00	\$591.09	\$0.00	\$13.91	\$8.35 (20)   \$6.96 (24)
Family	\$1,753.00	\$1,408.67	\$0.00	\$344.33	\$206.60 (20)   \$172.17 (24)

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

\*\*Cost per paycheck is determined by employee's payroll frequency (20 or 24 paychecks per year).

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



# ST. MICHAEL - ALBERTVILLE SCHOOLS

EXCELLENCE IS OUR TRADITION

## Dental Insurance: HealthPartners Open Access Choice

	Total Monthly Premium	District Contribution	Employee Monthly Cost*	Employee Cost per Paycheck (20 or 24 pay)**
Single	\$51.02	\$27.62	\$23.40	\$14.04 (20)   \$11.70(24)
Family	\$151.09	\$27.62	\$123.47	\$74.08 (20)   \$61.74 (24)

## 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](http://www.stma.k12.mn.us) under Departments/Human Resources/Benefits.

## Basic Life Insurance: Madison National Life Insurance

All employees have \$50,000 of life and accidental death and dismemberment (AD&D) insurance coverage through the district's group policy. The entire premium is paid for by the district.

## Supplemental Life Insurance: Madison National Life Insurance

Employees may purchase additional life insurance through the district's group policy. An additional \$25,000 or \$50,000 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 (20 or 24 pay)**
\$25,000 policy	\$3.00	\$0.00	\$3.00	\$1.80 (20)   \$1.50 (24)
\$50,000 policy	\$6.00	\$0.00	\$6.00	\$3.60 (20)   \$3.00 (24)

## Long-Term Disability Insurance: Madison National Life Insurance

All employees who work at least 75 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.

## Retirement Plan: MN Teachers Retirement Association (TRA)

The employee and employer contribute to the defined-benefit pension plan as determined by Minnesota law. Information regarding TRA benefits may be obtained by contacting TRA at 651-296-2409 or visiting <https://minnesotatra.org>.



# ST. MICHAEL - ALBERTVILLE SCHOOLS

EXCELLENCE IS OUR TRADITION

## 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. Employees are eligible for matching funds upon their attainment of continuing contract status; match amounts are as follows:

<b>Years of Service</b>	<b>District 403(b) Match (up to)</b>
Continuing contract – 9 years	\$506.39
10 – 14 years	\$1,189.54
15 – 19 years	\$1,695.93
20+ years	\$2,278.73

Employees may sign up for a 403(b) at any time but must make application for participation in the 403(b) annuity matching plan by September 1 in order to receive the full annual match amount.

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