ST. MICHAEL - ALBERTVILLE SCHOOLS

EXCELLENCE IS OUR TRADITION

Support Staff (0.5-0.6248 FTE) Benefits Summary 2026-2027

(Applies to Support Staff employees working 20-24.99 hours per week)

Rates are subject to change pending contract negotiations.

Medical Insurance, Option 1: HealthPartners Open Access VEBA Plan

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

	Employee Monthly Cost*	Employee Cost per Paycheck (18 checks)**	District Contribution	Total Monthly Premium	District Contribution to VEBA
Single	**$540.57**	**$360.38**	$266.75	$807.32	$43.75
Family	**$1,695.58**	**$1,130.39**	$644.00	$2,339.58	$87.50

Medical Insurance, Option 2: HealthPartners Open Access HSA Plan

*Annual Deductible/Out-of-Pocket Maximum: $4,250 Single, $8,500 Family***

	Employee Monthly Cost*	Employee Cost per Paycheck (18 checks)**	District Contribution	Total Monthly Premium	District Contribution to HSA
Single	**$416.10**	**$277.40**	$310.50	$726.60	$0.00
Family	**$1,374.15**	**$916.10**	$731.50	$2,105.65	$0.00

Medical Insurance, Option 3: HealthPartners Open Access Hybrid Plan (VEBA and HSA allowed)

*Annual Deductible/Out-of-Pocket Maximum: $4,250 Single, $8,500 Family***

	Employee Monthly Cost*	Employee Cost per Paycheck (18 checks)**	District Contribution	Total Monthly Premium	District Contribution to VEBA
Single	**$459.85**	**$306.57**	$266.75	$726.60	$43.75
Family	**$1,461.65**	**$974.43**	$644.00	$2,105.65	$87.50

Medical Insurance, Option 4: HealthPartners Open Access MVP Plan

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

	Employee Monthly Cost*	Employee Cost per Paycheck (18 checks)**	District Contribution	Total Monthly Premium	District Contribution to HSA
Single	**$341.98**	**$227.99**	$310.50	$652.48	$0.00
Family	**$1,159.35**	**$772.90**	$731.50	$1,890.85	$0.00

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.**

Dental Insurance: HealthPartners Open Access Choice

	*Employee Monthly Cost**	*Employee Cost per Paycheck (18 checks)***	District Contribution	Total Monthly Premium
Single	***$36.43***	***$24.29***	$14.59	$51.02
Family	***$136.50***	***$91.00***	$14.59	$151.09

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 $680 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

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 of coverage may be purchased. Employees must be enrolled in basic life coverage to purchase additional life insurance.

	Employee Monthly Cost	*Employee Cost per Paycheck*	Total Monthly Premium	District Contribution
$25,000 policy	*$3.00*	*$1.50*	$3.00	$0.00

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.

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 PERA 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.******