



**Community Education Services' Insurance Costs  
Plan Year July 2026 through June 2027**

- \* New hires: Medical insurance begins on your first day of eligible employment; all other insurance coverage begins the first day of the following month.
- \* Employee premiums are paid through payroll deductions 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 medical contribution	toward your premium cost	into your VEBA Spending Account	Your cost per month
Single	\$1,024.41	\$986.62	\$936.62	\$50.00	<b>\$87.79</b>
Family	\$2,736.25	\$2,187.77	\$2,087.77	\$100.00	<b>\$648.48</b>

**NEW! HealthPartners Select Network deductible medical plan with HRA /VEBA account\***

\* HRA/VEBA plan administered by Medsurety

Coverage	Monthly Premium	District's monthly medical contribution	toward you premium cost	into your VEBA Spending Account	Your cost per month
Single	\$871.37	\$986.62	\$871.37	\$115.25	<b>\$0.00</b>
Family	\$2,327.43	\$2,187.77	\$2,087.77	\$100.00	<b>\$239.66</b>

**CLOSED to any new enrollment: HealthPartners Co-Pay plan**

Coverage	Monthly Premium	District's monthly medical contribution	toward you premium cost	no VEBA Spending Account	Your cost per month
Single	\$1,191.63	\$986.62	\$986.62	n/a	<b>\$205.01</b>
Family	\$3,182.85	\$2,187.77	\$2,187.77	n/a	<b>\$995.08</b>

**The Standard Insurance Company**

The district provides a long-term disability (LTD) policy and a \$50,000 term life insurance policy.

Voluntary additional term life insurance:	Your cost per month
\$10,000 policy	\$1.84
\$25,000 policy	\$4.60
\$50,000 policy	\$9.20

**HealthPartners Dental Insurance**

Policy	Monthly Premium	District's monthly contribution	Your cost per month
Single	\$42.50	\$42.50	\$0.00
Family	\$97.00	\$85.50	\$11.50

**Health Care Savings Plan (HCSP) through MN State Retirement: N/A**

**403(b) or 457 Matching Annuity Plan :** 2% district matching contribution after one fiscal year