



Insurance Costs 2026-2027
Part-time Teachers (.5 to .74 FTE)
ABE/ECFE working 772 - 1,158 base hours

- * 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	\$990.03	\$940.03	\$50.00	\$84.38
Family	\$2,736.25	\$1,068.51	\$968.51	\$100.00	\$1,767.74

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	\$990.03	\$871.37	\$118.66	\$0.00
Family	\$2,327.43	\$1,068.51	\$968.51	\$100.00	\$1,358.92

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

HealthPartners 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 employee and district contribute 2% of salary. Does NOT apply to ABE/ECFE teaching staff.

Matching Annuity Plan: 1% district matching contribution. ABE/ECFE teachers must work 450 base hours.