

FRINGE BENEFIT MONTHLY PREMIUM RATES
Insurance Premiums run September-August

MONTHLY DISTRICT CONTRIBUTION

Each Part-time teacher scheduled to hold a position for a period of more than 100 working days in a school year shall be eligible for hospitalization, medical and major medical insurance benefits if the employee is regularly employed for 20 or more hours per week and is otherwise qualified under the terms of the insurance policy. The employer shall pay the monthly premium for individual coverage. The employee shall bear the additional cost of the premium if the employee enrolls in employee plus one or family coverage.

HEALTH AND ACCIDENT INSURANCE: (Monthly Premium)

Medical Plan	Single	Employee +1	Family
<u>Blue Cross Blue Shield Base Plan: Aware Network</u> (\$800 deductible, \$35 co-pay)	\$1,098	\$1,868	\$2,623
Employee cost per month	Free	\$770	\$1,525
<u>Blue Cross Blue Shield VEBA-HRA Aware Network Plan</u> (\$2,050 deductible than 70/30)	\$1,017	\$1,731	\$2,431
Employee cost per month	Free	\$714	\$1,414
District Deposited Monthly VEBA-HRA to WEX	\$128.34	\$183.34	\$238.34
<u>Blue Cross Blue Shield High Deductible HSA Aware Network Plan</u> (\$3,500 deductible than 70/30) Prescriptions applied toward deductible.	\$914	\$1,554	\$2,186
Employee cost per month	Free	\$640	\$1,272
<u>Blue Cross Blue Shield High Deductible HSA Plan.</u> <u>Must use the <i>High Value Network</i> only, which excludes Park Nicollet.</u> (\$3,500 deductible then 70/30) Prescriptions applied toward deductible.	\$827	\$1,404	\$1,974
Employee cost per month	Free	\$577	\$1,147

2026 HSA Calendar Year Limits: Single: \$4,400 Family: \$8,750 Your contribution/limit will be prorated by the number of months enrolled in the HSA. Single is \$366 and family is \$729 per month. Individuals aged 55 or older (not enrolled in Medicare) can make an Additional \$1,000 "catch-up" contribution.

Section D. Option #2 Retirement Savings Plan Benefits for Employees Beginning Employment on or After July 1, 2005, or who elected this Option:

Subd. 1 Purpose of Retirement Savings Plan:

The Plan will require participation by the employee in a tax-sheltered account (TSA) plan. The District will match the employee's deposit in the TSA plan as stated below.

Subd. 2 Benefit: CTT Plan in Section B Plus Retirement Savings Plan

Years of Service	Board Matching Contribution	Total During Service Bracket
1 Year	No District Match	\$0
2-3 years	\$303	\$606
4-5 years	\$974	\$1,948
6-10 years	\$1,430	\$7,150
11-15 years	\$1,883	\$9,415
16-20 years	\$2,859	\$14,295
21-25 years	\$3,325	\$16,625
26+ years	\$3,833	