

FRINGE BENEFIT MONTHLY PREMIUM RATES

Employee benefit year is July-June

MONTHLY POOL ALLOCATION- Fringe Rebate (pay code is REB)

Per the master agreement, each full-time employee will be allocated a monthly contribution for use in purchasing fringe benefits. The monthly contribution will be up to [\\$902](#) for employees enrolling in single health insurance; the allocation also covers dental and life. Employee plus one insurance allocation is [\\$1,223](#) per month. The family allocation will be [\\$1,607](#) per month. Each employee shall be charged as having purchased the least expensive individual medical, dental and life plan, whether the employee authorized the purchase of any of these insurance coverages.

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
<u>Blue Cross Blue Shield VEBA-HRA Aware Network Plan</u> (\$2,050 deductible than 70/30)	\$1,017	\$1,731	\$2,431
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
<u>Blue Cross Blue Shield High Deductible HSA Plan.</u> <u>Must use the High Value Network only, which excludes Park Nicollet.</u> (\$3,500 deductible than 70/30) Prescriptions applied toward deductible.	\$827	\$1,404	\$1,974

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.

DENTAL

Coverage is through Delta Dental at a monthly rate of \$52 for single or \$126 for family.

LIFE INSURANCE

Term life policy equal to annual salary. Voluntary coverage and dependent coverages are also available. Monthly costs are as follows:

<i>Basic Life and AD&D Insurance</i>	\$.065 per \$1,000 in coverage. (mandatory)	
<i>Dependent Life Insurance (optional)</i>	\$2.80 (coverage includes \$10,000 coverage for spouse, \$5,000 for each child 6 months to 23 years or 26 years if a full- time student, and \$1,000 for each child 14 days to 6 months)	
<i>Voluntary Life Insurance (optional)</i>	Employee only coverage	Based on age.
	Spouse coverage	Based on age of employee.
	Child(ren) coverage	\$.50/month for \$2,000
<i>Voluntary Accidental Death and Dismemberment (AD&D) Coverage (optional)</i>	Employee only coverage	\$.034 per \$1,000
	Spouse coverage	\$.034 per \$1,000
	Child(ren) coverage	\$.034 per \$1,000

INCOME PROTECTION INSURANCE (Long Term Disability)

Income protection is required for all full-time employees. The employee pays for this protection post tax. The purpose of this insurance is to provide two-thirds of your salary should you become ill or disabled for a period more than ninety consecutive calendar days. Following the 90th day of disability, this insurance would pay two-thirds of your salary until you are no longer disabled or according to the plan chart, whichever is a shorter period. Monthly premium cost = (annual salary ÷ 12) x \$.00169

RETIREMENT/TAX SHELTER ANNUITIES

Employee participation will be required to receive dollar per dollar match up to the percentage listed: Starting first year of service, 3% of base salary. After 1st year of service, 6% of base salary.
Partial Year Principals: Starting first year of service, 2% of base salary

**** all the above is a summary only, please refer to plan documents, enrollment forms and Certificate of Coverage for additional details.**