



# ST. MICHAEL - ALBERTVILLE SCHOOLS

EXCELLENCE IS OUR TRADITION

## MAINTENANCE STAFF (0.75-0.8748 FTE) BENEFITS SUMMARY 2024-2025 30-34.99 HOURS PER WEEK 2024-2025 PLAN YEAR IS 10/1/2024 – 6/30/2025

### Medical Insurance, Option 1: BlueCross BlueShield Aware Plan with VEBA Account (HRA)

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

	Total Monthly Premium	District Contribution	District Contribution to VEBA	Employee Monthly Cost*	Employee Cost per Paycheck
Single	\$761.50	\$409.13	\$65.63	\$352.37	\$176.19
Family	\$2,207.00	\$965.25	\$131.25	\$1,241.75	\$620.88

### Medical Insurance, Option 2: BlueCross BlueShield Aware Plan with Health Savings Account (HSA)

Annual Deductible/Out-of-Pocket Maximum: \$4,000 Single, \$8,000 Family\*\*

	Total Monthly Premium	District Contribution	District Contribution to HSA	Employee Monthly Cost*	Employee Cost per Paycheck
Single	\$633.50	\$474.75	\$0.00	\$158.75	\$79.38
Family	\$1,836.00	\$1,096.50	\$0.00	\$739.50	\$369.75

### Medical Insurance, Option 3: BlueCross BlueShield Aware Hybrid Plan with VEBA/HSA

Annual Deductible/Out-of-Pocket Maximum: \$4,000 Single, \$8,000 Family\*\*

	Total Monthly Premium	District Contribution	District Contribution to VEBA/HSA	Employee Monthly Cost*	Employee Cost per Paycheck
Single	\$633.50	\$409.13	\$65.63	\$224.37	\$112.19
Family	\$1,836.00	\$965.25	\$131.25	\$870.75	\$435.38

### Medical Insurance, Option 4: BlueCross BlueShield Aware MVP Plan with HSA

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

	Total Monthly Premium	District Contribution	District Contribution to HSA	Employee Monthly Cost*	Employee Cost per Paycheck
Single	\$537.50	\$474.75	\$0.00	\$62.75	\$31.38
Family	\$1,558.50	\$1,096.50	\$0.00	\$462.00	\$231.00

\*Employee contributions are paid via payroll deduction on a pre-tax basis.

\*\*Cost per paycheck is determined by employee's payroll frequency (ordinarily 24 paychecks per year). For the 2024-2025 short plan year, employee premiums for the 9-month plan year will be deducted over 18 paychecks.

\*\*Please see Summaries of Benefits and Coverage (SBCs) for full coverage details on each plan.

INDEPENDENT SCHOOL DISTRICT #885  
11343 50<sup>TH</sup> STREET NE  
ALBERTVILLE, MN 55301  
WWW.STMA.K12.MN.US



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## Dental Insurance: HealthPartners Open Access Choice

	<b>Total Monthly Premium</b>	<b>District Contribution</b>	<b>Employee Monthly Cost</b>	<b>Employee Cost per Paycheck</b>
Single	\$51.02	\$21.26	\$29.77	\$14.89
Family	\$151.09	\$21.26	\$129.84	\$64.92

## 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 \$640 of unused funds can carry over from year to year. More information on flexible spending can be found at [www.stma.k12.mn.us](http://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.

	<b>Total Monthly Premium</b>	<b>District Contribution</b>	<b>Employee Monthly Cost</b>	<b>Employee Cost per Paycheck</b>
\$25,000 policy	\$3.00	\$0.00	\$3.00	\$1.50

## 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 benefits may be obtained by contacting PERA at 651-296-7460 or visiting [www.mnpera.org](http://www.mnpera.org).

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## 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. Employees are eligible for matching funds after four continuous years of service; match amounts are as follows:

Years of Service	District 403(b) Match (up to)
5 – 9 years	\$500.00
10+ years	\$1,000.00

**\*\*\*This document is only meant to be a summary of information. More detailed information may be found in the maintenance staff contract. Any discrepancies between this summary and the contract are superseded by the contract.\*\*\***