

TEACHERS (ST. CROIX EDUCATION ASSOCIATION)

ELIGIBILITY:

For purposes of benefits, .8 to 1.0 FTE is considered full time (.73 in trimester situations). Teachers are considered part time if they are at least .5 FTE but less than .8 FTE (.73 in trimester situations). Employees working less than .5 FTE are not eligible for insurance.

MEDICAL INSURANCE

Medical insurance is effective on the date of hire and is available to full time and part time employees. Monthly premium amounts are as follows:

| | High Deductible CMM Plan | | | | |
|-------------------------|---------------------------------|------------------------------|------------------------------|---|--------------------------|
| | Total Premium | District Contribution | Employee Contribution | Employee deduction per check (20 Checks) | VEBA Contribution |
| Full Time Family | \$2,621.45 | \$2,122.68 | \$498.77 | \$299.26 | \$292.00 |
| Full Time Single | \$918.72 | \$918.72 | \$0.00 | \$0.00 | \$167.00 |
| Part Time Family | \$2,621.45 | \$1061.34 | \$1,560.11 | \$936.07 | \$146.00 |
| Part Time Single | \$918.72 | \$459.36 | \$459.36 | \$275.62 | \$83.50 |

For full-time employees provided a VEBA contribution due to coverage under another Stillwater School District employee's insurance policy, the monthly district contribution to a VEBA will be \$189.58.

DENTAL INSURANCE

Dental insurance is effective on the date of hire for full time employees.

| Total Premium | District Contribution | Employee Contribution |
|----------------------|------------------------------|------------------------------|
| \$ 103.27 | \$ 103.27 | \$ 0.00 |

VISION INSURANCE

Vision insurance is effective on the date of hire for full time employees.

| Coverage | Total Premium | District Contribution | Employee Contribution |
|-----------------------|----------------------|------------------------------|------------------------------|
| Employee Only | \$9.90 | \$0.00 | \$9.90 |
| Employee + Spouse | \$15.83 | \$0.00 | \$15.83 |
| Employee + Child(ren) | \$16.16 | \$0.00 | \$16.16 |
| Employee + Family | \$26.06 | \$0.00 | \$26.06 |

LIFE INSURANCE

Group Life and AD&D Insurance is effective on the date of hire for full time and part time employees. The District pays the full amount of the premium for the coverage amount of **2x annual salary, rounded to the nearest \$1,000 (includes co-curricular pay)**.

OVER

TEACHERS (ST. CROIX EDUCATION ASSOCIATION)

(CONTINUED)

Teachers have the option to:

- **reduce their Group Life and AD&D coverage amount to \$50,000; or**
- **pay the premium in excess of \$50,000**

Supplemental Life and AD&D Insurance is available to purchase for full time and part time employees. If elected, coverage will be effective upon approval of the insurance carrier, after the completion of proof of insurability.

This benefit can be elected in coverage amounts of:

- **Employees may be elected in increments of \$10,000 from a minimum of \$1,000 to a maximum of \$300,000, not to exceed 6 times basic annual earnings.**

The premium amount is deducted from the employee's paycheck.

Supplemental Spouse and Child Life is available to purchase when Supplemental Employee Life and AD&D Insurance has been purchased. If elected, coverage will be effective upon approval of the insurance carrier, after the completion of proof of insurability.

This benefit can be elected as follows:

- **Coverage for spouse may be elected in increments of \$5,000 from a minimum of \$5,000 to a maximum of \$150,000, not to exceed 100% of the employee's supplemental life insurance amount.**
- **Coverage for children may be elected in increments of \$1,000, \$5,000 or \$10,000.**

The premium amount will be taken by payroll deduction.

DISABILITY INCOME PROTECTION

Short Term Disability Insurance is available to full time and part time employees. Coverage is effective upon completion of one (1) full day of employment. The District pays the cost of this benefit. The coverage amount is 70% of the employee's daily rate of pay, subject to plan provisions.

Long Term Disability Insurance is available to full time employees. Coverage is effective upon completion of one (1) full day of employment. The District pays the cost of this benefit. The coverage amount is 70% of monthly salary.

LEGAL INSURANCE

All benefit eligible employees have the option to enroll in Legal Insurance at their own expense. Coverage will be effective after one (1) day of employment. Premium amounts will be taken by payroll deduction. The cost of the insurance is \$21.90 per month. This cost applies to single and family coverage. Employees must participate for the full 12 months of the plan year.

FLEXIBLE SPENDING ACCOUNTS

Employees working at least 4 hours per day and 20 hours per week are eligible to participate in the Flexible Spending Accounts. Total maximum health care flexible spending contribution cannot exceed \$3,300 and total maximum dependent care flexible spending contribution cannot exceed \$5,000.

Information provided is for informational purposes only. The Bargaining Agreement will supersede in cases where conflicting information exists.

If you have questions regarding your eligibility for benefits, please call Garrett Janis, Senior Human Resources Generalist, at (651) 351-8305.