Welcome to Saint Paul Public Schools. At 30 days of active employment, you will be eligible for single and dependent insurance coverage. If you wish to enroll in any of the insurance plans offered through your bargaining unit, you need to enroll online within 30 days of your hire date. Otherwise you will need to wait until the next open enrollment period or upon a qualified status change. Your share of premiums for single and dependent coverage is listed below:

<table>
<thead>
<tr>
<th>HealthPartners</th>
<th>Co-Pay Open Access</th>
<th>Monthly Premium</th>
<th>District Pay</th>
<th>Employee Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Single</td>
<td>$751.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Single + 1</td>
<td>$1,690.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Family</td>
<td>$1,960.00</td>
</tr>
</tbody>
</table>

| Co-Pay Smart Care ACO           |                    |                 | Single       | $676.00      | $326.50      | $349.50      |
|                                 |                    |                 | Single + 1   | $1,521.00    | $687.50      | $833.50      |
|                                 |                    |                 | Family       | $1,764.00    | $687.50      | $1,076.50    |

Flexible Spending Account allowed for Co-Pay Plans

<table>
<thead>
<tr>
<th>Empower HRA NTL One Smart Care ACO</th>
<th>Monthly Premium</th>
<th>District Pay</th>
<th>Employee Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Empower HRA NTL One Open Access</td>
<td>Single</td>
<td>District Pay</td>
<td>Employee Pay</td>
</tr>
<tr>
<td>Single</td>
<td>$648.00</td>
<td>$326.50</td>
<td>$321.50</td>
</tr>
<tr>
<td>Single + 1</td>
<td>$1,423.00</td>
<td>$687.50</td>
<td>$735.50</td>
</tr>
<tr>
<td>Family</td>
<td>$1,661.00</td>
<td>$687.50</td>
<td>$973.50</td>
</tr>
</tbody>
</table>

Flexible Spending Account allowed for HRA Plans

<table>
<thead>
<tr>
<th>Empower HSA NTL One Smart Care ACO</th>
<th>Monthly Premium</th>
<th>District Pay</th>
<th>Employee Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Empower HSA NTL One Open Access</td>
<td>Single</td>
<td>District Pay</td>
<td>Employee Pay</td>
</tr>
<tr>
<td>Single</td>
<td>$534.00</td>
<td>$326.50</td>
<td>$207.50</td>
</tr>
<tr>
<td>Single + 1</td>
<td>$1,199.00</td>
<td>$687.50</td>
<td>$534.00</td>
</tr>
<tr>
<td>Family</td>
<td>$1,391.00</td>
<td>$687.50</td>
<td>$726.00</td>
</tr>
</tbody>
</table>

HSA Spending Account allowed for HSA Plans

<table>
<thead>
<tr>
<th>Vision</th>
<th>Monthly Premium</th>
<th>District Pay</th>
<th>Employee Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$7.60</td>
<td>$0.00</td>
<td>$7.60</td>
</tr>
<tr>
<td>Single + 1</td>
<td>$14.43</td>
<td>$0.00</td>
<td>$14.43</td>
</tr>
<tr>
<td>Family</td>
<td>$21.20</td>
<td>$0.00</td>
<td>$21.20</td>
</tr>
</tbody>
</table>
Life Insurance:
A $50,000 term policy is provided at no cost, after one full month of continuous regularly appointed service.

Optional Insurance Benefits: (For detailed information please see the brochures in your new hire packet or on-line at http://hr.spps.org/Empl_Benefits.)

- Optional Life for employee
- Dependent(s) Life at a flat rate of $10,000
- Accidental Death for employee
- AFLAC
- Optional Life for spouse
- Accidental Death for spouse
- Short Term Disability (STD)

Health Savings Account: Empower HSA National One Medical Plan with HSA Account
The Empower HSA Plan combines Health Partners medical coverage with a self-funded, pre-tax savings/investment account you can use to pay for your qualifying out-of-pocket health care expenses. If you enroll in the HSA medical plan and you wish to have a Health Savings Account, you must fill out an account authorization form and the annual election form to contribute to your account. Equal pre-tax deductions will be taken from each paycheck and deposited into your HSA account. This is an annual election made for the calendar year January to December each year.

Flexible Spending Account: HealthPartners Empower Plan
An optional program that offers tax-free payroll deductions for health insurance premiums as well as tax-free medical and dependent day care expense accounts. This is an annual election made for the calendar year January to December each year.

Holidays: Nine paid holidays per year:
- New Years Day
- Martin Luther King Day
- Presidents’ Day
- Memorial Day
- Fourth of July
- Labor Day
- Thanksgiving Day
- Day After Thanksgiving Day
- Christmas Day

Sick Leave: Maximum 15 days per year*
Sick leave is accumulated at the rate of .0576 of a working hour, for each full hour on the payroll, excluding overtime. Unused sick leave is carried to the next year.

Vacation:
Vacation credits shall accumulate at the rates shown below for each full hour on the payroll, excluding overtime. The head of the department may permit an employee to carry over one hundred-eight four (184) hours of vacation into the following “vacation year.”

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Vacation Hours Earned Per Hour on Payroll</th>
<th>Annual Days</th>
</tr>
</thead>
<tbody>
<tr>
<td>First year through completion of 4th year</td>
<td>0.0769</td>
<td>20 days</td>
</tr>
<tr>
<td>5th through 10th year</td>
<td>0.0962</td>
<td>25 days</td>
</tr>
<tr>
<td>11th year and thereafter</td>
<td>0.1154</td>
<td>30 days</td>
</tr>
</tbody>
</table>

Calculation based on 2080 hours and shall be rounded to the nearest hour.

Tax Sheltered Annuities:
- Voluntary Retirement Accounts:
  Public employees are eligible on an optional basis to invest towards retirement (other than public pension) with pre-tax dollars withheld from your paycheck. Two types of accounts are allowed: Minnesota Deferred Compensation Plan (457) and Tax Sheltered Annuity Plan, 403(b). To participate, contact one of the three approved companies: MN Deferred Comp, 651-296-2761; Fidelity, 1-800-343-0860 (Plan # 51224); or VOYA Financial, 651-665-4300.

- District Match Program:
  Employees hired after January 1, 1996 are eligible to receive up to $1,250.00 per year of matching contributions to either a 403 (b) plan or 457 plan, as long as the employee remains in continuous active status. Employees hired on or after January 1, 2014 are eligible for $1,450 per year employer match. District part-time employees working half time of more will be eligible for up to one half (50%) of the available District match.

  Employee must set up an account with a TSA vendor and submit an application to begin deductions. Enrollment is not automatic.

Pension Plan:
You will be a member of the Public Employees Retirement Association (PERA), phone 651/296-7460. You will contribute 6.5% of your salary, and the district will contribute 7.5% of your salary.

The intent of this summary is to highlight many of the benefits for Part-Time Professional Employees Association at Saint Paul Public Schools. This is not intended to be an exhaustive list of all benefits. The negotiated contract shall govern all benefits provisions.
**Paycheck Benefit Deduction Overview Non Cafeteria Plan Employees**

- Benefits are deducted twice a month (excluding July, August and September for 10 month employees).
- 10 Month Employees – Summer Premiums (insurance Summer Deposits are collected over the 12 paychecks from January to June in addition to the regular benefit deductions).
- Summer premiums are collected on all 10 month employees.

### Employee Name Address

| Employee ID: SPE579XX-Special Ed - American Indian
| Department: Location: American Indian Magnet
| Job Title: TA2938 - Inclusion EBD/ID/DCD
| Grade: 003
| Pay Rate: 00 Hours

### TAXES

<table>
<thead>
<tr>
<th>Description</th>
<th>Rate</th>
<th>Current Hours</th>
<th>Earnings</th>
<th>Hours</th>
<th>YTD</th>
<th>Description</th>
<th>Current</th>
<th>Current Hours</th>
<th>Earnings</th>
<th>Hours</th>
<th>YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bus Premium Pay</td>
<td>20.35</td>
<td>10</td>
<td>203.50</td>
<td>38</td>
<td>686.51</td>
<td>Medical Insurance</td>
<td>367.50</td>
<td>1.4875</td>
<td>739.00</td>
<td>25</td>
<td>739.00</td>
</tr>
<tr>
<td>Longevity Pay</td>
<td>10.50</td>
<td>32</td>
<td>327.00</td>
<td>65</td>
<td>1,317.00</td>
<td>Dental Insurance</td>
<td>33.28</td>
<td>166.40</td>
<td>166.40</td>
<td>50</td>
<td>50.00</td>
</tr>
<tr>
<td>Regular Pay</td>
<td>20.35</td>
<td>60</td>
<td>1,221.00</td>
<td>237</td>
<td>1,221.00</td>
<td>Voya EE Deduction</td>
<td>50.00</td>
<td>250.00</td>
<td>250.00</td>
<td>50</td>
<td>50.00</td>
</tr>
<tr>
<td>Bus Duty</td>
<td>20.35</td>
<td>10</td>
<td>203.50</td>
<td>38</td>
<td>686.51</td>
<td>Voya Life Insurance Summer Deposits</td>
<td>200.39</td>
<td>1,000.95</td>
<td>1,000.95</td>
<td>50</td>
<td>50.00</td>
</tr>
</tbody>
</table>

**TOTAL:**
- 74.58
- 3,686.51
- 1,147.50
- 317.00
- 6,625.25

**BEFORE-TAX DEDUCTIONS**
- PERA Coordinated Pension Plan: 410.62
- Short Term Disability: 3.42
- Union Dues for Teachers Assn: 25.20
- Insurance Summer Deposits: 18.70

**AFTER-TAX DEDUCTIONS**
- PERA Coordinated Pension Plan: 110.06
- Medical Insurance: 612.50
- Dental Insurance: 20.00
- Basic Life Premium: 0.28
- Additional Life: 2.52
- Insurance Summer Deposits: 317.65

**TOTAL:**
- 74.58
- 3,686.51
- 1,147.50
- 317.00
- 6,625.25

### MESSAGE:

**How do I calculate my costs on my paycheck?**

1. Add your **before** and **after** tax benefit deductions together:
   - $367.50 Medical Insurance
   - + $33.28 Dental Insurance
   - + $0.00 Vision Insurance (not shown above)
   - + $0.00 Optional Life – Employee (not shown above)
   - + $0.00 Optional Life – Spouse (not shown above)
   - + $0.00 AD/D – Optional (not shown above)
   - + $0.00 AD/D – Spouse (not shown above)
   - + $0.00 Optional Life – Children (not shown above)
   - + $7.48 Short Term Disability

**Total:** $408.26

Rates shown on the example paycheck are an **example only**.

Refer to your Benefit Summary for specific rates based on your Bargaining Unit (union).