Welcome to Saint Paul Public Schools. At 30 days of employment, you will be eligible to participate in Choices – the District benefit program. Your benefit program is a “cafeteria” plan. As an employee in the SCSP bargaining unit, Saint Paul Public Schools will give you District Contribution dollars to use towards the purchase of benefits. The plan requires you to purchase a core set of benefits coverage which includes single HSA Smart Care medical, single dental, life insurance and long term disability. If the core benefits do not meet your needs you have the option to select additional benefits. Benefits need to be submitted online within 30 days from the date of hire.

**District Contribution:**
The District Contribution dollar amounts are based on full-time (FTE .80 – 1.0) and part-time (FTE .79 or less), and is based on single or family medical coverage selected.
- Full-time single medical coverage receives $824.00, single+1 or family coverage receives $1,104.00 per month.
- Part-time single medical coverage receives $412.00, single+1 or family coverage receives $552.00 per month.

**Medical Coverage:**
There are Six medical coverage options
- Co Pay Plan Open Access
- Co Pay Smart Care ACO
- Empower HRA National One Open Access
- Empower HRA National One Smart Care ACO
- Empower HSA National One Open Access
- Empower HSA National One Smart Care ACO

Coverage levels include single (HSA National One Smart Care ACO core), single plus one, or family. Costs per month are shown on the calculation sheet. A comparison sheet of the coverage options are available online at http://hr.spps.org/Empl_Benefits

**Dental:**
The current dental insurance carrier is HealthPartners Dental. Coverage levels include single (core) or family coverage.

**Life Insurance (core):**
Basic and additional life insurance coverage is provided by SPPS in the amount of $50,000 coverage. The taxable value of coverage provided in excess of $50,000 will be included as additional wages on employee’s W-2 and is determined based on the IRS Rate Table.

**Long Term Disability (LTD) (core):**
LTD insurance provides income protection if you become disabled due to injury or illness and cannot work for an extended period of time.

**Optional Insurance Benefits:** (For detailed information please see the brochures in your new hire packet or online 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.
Other Benefits Available to members of School and Community Service Professionals

Holidays:
Employees who are employed in twelve (12)-month positions shall be granted time off without loss of pay for the following holidays:

- New Year’s Day
- Memorial Day
- Thanksgiving Day
- Martin Luther King Day
- Fourth of July
- Day After Thanksgiving
- Presidents’ Day
- Labor Day
- Christmas Day

Married Couple:
Full-time employees married to another full-time District employee can waive core benefits and retain flex dollars if they are covered as a dependent on their spouse’s health and/or dental plan.

Sick Leave:
- 10-month work year = 12 sick days per year
- 12-month work year = 15 sick days per year
Unused sick leave is carried to the next school year.

Vacation:
Twelve (12)-month, full-time employees shall be eligible for vacation as follows:

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Days of Vacation</th>
</tr>
</thead>
<tbody>
<tr>
<td>First year through completion of 7 years</td>
<td>22 days</td>
</tr>
<tr>
<td>8 years through consecutive completion of 14 years</td>
<td>27 days</td>
</tr>
<tr>
<td>15 years or more consecutive</td>
<td>30 days</td>
</tr>
</tbody>
</table>

Professional Liability:
The District provides professional liability insurance for school and community professionals. The policy limits are $50,000 per individual, and $300,000 per occurrence.

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 $1,000.00 per year of matching contributions to either a 403 (b) plan or 457 plan, so long as the employee remains in continuous active status. Employees hired on or after January 1, 2014 are eligible for $1,200 per year employer 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 an amount equal to 7.5% of your salary.

Summer Premiums and Summer District Contribution (10 Month Employees Only):
Payroll deductions from January to June are increased by the pro-rated amount of premiums due (*summer deposit*) for July, August and September months of summer coverage. The pro-rated amount of District Contribution dollars for three months of summer coverage are added to your paychecks between January and June (*summer flex credits*). If you end your employment prior to the summer months, you are refunded your **summer premium** and the **summer District Contribution dollars** are collected back to the District

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The intent of this summary is to highlight many of the benefits for School and Community Service Professionals 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.
Select one benefit plan below and enter the Employee Pay and Remaining District Contribution amounts in the appropriate columns on the right.

### HealthPartners

<table>
<thead>
<tr>
<th>Co-Pay Open Access</th>
<th>Monthly Premium</th>
<th>District Contribution</th>
<th>Employee Pay</th>
<th>Remaining District Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$751.00</td>
<td>$824.00</td>
<td>$0.00</td>
<td>$73.00</td>
</tr>
<tr>
<td>Single + 1</td>
<td>$1,690.00</td>
<td>$1,104.00</td>
<td>$586.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Family</td>
<td>$1,960.00</td>
<td>$1,104.00</td>
<td>$856.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Co-Pay Smart Care ACO</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>$676.00</td>
<td>$824.00</td>
<td>$0.00</td>
<td>$148.00</td>
</tr>
<tr>
<td>Single + 1</td>
<td>$1,521.00</td>
<td>$1,104.00</td>
<td>$417.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Family</td>
<td>$1,764.00</td>
<td>$1,104.00</td>
<td>$660.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

Flexible Spending Account Available for Co-Pay Plans

### HRA NTL One

<table>
<thead>
<tr>
<th>Co-Pay Open Access</th>
<th>Monthly Premium</th>
<th>District Contribution</th>
<th>Employee Pay</th>
<th>Remaining District Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$606.33</td>
<td>$782.33</td>
<td>$0.00</td>
<td>$176.00</td>
</tr>
<tr>
<td>Single + 1</td>
<td>$1,360.50</td>
<td>$1,041.50</td>
<td>$319.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Family</td>
<td>$1,577.67</td>
<td>$1,020.67</td>
<td>$557.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

Flexible Spending Account Available for HRA Plans

### HSA NTL One

<table>
<thead>
<tr>
<th>Co-Pay Open Access</th>
<th>Monthly Premium</th>
<th>District Contribution</th>
<th>Employee Pay</th>
<th>Remaining District Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$534.00</td>
<td>$824.00</td>
<td>$0.00</td>
<td>$290.00</td>
</tr>
<tr>
<td>Single + 1</td>
<td>$1,199.00</td>
<td>$1,104.00</td>
<td>$95.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Family</td>
<td>$1,391.00</td>
<td>$1,104.00</td>
<td>$287.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

Health Savings Account or Flexible Spending Account Available for HSA Medical Plans

<table>
<thead>
<tr>
<th>Co-Pay Open Access</th>
<th>Monthly Premium</th>
<th>District Contribution</th>
<th>Employee Pay</th>
<th>Remaining District Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$481.00</td>
<td>$824.00</td>
<td>$0.00</td>
<td>$343.00</td>
</tr>
<tr>
<td>Single + 1</td>
<td>$1,080.00</td>
<td>$1,104.00</td>
<td>$0.00</td>
<td>$24.00</td>
</tr>
<tr>
<td>Family</td>
<td>$1,252.00</td>
<td>$1,104.00</td>
<td>$148.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

Health Savings Account or Flexible Spending Account Available for HSA Medical Plans

---

Part-time single medical coverage receives $463.00, single+1 or family coverage receives $627.50 per month.

Adjust the District Contribution above accordingly.
### Benefit Calculation Sheet Continued

<table>
<thead>
<tr>
<th>Dental HealthPartners</th>
<th>Monthly Premium</th>
<th>District Contribution</th>
<th>Employee Pay</th>
<th>Remaining District Contribution</th>
<th>Enter Employee Pay</th>
<th>Enter Remaining District Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single (Core)</td>
<td>$32.78</td>
<td>$0.00</td>
<td>$32.78</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Single + 1</td>
<td>$106.55</td>
<td>$0.00</td>
<td>$106.55</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Family</td>
<td>$106.55</td>
<td>$0.00</td>
<td>$106.55</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Vision EyeMed</th>
<th>Monthly Premium</th>
<th>District Contribution</th>
<th>Employee Pay</th>
<th>Remaining District Contribution</th>
<th>Enter Employee Pay</th>
<th>Enter Remaining District Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$7.60</td>
<td>$0.00</td>
<td>$7.60</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Single + 1</td>
<td>$14.43</td>
<td>$0.00</td>
<td>$14.43</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Family</td>
<td>$21.20</td>
<td>$0.00</td>
<td>$21.20</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

Life Insurance (Core) $5.60 $0.00 $5.60 $0.00 $5.60 $0.00

### Dental, Vision and Life Totals

#### Voluntary Life Insurance

<table>
<thead>
<tr>
<th>Voluntary Life - Employee</th>
<th>Based on Amount of Coverage</th>
<th>$0.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Voluntary Life – Spouse</td>
<td>Based on Amount of Coverage</td>
<td>$0.00</td>
</tr>
<tr>
<td>Voluntary Life – Child</td>
<td>$1.30</td>
<td>$0.00</td>
</tr>
<tr>
<td>AD/D – Employee</td>
<td>Based on Amount of Coverage</td>
<td>$0.00</td>
</tr>
<tr>
<td>AD/D – Spouse</td>
<td>Up to 50% of Employee Coverage</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

### Voluntary Life Totals

#### Disability Insurance

<table>
<thead>
<tr>
<th>Short Term Disability (employee)</th>
<th>Based on Amount of Coverage</th>
<th>$0.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long Term Disability (Core)</td>
<td>Based on Annual Income – Approximate</td>
<td>$29.00</td>
</tr>
<tr>
<td>Aflac</td>
<td>See Brochures for Pricing</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

### Disability Totals

#### Total of Benefits

Add all Benefits together

<table>
<thead>
<tr>
<th>Medical Total</th>
<th>$</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental, Vision and Life Totals</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Voluntary Life Totals</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Disability Totals</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

### Totals

| $ | $ |

Subtract the amount of Remaining District Contribution from Employee Pay. This is the monthly cost of Benefits. If the Remaining District Contribution is greater than the Employee Pay the amount is added to your earnings on your pay check

### My Benefit Cost

$
Paycheck Benefit Deduction Overview 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 benefits deductions.
- Summer premiums are collected on all 10 month employees.

### How do I calculate my costs?

**1.** Add your District Contribution under Hours and Earnings together

\[
\text{\$530.00} \quad \text{District Contribution Credits}
\]

\[
\text{\$530.00} \quad \text{Bi-weekly District Contribution}
\]

**2.** Add your before and after tax benefit deductions

\[
\begin{align*}
\$845.00 & : \text{Medical Insurance} \\
\$53.28 & : \text{Dental Insurance} \\
\$0.28 & : \text{Basic Life Premium} \\
\$2.52 & : \text{Additional Life} \\
7.22 & : \text{Vision} \\
\$10.88 & : \text{Long Term Disability} \\
\$0.00 & : \text{Optional Life – Employee (not shown above)} \\
\$0.00 & : \text{Optional Life – Spouse (not shown above)} \\
\$0.00 & : \text{AD/D – Optional (not shown above)} \\
\$0.00 & : \text{AD/D – Spouse (not shown above)} \\
\$0.00 & : \text{Dependent Life (not shown above)} \\
\$0.00 & : \text{Short Term Disability (not shown above)}
\end{align*}
\]

\[
\text{\$919.18} \quad \text{Total before and after tax deductions}
\]

**3.** Subtract the District Contribution (step 1) from the Total of before and after tax deductions (step 2).

\[
\$919.18 \quad \text{Total of before and after tax deductions} \\
- \text{\$530.00} \quad \text{Total Bi-weekly District Contribution} \\
= \text{\$389.18} \quad \text{Difference}
\]

If the total of before and after tax deductions are greater than the total Bi-weekly District Contribution. The difference is your cost per check. (example above)

If the total of Bi-weekly District Contribution are greater than the total of before and after tax deductions. The difference is an excess of District Contribution that you keep as earnings (taxed accordingly)

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Dollar amounts depicted in the example are not specific to your bargaining unit.