



**Summary of Benefits
Non Cafeteria -Full-time- 32 Plus Hours
Clerical & Technical– 2019**
(Information as of 01/01/2019)

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:

HealthPartners			
Co-Pay Open Access	Monthly Premium	District Pay	Employee Pay
Single	\$751.00	\$677.50	\$73.50
Single + 1	\$1,690.00	\$1,330.00	\$360.00
Family	\$1,960.00	\$1,330.00	\$630.00
Co-Pay Smart Care ACO			
Single	\$676.00	\$676.00	\$0.00
Single + 1	\$1,521.00	\$1,330.00	\$191.00
Family	\$1,764.00	\$1,330.00	\$434.00

Flexible Spending Account allowed for Co-Pay Plans

Empower HRA NTL One Open Access	Monthly Premium	District Pay	Employee Pay
Single	\$648.00	\$648.00	\$0.00
Single + 1	\$1,423.00	\$1,330.00	\$93.00
Family	\$1,661.00	\$1,330.00	\$331.00
Empower HRA NTL One Smart Care ACO			
Single	\$588.00	\$588.00	\$0.00
Single + 1	\$1,287.00	\$1,287.00	\$0.00
Family	\$1,503.00	\$1,330.00	\$173.00

Flexible Spending Account allowed for HRA Plans

Empower HSA NTL One Open Access	Monthly Premium	District Pay	Employee Pay
Single	\$534.00	\$534.00	\$0.00
Single + 1	\$1,199.00	\$1,199.00	\$0.00
Family	\$1,391.00	\$1,330.00	\$61.00
Empower HSA NTL One Smart Care ACO			
Single	\$481.00	\$481.00	\$0.00
Single + 1	\$1,080.00	\$1,080.00	\$0.00
Family	\$1,252.00	\$1,252.00	\$0.00

HSA Spending Account allowed for HSA Plans

Dental	Monthly Premium	District Pay	Employee Pay
Single	\$32.78	\$32.78	\$0.00
Family	\$106.55	\$40.00	\$66.55

Vision	Monthly Premium	District Pay	Employee Pay
Single	\$7.60	\$0.00	\$7.60
Single + 1	\$14.43	\$0.00	\$14.43
Family	\$21.20	\$0.00	\$21.20

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.

Long-Term Disability:

The District will pay the monthly premium for the long-term disability coverage for all qualified members. This plan will provide monthly income up to 60% of pre-disability pay if you are disabled for more than 90 days.

Holidays: Nine paid holidays per year:

New Years Day	Memorial Day	Thanksgiving Day
Martin Luther King Day	Fourth of July	Day After Thanksgiving Day
Presidents' Day	Labor 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. Unused sick leave is carried to the next year.

Vacation:

<u>Years of Service</u>	<u>Days of Vacation</u>
1 st through 4 th years	15 days
5 th through 9 th years	20 days
10 th through 15 th years	22 days
16 th through 23 rd years	26 days
24 th year and there after	30 days

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 May 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. District part-time employees working half time or 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 high light many of the benefits for Full-Time Clerical & Technical Employees 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).
- Summer deposit is for July, August and September benefits collected over the 12 checks from January to June.
- Summer deposit is in addition to the regular benefit deductions taken.
- Summer deposit is collected on all 10 month employees.

PAYCHECK EXAMPLE

Saint Paul Public Schools #625 360 Colborne Street St. Paul, MN 55102	Pay Group: L10-Lag 10 Month Pay Begin Date: 03/31/2018 Pay End Date: 04/13/2018	Business Unit: STDBU Advice #: 00000008452237 Advice Date: 04/27/2018
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Your Name Address City State Zip	Employee ID:	Marital Status: Married Allowances: 4 Addl. Percent: Addl. Amount:	TAX DATA: Federal	MN State
	Department: CED497ECF-Community Ed - Location: Homecroft Early Learning Ctr Job Title: EA1 - ECFE Grade: 002 Step: 07 Pay Rate: Hourly		Married	4

HOURS AND EARNINGS						TAXES		
Description	Rate	Current		YTD		Description	Current	YTD
		Hours	Earnings	Hours	Earnings			
Non-Duty Break	16.670000	36.63	610.62	72.35	1,197.14	Fed Withholding	0.00	0.00
Regular Pay	16.670000	31.00	516.77	400.50	6,583.97	Fed MED/EE	14.70	117.61
Holiday Pay			0.00	18.60	305.40	Fed OASDI/EE	62.85	502.88
Personal Leave (Sick Bank)			0.00	4.00	65.68	MN Withholding	0.00	0.00
Sick Leave Pay			0.00	59.75	981.10			
TOTAL:		67.63	1,127.39	555.20	9,133.29	TOTAL:	77.55	620.49

Benefits paid by the District

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BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS		
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD
PERA Coordinated Pension Plan	73.28	593.66	Short-Term Disability	2.75	24.75	PERA Coordinated Pension Plan	84.55	684.97
Dental Insurance	31.73	285.57	Optional Life - Child(ren)	0.65	5.85	Medical Insurance	266.00	2,394.00
Vision Coverage	10.60	95.40	SPFT Full Share Dues 54.59	14.09	114.18	Dental Insurance	20.00	180.00
Health Savings Account	57.14	514.26	Insurance Summer Deposits	1.14	10.26	Basic Life Premium	0.28	2.52
Medical Insurance	0.00	0.00				Additional Life	2.52	22.68
Insurance Summer Deposits	14.12	127.08				Long-Term Disability	2.59	22.99
						Insurance Summer Deposits	97.14	874.18
TOTAL:	186.87	1,615.97	TOTAL:	18.63	155.04	TOTAL:		

Benefits paid by employee are either before or after tax

Summer Deposits are collected January to June to pay for July and August Benefits

	TOTAL GROSS	FED TAXABLE GROSS	TOTAL TAXES	TOTAL DEDUCTIONS	NET PAY
Current	1,127.39	940.52	77.55	205.50	844.34
YTD	9,133.29	7,517.32	620.49	1,771.01	6,741.79

YEAR-TO-DATE	VACATION	SICK LEAVE	COMP LEAVE	NET PAY DISTRIBUTION	
Start Balance	0.0	43.60	0.0	Account Type	Deposit Amount
+ Earned	0.0	29.95	0.0	Advice #00000008452237 Checking	844.34
+ Bought	0.0	0.0	0.0		
- Taken	0.0	57.50	0.0		
- Sold	0.0	0.0	0.0		
+ Adjustments	0.0	0.0	0.0		
End Balance	0.0	16.05	0.0	TOTAL:	844.34

MESSAGE:

How do I calculate my costs on my paycheck?

- Add your **before** and **after** tax benefit deductions together
 - \$0.00 Medical Insurance
 - + \$31.73 Dental Insurance
 - + 10.60 Vision Insurance
 - + \$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)
 - + \$0.65 Optional Life - Children
 - + \$2.75 Short Term Disability
 - = **\$45.73 Total before and after tax deductions paid by Employee**

Rates shown on example paycheck are an example only. Refer to your Benefit Summary for specific rates