



Summary of Benefits
Available to Full-time Association of
Supervisory & Administrative Personnel
(ASAP) – 2009
 (Information as of 1/09)

Welcome to Saint Paul Public Schools. After 30 days of employment, you will be eligible to participate in *Benefits by Design*. This benefit program is a flexible benefits, or “cafeteria,” plan. If you are a full-time employee in the ASAP bargaining unit, Saint Paul Public Schools will give you \$830.00 for single coverage (referred to as **flex dollars**) OR \$1,145.00 for single + 1 or family coverage per month to use towards purchasing benefits for you and your family. The plan requires you to purchase the core set of benefits outlined below. For help selecting a medical plan, use our on-line calculator at

Benefits by Design

Core Benefits (required)	Cost Per Month	Flex Dollars \$830 for single OR \$1,145 for Single + 1 or Family	
HealthPartners Primary Clinic Choice Deductible Plan – Single Coverage	\$ 531.03	-\$ 531.03	\$ 235.71* Remaining Flex Dollars Single Coverage
Delta Dental Plan – Single Coverage	\$ 35.00	-\$ 35.00	
Life Insurance - \$50,000 Coverage	\$ 7.26	-\$ 7.26	\$ 550.71* Remaining Flex Dollars toward Single + 1 or Family coverage
Long-term Disability Insurance	Approx. \$ 21.00	-\$ 21.00	

Remaining Flex Dollars may vary depending upon Long-term Disability Insurance Amount. If the core benefits (above) do not meet all of your needs, you may **purchase higher levels of coverage, for an additional cost per month, in any of the benefit areas outlined below:**

Optional Benefits Coverage	Additional Cost Per Month			
	Single	Single + 1	Family	
Primary Choice Deductible Plan	\$ 0	\$ 663.75	\$ 854.90	\$ _____
Distinctions Choice Plan	\$ 89.86	\$865.99	\$1,089.48	\$ _____
HSA - Qualified Deductible Plan	- \$ 16.10	\$627.54	\$ 812.90	\$ _____
Delta Dental			\$ 78.00	\$ _____
Optional Life – Employee	Based on amount of coverage			\$ _____
Spouse	Based on amount of coverage			\$ _____
Dependents	Flat Rate (\$10,000)			\$ _____
Accidental Death & Dismemberment-				
Employee	Based on amount of coverage			\$ _____
Spouse	Up to 50% of employee’s coverage			\$ _____
Short-term Disability – For Employee	Based on amount of coverage (Max. 66 2/3% of current salary)			\$ _____
Empower-Flexible Spending Account	Health Care Expense (Max. \$5,000/year)			\$ _____
	Dependent Care (Max. \$5,000/year)			\$ _____

If your benefits deductions (core + optional) cost less than your flex dollars, you will receive the remaining cash, after taxes, in your paychecks throughout 2009. If your benefit deductions **cost more** than your flex dollars, deductions will be taken from your paychecks in increments throughout 2009.

Other Benefits Available to members of the Association of Supervisory and Administrative Personnel at Saint Paul Public Schools

Married Couple:

Full-time Supervisory and Administrative Personnel 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.

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.

Holidays: Administrators 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

Sick Leave: Maximum 15 days per year*

*Administrators contracted for fifty-two (52) weeks shall be eligible for fifteen (15) days of sick leave per year. Administrators contracted for less than fifty-two weeks shall be eligible for a pro-rated proportion of the full year formula, pro-rated on the length of the work year. Unused sick leave is carried to the next year.

Vacation:

0 – 2 years = 25 days per year
3+ year= 30 days per year
Each twelve (12)- administrator must take at least twelve (12) days of vacation each year
The maximum of vacation that can be carried over from year to year is 40 days

Tax-free 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 ING, 651-665-4300.

District Match Program:

Employees hired after January 1, 1996 are eligible to receive up to \$1500 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 must initiate an application – **enrollment is not automatic.**

Pension Plan:

Licensed employees of ASAP will be members of the Saint Paul Teachers' Retirement Association, phone 651/642-2550. Members will contribute 5.50% of their salaries, and the District will contribute an amount equal to 8.34% of the said salaries. Non-licensed employees of ASAP will be a members of the Public Employees Retirement Association (PERA), phone 651/296-7460. Members will contribute 6.0% of salary, and the District will contribute 6.75% of said salary.

The intent of this summary is to highlight many of the benefits for members of the Association of Supervisory and Administrative Personnel 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.