



**Summary of Benefits
Available to Full-Time
Clerical & Technical
Employees – 2009**
(Information as of 1/09)

Welcome to Saint Paul Public Schools. After one full month 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 must enroll within 30 days of your eligibility 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: For help selecting a medical plan, use our on-line calculator at http://hr.spps.org/Empl_Benefits.html

HEALTHPARTNERS DISTINCTIONS PLAN	MONTHLYPREMIUM	DISTRICT PAY	EMPLOYEE PAY
SINGLE	\$620.89	\$500.00	\$120.89
SINGLE + 1	\$1,397.02	\$975.00	\$422.02
FAMILY	\$1,629.51	\$975.00	\$645.51
HEALTHPARTNERS PRIMARY CLINIC CHOICE DEDUCTIBLE PLAN	PREMIUM	DISTRICT PAY	EMPLOYEE PAY
SINGLE	\$531.03	\$500.00	\$ 31.03
SINGLE + 1	\$1,194.78	\$975.00	\$219.78
FAMILY	\$1,385.93	\$975.00	\$410.93
HEALTHPARTNERS HSA QUALIFIED DEDUCTIBLE PLAN	PREMIUM	DISTRICT PAY	EMPLOYEE PAY
SINGLE	\$ 514.93	\$500.00	\$ 14.93
SINGLE + 1	\$1,158.57	\$975.00	\$183.57
FAMILY	\$1,343.93	\$975.00	\$368.93
DELTA DENTAL INSURANCE	PREMIUM	DISTRICT PAY	EMPLOYEE PAY
SINGLE	\$35.00	\$35.00	\$ 0.00
FAMILY*	\$113.00	\$40.00	\$73.00
** Requires two years continuous coverage			

Other Benefits Available to Full-time Clerical & Technical Employees at Saint Paul Public Schools

Summer Deposit (10-month employees only):

Payroll deductions from January to June are increased by the pro-rated amount of premiums due (*summer deposit*) for two months of summer coverage. If you end your employment prior to the summer months, you are refunded your *summer deposit* and coverage is cancelled the end of the month in which you last worked.

-Other Benefits listed on back-

Life Insurance: Minnesota Life

A \$50,000.00 term policy is provided at no cost, after one full month of continuous regularly appointed service. Optional life insurance, in addition to the District-provided policy, may be purchased at your own expense.

Long Term Disability Insurance: The Hartford

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

Flexible Spending Account: HealthPartners Empower Plan

An optional program that offers tax-free payroll deductions for medical and dependent day care expenses.

Holidays: You will receive nine paid holidays per year:

New Year’s Day	Labor Day	Independence Day
Martin Luther King Day	Thanksgiving Day	Presidents’ Day
Memorial Day	Day after Thanksgiving	Christmas Day

Sick Leave: Maximum 15 days per year

*You accumulate sick leave 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>Annual Days Earned</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 through and thereafter	30 days

Calculations are based on a 2,080 hour work year and shall be rounded off to the nearest hour.

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)). You may join at any time after your employment date. To participate, contact one of the three approved companies: MN Deferred Comp, 651-296-2761; Fidelity (Plan # 51224), 1-800-343-0861; or ING, 651-665-4300.

District Match Program:

Employees hired after May 1, 1996 are eligible to receive up to \$1,000 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:

You will be a member of the Public Employees Retirement Association (PERA), phone 651/296-7460. You will contribute 6.0% of your salary, and the district will contribute 6.5% of your salary.

The intent of this summary is to highlight 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.