

OSSEO AREA SCHOOLS

ISD  279

**Confidential Support,
Custodians, Directors &
Confidential Managers, Equity
Staff, Salaried Professional,
Hourly Technical, Licensed
Coordinators,
I-M (Coordinators), Principals**

**EFFECTIVE
JULY 1, 2018**

Benefits Booklet

Newly Hired Employee and Life Change Events

Newly Hired Employees

We recommend you return your enrollment forms to your Human Resources Generalist as soon as possible. We must receive your forms within 30 days of your date of hire.

Health, Dental and Life Insurances are effective on your hire date. Depending on your hire date, we may take deductions for the month you were hired.

Once your forms are processed with payroll and our insurance plans, you will receive benefit cards mailed to your home in 2-3 weeks. When you receive your cards, please verify the options you have selected.

Life Change Event

Due to the pre-tax nature of premium payments, you may only make changes or cancel coverage during the year if you have a life change event or your eligibility changes. Different qualifying events during the year may allow you to enroll or make changes to your insurance elections.



Qualified Life Change Events	These DO NOT meet the criteria of a Life Change Event:
<ul style="list-style-type: none"> • Birth or adoption • Marriage • Divorce • Loss of other group coverage (COBRA continuation) • Change in FTE 	<ul style="list-style-type: none"> • Promotion • Demotion • Loss of premium contribution due to change in plan design • Financial hardship • Change of mind

You Only Have 30 Days

Under all circumstances, you must notify Human Resources in writing within 30 calendar days of the date of the qualifying event or the date coverage ends to make benefit changes. You can find the change form on the District website. You may be required to provide documentation supporting the qualifying event. Any changes you make to your benefit choices must be directly related to the qualifying event.

You will not be able to change PLANS (for example high to value) during a life change event. You may only change COVERAGE (for example single to family).

Due to the time-sensitive nature of qualifying events, please contact Human Resources Benefits at 763-391-7007 if you have any questions regarding life change events.

When Coverage Ends

If your last day of work is in June, your insurance coverage will end on June 30. In the summer, if you decide not to return for the following school year, your coverage will end retroactively back to June 30. You will be offered continuation of coverage (COBRA).

Health Insurance

Available Plans

Below is a brief summary of the three plans offered by Osseo Area Schools. Please refer to the district website for the full summaries. Should you have questions regarding a claim, please contact *PreferredOne Member Services* at 763-847-4477 or 1-800-997-1750.

For In-Network Benefits	HSA Plan (HDHP with HSA)	Value Plan	High Plan
Deductible	\$1,500 to \$2,000 single \$3,000 to \$4,000 family	\$350 to \$500 per person; \$700 to \$1,000 per family	\$50 to \$140 per person \$100 to \$280 per family
Out-of-Pocket Maximum	\$5,000 single \$10,000 family	\$2,000 per person; \$4,000 per family	\$1,100 per person \$2,200 per family
Preventive Care	100% coverage	100% coverage	100% coverage
Office Visit	\$25-\$35 copay *after deductible	\$20-\$25 copay *after deductible	\$17-\$22 copay *after deductible
Inpatient Hospital	\$200-\$400 copay *after deductible	\$100-\$250 *after deductible	\$85-\$180 copay *after deductible
Outpatient Hospital (out patient surgery)	\$100-\$200 copay *after deductible	\$75-\$125 *after deductible	\$55-\$110 copay *after deductible
Emergency Room	\$100 *after deductible	\$75 *after deductible	\$75 copay *after deductible
Urgent Care	\$25-\$35 *after deductible	\$20-\$25 copay *after deductible	\$17-\$37 copay *after deductible
Prescription Drugs	\$20 generic* \$35 preferred* \$60 non preferred* *after deductible	\$15 generic \$30 preferred \$50 non preferred	\$10 generic \$16 preferred \$36 non preferred

Notes regarding the tiered benefit plans:

- * Selection of a primary care clinic is no longer required.
- * Referrals for specialists are no longer required.
- * Costs are based on the tier the clinic is located in.
- * Covered members can switch between levels and clinics at any time.

Medical Insurance

How To Choose

Things to Consider When Choosing Your Medical Plan

Deciding which medical plan to choose is a very personal decision, based on both the medical and financial needs of you and your family. Several factors contribute to this decision and should be considered in making your decision:

Determine whether you prefer lower payroll premiums and higher out-of-pocket costs (HSA Plan) or higher payroll premiums and lower out-of-pocket costs (High Plan).

- Reflect back on the last year or two and assess how you and/or your enrolled dependents used medical benefits.
- Want more personal control over the dollars the district provides for health insurance expenses, including the potential to save money when you make wise decisions related to your health services?
- Think ahead to the next year, do you and/or your family anticipate a great need for medical care?
- What makes sense financially? Paying a higher premium if you use little medical care could mean you are paying for more insurance coverage than you need.



Take the time to review all the plans and consider the above factors before making your election. You will not be able to change from one plan to the other during the course of the year. If you would appreciate some additional information to guide your decision, visit the calculator on the HealthPartners website.

Wellness Everyday 279, or WE279

ISD 279 is pleased to offer a wellness program for employees and students called Wellness Everyday 279, or WE279.

The mission of the Wellness Program (WE279) is to improve the quality of life of our students and staff through the benefits of lifelong wellness. WE279 serves as a vehicle of support and motivation to help students and staff achieve their wellness goals. WE279 values the physical, social, emotional, and mental well-being of students and staff. We exist to inspire action of others to make healthy decisions. ISD 279 cares about its staff and students and is concerned about every student and staff person's health and well-being.

Some of the programs offered by WE279 for staff are: Low Cost Yoga, Free/Low Cost Fitness Classes, Zumba, Building Walking Routes, Biometric Screening, Wellness Challenges and Healthy Discounts.

Life Assistance Program (EAP)

We all experience times when we need a little help managing our personal lives. The EAP is provided to covered employees in connection with our group insurance with The Standard, to offer support, guidance and resources to help you and your family find the right balance between your work and home life.

What can the EAP do for me?

Experienced master's-degreed clinicians will confidentially consult with you over the telephone and direct you to the solutions and resources you need. You may also receive referrals to support groups, community resources, a network counselor or your health plan. These services are available for all covered employees, their dependents including children up to age 26, and all household members.

EAP can help with:

- Child and Elder Care
- Alcohol and Drug Abuse
- Life Improvement
- Difficulties in relationships
- Depression
- Goal-setting
- Grief and Loss
- Online Will Preparation
- Identity theft and fraud resolution

Is it confidential? Your calls and all counseling services are confidential. Information will be released only with your permission.

	Telephone
	Toll Free at: 888-293-6948 TDD: 800-327-1833
	EAP online
	Website: Workhealthlife.com/Standard3 Worksite: Osseo Area Schools

High Plan Premiums

	Single	Single +1	Family
Total Premium	\$692.98	\$1,390.13	\$2,223.63

Employee Per Payroll Premiums

Directors and Confidential Managers, School Executives, Salaried Professionals, Principals, Licensed Coordinators, Management I-M, . Hourly Technical, Confidential Support Specialist, School Nutrition (32+ hours)	\$59.37	\$248.56	\$396.42
School Nutrition (30-31.9 hours/week)	\$59.37	\$407.95	\$824.70
Equity Staff (32+ hours/week)	\$70.52	\$265.90	\$424.00
Equity Staff (30-31.9 hours/week)	\$70.52	\$419.10	\$835.85

Value Plan Premiums

	Single	Single +1	Family
Total Premium	\$602.67	\$1,207.89	\$1,933.80

Employee Per Payroll Premiums

Directors and Confidential Managers, School Executives, Salaried Professionals, Principals, Licensed Coordinators, Management I-M, . Hourly Technical, Confidential Support Specialist, School Nutrition (32+ hours)	\$14.22	\$157.44	\$251.50
School Nutrition (30-31.9 hours/week)	\$14.22	\$316.83	\$679.78
Equity Staff (32+ hours)	\$25.37	\$174.78	\$279.28
School Nutrition (30-31.9 hours/week)	\$25.37	\$327.98	\$690.93

High Deductible Health Plan (HSA) Premiums

	Single	Single +1	Family
Total Premium	\$427.01	\$855.84	\$1,370.17

Employee Per Payroll Premiums

Directors & Confidential Managers, School Executives, Salaried Professionals, Principals, Licensed Coordinators, Management I-M Confidential Support Specialists, Custodians, School Nutrition (30+ hours/week), Hourly Technical	\$0.00	\$0.44	\$1.12
Equity Staff (30+ hours/week)	\$3.95	\$11.32	\$14.53

District HSA Contributions

District HSA Contributions (ALL GROUPS)	\$100/per payroll	\$200/per payroll	\$200/per payroll
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Understanding Health Savings Accounts (HSA)

What is a Health Savings Account?

Otherwise known as an HSA, a health savings account can be funded with funds from the district **and** funds from the employee. Dollars from the account can help pay for eligible medical expenses not covered by an insurance plan, including the deductible, coinsurance, and even health insurance premiums, in some cases.

How much can I contribute to an HSA?

2018 Calendar Year: **\$3,450** for individual coverage and **\$6,900** for family coverage

Individuals age 55 or older may be eligible to make a catch-up contribution of \$1,000.

What is the difference between an HSA and Flexible Spending Account (FSA)? An HSA can roll over unused funds from year to year and is portable if the employee leaves the company. A FSA cannot roll over unused funds from year to year and is not portable.

Can I contribute to both an HSA and a FSA in the same year?

Yes, a "Limited FSA" is permissible. A limited FSA only allows reimbursement of expenses that are not eligible for payment under the HDHP or HSA. Limited FSA is eligible for dental and eye expenses only.



Flexible Spending Accounts (FSA)



Nuts & Bolts of Full Scope Health Care FSA



Enables you to use <u>pre-tax dollars</u> to pay for health care expenses that are:	
<ul style="list-style-type: none"> • Not covered by your health care plan or • Additional non-reimbursed medical expenses considered deductible by the IRS. 	
Sample expenses considered deductible by the IRS include:	Co-pays, deductibles, contact lenses and solutions, eye glasses, hearing aids and batteries, Lasik eye surgery, wheelchairs, over-the-counter medications, crutches, acupuncture, dental care and orthodontics, first aid supplies
Minimum contribution:	None
Maximum contribution:	\$2,500
Plan year:	July 1 – June 30
Claim filing deadline:	90 days after the end of the plan year
IRS restrictions:	<p><u>Contribution election changes:</u> You cannot increase or decrease your contribution election during the plan year unless you have a life change event.</p> <p><u>Use-it-or-Lose-it:</u> Amounts remaining in your FSA after the claim filing deadline (see above for deadline) are forfeited.</p>



Nuts & Bolts of Dependent Care FSA



Enables you to use <u>pre-tax dollars</u> to pay for dependent care expenses.*	
IRS approved expenses include:	Child Care (daycare), Elder Care or other dependent care expenses for services occurring during your working or school hours
Minimum contribution:	None
Maximum contribution:	\$5,000 \$2,500 if married filing separately
Plan Year:	July 1 – June 30
Claim filing deadline:	90 days after the end of the plan year
IRS restrictions:	<p><u>Contribution election changes:</u> You cannot increase or decrease your contribution election during the plan year unless you have a life change event.</p> <p><u>Use-it-or-Lose-it:</u> Amounts remaining in your FSA after the claim filing deadline (see above for deadline) are forfeited.</p>

*In accordance with IRS regulations for dependent care reimbursement, expenses for kindergarten (e.g., half-day or full-day, public or private school, voluntary or mandatory) are **not** eligible for reimbursement because they are educational expenses.

PLANSOURCE[®]

One Source. Many Benefits.

Dependent (Day Care) Care Flexible Spending Reimbursements

When you have an expense, submit your claim form and receipts to PlanSource will send you a reimbursement check (funded from your pre-tax dollars) or you can have the reimbursement directly deposited into your checking or savings account.

Reimbursements are available on a weekly basis. You will not be reimbursed until the deductions are taken from your payroll.

Medical Flexible Spending and VEBA (HRA) Reimbursements

There are several ways to be reimbursed.

- 1) Submit a claim form with receipts to PlanSource via fax or mail, or
- 2) Online claim submission is now available, or
- 3) Use your blue Debit Card to pay for services. You may be asked by PlanSource to submit documentation to back up your purchases. Using the debit card for flexible spending is NOT paperless. If requests are unanswered, your card access will be suspended.



You may be reimbursed your entire election, even if you have not had the deductions taken from your payroll.

Should you have any questions regarding the processing of claims, please contact Tracy Hyde at PlanSource at 612-256-0849

For Participants Ending Employment or Taking a Leave of Absence

If you leave employment or go on a leave of absence during the plan year, your right to benefits will be determined in the following manner:

Dependent Care: You will still be able to request reimbursement for **qualifying** dependent care expenses for the remainder of the plan year from the balance remaining in your dependent care account at the time your employment ends. However, no further salary reduction will be made on your behalf after your employment ends.

Medical Flexible Spending: Upon taking a leave of absence or ending employment, you can continue to submit **expenses** that you have incurred **prior to the day you stopped working**. You can also elect to continue your participation in the Health Care FSA for the remainder of the plan year, subject to certain conditions.

Dental Insurance

Delta Dental

Each dentist determines which Delta Dental network (if any) they belong to.

You can call Delta Dental customer service (651-406-5916) or visit www.deltadentalmn.org to find a participating dentist.



<i>Dental Plan Summary</i>	<i>Delta Dental PPO</i>	<i>Delta Dental Premier</i>	<i>Non-Participating</i>
Annual Benefit Maximum (per individual, applies to all coverage except orthodontia)	\$1,200	\$1,200	\$1,200
Diagnostic and Preventive Services	100%	100%	80%
Basic Services	80%	80%	80% of maximum allowable fee
Major Services	80%	80%	80% of maximum allowable fee
Lifetime Orthodontics Maximum (children ages 8-18 only)	\$750	\$750	\$750

Dental Insurance

Employee Monthly Premiums

	Single	Single + 1	Family
FT Hourly Technical Confidential Support Specialists, FT Equity Staff, Custodians, FT School Nutrition, Director & Confidential Managers, Principals, School Executives, Management I-M, Licensed Coordinators and Salaried Professionals	\$0.00	\$46.00	\$97.00
PT School Nutrition, PT Hourly Technical, PT Equity Staff	Not Available		

Life & Accident Insurance

The Standard

The District provides Group Term Life Insurance at no cost as per the terms and conditions of your contract. For the amount of Basic and AD&D Life Insurance the district provides, refer to your “Terms and Conditions of Employment.” Coverage for spouse and/or children is not available.

Some contract groups offer employees the opportunity to purchase supplemental (or optional) life insurance. This includes supplemental (or optional) AD&D. Rates for this is determined by amount elected and age of the employee.

For additional information regarding your group term life insurance, beneficiary election or supplemental insurance, please contact your Human Resources Generalist at extension 27007.

Rates for Supplemental Life with AD&D

Age Chart and Monthly Rates

Coverage	\$25,000	\$35,000	\$50,000	\$55,000	\$65,000	\$75,000	\$100,000	\$125,000	\$150,000
Age: 0-24	\$1.65	\$2.31	\$3.30	\$3.63	\$4.29	\$4.95	\$6.60	\$8.25	\$9.90
25-29	\$1.65	\$2.31	\$3.30	\$3.63	\$4.29	\$4.95	\$6.60	\$8.25	\$9.90
30-34	\$2.40	\$3.36	\$4.80	\$5.28	\$6.24	\$7.20	\$9.60	\$12.00	\$14.40
35-39	\$2.65	\$3.71	\$5.30	\$5.83	\$6.89	\$7.95	\$10.60	\$13.25	\$15.90
40-44	\$2.90	\$4.06	\$5.80	\$6.38	\$7.54	\$8.70	\$11.60	\$14.50	\$17.40
45-49	\$3.40	\$4.76	\$6.80	\$7.48	\$8.84	\$10.20	\$13.60	\$17.00	\$20.40
50-54	\$8.00	\$11.20	\$16.00	\$17.60	\$20.80	\$24.00	\$32.00	\$40.00	\$48.00
55-59	\$8.15	\$11.41	\$16.30	\$17.93	\$21.19	\$24.45	\$32.60	\$40.75	\$48.90
60-64	\$11.40	\$15.96	\$22.80	\$25.08	\$29.64	\$34.20	\$45.60	\$57.00	\$68.40
65-69*	\$23.65	\$33.11	\$47.30	\$52.03	\$61.49	\$70.95	\$94.60	\$118.25	\$141.90

Make sure your Plan Beneficiaries are up-to-date!

We recommend that you review your beneficiaries every year. Included on the district Human Resources website is a “Life Insurance Beneficiaries Change Form”.

To change your beneficiaries, submit this form at any time to the Human Resources Benefits department.

Reasons to update a beneficiary:

Marriage, divorce, birth of a child, death of a current beneficiary, you have not updated your beneficiary in several years or you don't know who is your current beneficiary.

If you have an injury or illness that keeps you away from work for an indefinite period of time, the Long Term Disability (LTD) plan will protect you and your family. Refer to your “Terms and Conditions of Employment” to determine if you are eligible for this benefit and the effective date of coverage. Standard Insurance Company helps you pay your household expenses if you become disabled and cannot work due to illness or injury.

Summary of Benefits

Percent of your base pay you will receive:	66-2/3% (coordinates benefits with other income)
Maximum monthly benefit you can receive:	\$5000*
When benefits start (also called a qualifying period):	After you have been away from work for 60 consecutive working days of disability

*A few employees have a slightly larger maximum. Refer to your “Terms and Conditions of Employment” for details.

When Are You Disabled?

To be considered disabled means that, because of an injury or illness, you cannot perform employment tasks. The definition of disabled can change over time, and depends on your assignment.

Long-Term Disability Insurance and Income Taxes

ISD #279 - Osseo Area Schools pays for your Long-Term Disability insurance if your employee group is eligible for the benefit. The benefits you receive if you are disabled will be taxed just like your regular pay.

Effective Date of Benefit

Employees who are eligible for the benefit and have been unable to perform employment tasks for a minimum of 60 consecutive working days are eligible to apply for benefits.

Termination of Coverage

Coverage ends on the last day of the month that your employment ends.

Note: If your employment ends while you are receiving benefits, the benefits you receive will continue unless your coverage is terminated by the LTD insurance carrier. See “Your Group Disability Income Insurance Plan” document for details. (To request a copy, contact Human Resources at 763-391-7007.)

How to File a Long-Term Disability Claim

LTD materials will be sent to you as soon as we know your absence will exceed 60 consecutive working days of disability. The forms include sections for you and your physician to complete. The information will be reviewed by the LTD insurance carrier and the carrier will contact you regarding the status of your claim.

Voluntary Retirement Savings Accounts

ISD #279 - Osseo Area Schools believes that, after years of service to the district, you deserve the opportunities that retirement provides.

Why Contribute to a Voluntary Retirement Savings Account?

There are many ways you can save for retirement. Let's compare your tax bill and the contributions to your account if you participate in the voluntary retirement savings plan and if you do not.

How to Enroll

If you are interested in participating in a retirement savings account program, you can find the enrollment forms on the district website and my279.org or contact the Payroll department at 763-391-7283. For questions about investing in a 403(b) plan, contact MetLife at 1-800-543-2520. For questions about investing in a 457 Plan, contact the Minnesota Deferred Compensation Plan at 1-800-657-5757.

How much will ISD #279 - Osseo Area Schools Contribute to your Retirement Savings Account?

All regular employees may participate in the retirement savings program. Many employees are also eligible for a district match. Some district matches are limited to those employees who contribute funds to a 403(b) plan while others can receive district match contributions to either a 403(b) or 457 plan. The chart on the following page describes the minimum and maximum district match amounts that can be contributed, eligibility, and account requirements. If you are eligible for the district match, **you are required to contribute either the minimum or the maximum amount to receive the district match.**

Employee Group	Service Date	Step or Years of Experience in ISD #279 and Contract Days/Year	District Match Minimum Amount	District Match Maximum Amount	Match Account
Hourly Technical <i>*No match for PT hourly technical</i>	Service prior to 7-1-1998	Step 3, 260 days/year	720.00	720.00	403(b) only
	Service after 7-1-1998	1 Year of service, 260 days/year	440.00	960.00	403(b) only
Confidential Support Specialists	Service prior to 7-1-2007	Step 3	440.00	880.00	403(b) or 457
	Service after 7-1-2007	1 Year of service *range of contributions	440.00	880.00	403(b) only
Equity Staff	No requirement	1 Year of consecutive full time service	440.00	880.00	403(b) only
Bilingual Assistants	No requirement	1 Year of consecutive full time service	285.00		403(b) only
Custodial/Maintenance	Service prior to 7-1-1998	Step 7	240.00	880.00	403(b) only
	Service after 7-1-1998	1 Year	240.00	960.00	403(b) only
Directors & Confidential Managers, I-M Coordinators, Licensed Coordinators, Principals, Salaried Professional, and School Executives	No requirement		1500.00		403(b) only
School Nutrition	Service prior to 7-1-1998	No requirement	220.00		403(b) only
School Nutrition	Service after 7-1-1998	1 Year	440.00		403(b) only

Pension Plans

TRA and PERA are defined benefit plans. The key advantage of a defined benefit plan is that employee and district contributions do not determine your retirement benefit. Your age, highest successive five years of salary, length of service, and a multiplier determine your benefit. You need not make any decision until you are ready to retire, and then you are eligible to choose from available plans offering a lifetime benefit and a guaranteed annual cost-of-living increase. Both you and the district automatically make contributions to your pension plan.

Teachers Retirement Association (TRA)

TRA has been providing pension coverage to Minnesota educators since 1931, with a mission to enhance the quality of life for Minnesota teachers and their beneficiaries and to assist them in planning for an independent and financially secure retirement. ISD #279 - Osseo Area Schools teachers and licensed administrators are members of TRA. Effective July 1, 2014 TRA members contribute 7.5% of their taxable gross earnings to their pension fund and ISD #279 - Osseo Area Schools contributes 7.5 %. Your contribution is made through payroll deduction.

Public Employees Retirement Association (PERA)

Recognizing the need for a retirement program for employees of county and local governments, the Minnesota Legislature created PERA in 1931. If you are a non-elected public employee meeting income and position requirements set by State statute, you automatically become a member when you begin public service. ISD #279 - Osseo Area Schools eligible non-licensed administrators and support staff are members of PERA. Effective July 1, 2014, PERA members contribute 6.5% of their taxable gross earnings to their pension fund and ISD #279 - Osseo Area Schools contributes 7.5%. Your contribution is made through payroll deduction:

How to Enroll

Your contribution is mandatory and automatic and no enrollment form is required.

Contact Information

You can get more information about these plans by contacting your pension association:

	Teachers Retirement Association
	Contact TRA at 1-800-657-3669 Or visit their website: www.tra.state.mn.us
	Public Employees Retirement Association
	Contact PERA at 1-800-652-9026 Or visit their website: www.mnpera.org

Who to Contact

If you have questions about any of your benefits, please contact the company that administers the plan for ISD #279 - Osseo Area Schools; or call Human Resources Benefits at 763-391-7007 for assistance.

HR Employee Benefits Assistance: 763-391-7007

Payroll Employee Assistance: 763-391-7283

Plan	Who to Call	Web Address	Phone Number
Health Insurance	PreferredOne	www.preferredone.com	763-847-4477 1-800-977-1750
Dental Care Benefits	Delta Dental	www.deltadentalmn.org	651-406-5916
Employee Assistance	Standard	Workhealthlife.com/standard3	1-800-538-3543
Flexible Spending, VEBA and HSA	PlanSource		612-256-0849
403(b)	MetLife	www.mlr.metlife.com	1-800-543-2520
457	Minnesota State Deferred Comp	www.mndcplan.com	1-800-657-5757
COBRA and Retiree Continuation of Insurance	PlanSource		612-256-0844
Employee Pension	Teachers Retirement Assoc.	www.tra.state.mn.us	1-800-657-3669
	Public Employees Retirement Assoc.	www.mnpera.org	1-800-652-9026

About this Benefits Booklet

This booklet describes the benefit plans and policies available to you as an employee of ISD #279 - Osseo Area Schools. The details of the insurance plans, policies, district contributions, and eligibility rules are contained in the official insurance plan documents, insurance contracts and Terms and Conditions of Employment. This booklet is meant only to cover the major points of each plan or policy. It does not contain all of the details that are included in your Summary Plan Description (as described by ERISA).

If there is ever a question about one of these plans and policies, or if there is a conflict between the information in this booklet and the formal language of the plan or Terms and Conditions of Employment the formal wording in the plan and/or Terms and Conditions of Employment will govern. Please note that the benefits described in this booklet may be changed at any time and do not represent a contractual obligation on the part of ISD #279 - Osseo Area Schools.