



**SOUTH WASHINGTON COUNTY SCHOOLS**

**Bus Driver / Bus Assistant**

Employee Premium Sheet

Jan. 1 - Dec. 31, 2022

<b>HealthPartners Health Plans</b> <b>Achieve Network</b>				
		<b>Total Cost Per Month</b>	<b>District Cost Per Month *</b>	<b>Employee Cost Per Pay Period (19 Pay)</b>
<b>\$25 Copay Plan</b>	Single	\$687.85	\$0.00	\$434.43
	Family	\$1,843.45	\$0.00	\$1,164.28
<b>\$15 Copay Plan</b>	Single	\$702.04	\$0.00	\$443.39
	Family	\$1,881.50	\$0.00	\$1,188.32
<b>High Deductible Plan*</b>	Single	\$617.08	\$617.08	\$0.00
	Family	\$1,653.78	\$1,653.78	\$0.00

<b>HealthPartners Health Plans</b> <b>Open Access Network</b>				
		<b>Total Cost Per Month</b>	<b>District Cost Per Month</b>	<b>Employee Cost Per Pay Period (19 Pay)</b>
<b>\$25 Copay Plan</b>	Single	\$731.75	\$0.00	\$462.16
	Family	\$1,961.12	\$0.00	\$1,238.60
<b>\$15 Copay Plan</b>	Single	\$746.86	\$0.00	\$471.70
	Family	\$2,001.59	\$0.00	\$1,264.16
<b>High Deductible Plan*</b>	Single	\$656.46	\$656.46	\$0.00
	Family	\$1,759.34	\$1,692.98	\$41.91

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\*If you select the High deductible plan, the district will contribute to the employee's HRA/VEBA account an annual amount of \$1,200 for the single plan and \$2,400 for the family plan, paid per district and contract terms. In a full calendar year, this is distributed as follows:

- 50% of the annual amount on Jan. 15
- 25% of the annual amount on July 15
- 25% of the annual amount on Oct. 15

A VEBA is a tax-free Health Reimbursement Account (HRA) that provides you with a source of funds to offset health care expenses for you, your spouse and qualified dependents. The VEBA account may be used to pay any qualified pre-retirement medical, dental, or vision out-of-pocket expenses, plus post-retirement medical, dental, vision insurance premiums, long-term care premiums, Medicare Part B premiums, Medicare deductibles and Medicare Supplemental Plan premiums. You can continue to request reimbursement for eligible expenses until your account is exhausted, even when you are no longer working with the district. Additional information on your VEBA can be found at [sowashco.org/benefits](http://sowashco.org/benefits).

<b>Delta Dental Plans</b>				
<b>Delta Preferred Plann (PPO+Premier Networks)</b>				
		<b>Total Cost Per Month</b>	<b>District Cost Per Month</b>	<b>Employee Cost Per Pay Period (19 Pay)</b>
<b>Dental Plan Rates</b>	Single	\$42.96	\$42.96	\$0.00
	Family	\$120.28	\$120.28	\$0.00



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<b>EyeMed Vision Plans</b>				
		<b>Total Cost Per Month</b>	<b>District Cost Per Month</b>	<b>Employee Cost Per Pay Period (19 Pay)</b>
<b>Exam+Materials</b>	Single	\$7.27	\$0.00	\$4.59
	Family	\$18.55	\$0.00	\$11.72
<b>Materials Only</b>	Single	\$5.84	\$0.00	\$3.69
	Family	\$14.89	\$0.00	\$9.40

<b>Ancillary Benefits</b> <b>Life and Long-term Disability</b> Total Month Premium Charged by Insurer		
<b>Plan Options</b>	<b>Life</b>	<b>LTD</b>
<b>District Paid</b>		
Basic Life\$50,000	\$4.50	
Basic AD and D	0.015/\$1,000	
<b>Employee Paid</b>		
Supplimental Life Insurance (\$10,000/spouse, \$5,000/child)	\$11.00 (\$6.95/pay)	
Dependent Life Insurance (\$10,000/spouse, \$5,000/child)	\$2.20 (\$1.39/pay)	
Long Term Disability*		\$0.273 *yearly earnings/\$1,000

\*LTD Max can be found in the benefit plan summaries



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