BKG

### INDEPENDENT SCHOOL DISTRICT #709 EMPLOYEE INFORMATION SHEET

NAME:				SSN:
LAST	FIRST		MI	
ADDRESS:				PHONE:( )
STREET	CITY	STATE	ZIP	
DATE OF BIRTH:		EMAIL:		
Month/Date/Year				
	RACE/	ET <u>HNICITY</u>	1	
American Indian or Ala Asian Black or African Americ		Wh	ative Hawaii hite spanic/Latir	ian or Other Pacific Islander no
SEX FEMALE	VETERAN YES NO	US YES	-	MARITAL STATUS SINGLE MARRIED
PLEASE CHECK THE AREA(S) IN V	NHICH YOU WOULDL	- LIKE TO V	NORK/SUE	3STITUTE:
Instructional Paraprofessional Pre-K Paraprofessional Special Ed. Paraprofessional Supervisory Paraprofessional Other: Certified Teacher – File Folder N I am licensed to teach the follow		e Helper	ıd)	Sign Language Interpreter *Lifeguard Paraprofessional *Health Asst Paraprofessional *LPN Paraprofessional *RN Paraprofessional *School Nurse
POSITION:		LOCAT	ION:	
START DATE:				

# Substitute and Hourly Employees ONLY:

**AT-WILL EMPLOYMENT** – The Substitute Handbook contains information pertaining to your employment with Duluth Public Schools. Please note the information contained in the Handbook may be changed from time to time. Nothing in the Handbook establishes any form of contract between you and the Duluth Public Schools, nor does anything in the Handbook alter your at-will employment relationship. In the same sense that you can resign your employment with Duluth Public Schools at any time for any reason or no reason at all, so can Duluth Public Schools terminate your employment at any time for any reason or no reason at all, consistent with the concept of at-will employment. Please refer to the Substitute Handbook for more instructions and processes on our website at <a href="http://www.isd709.org">www.isd709.org</a>

I have read and understand the above information that my employment with the Duluth Public Schools is an at-will employment.

Signature

om **W-4** 

Department of the Treasury Internal Revenue Service

# Employee's Withholding Certificate

Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. Give Form W-4 to your employer.

2025

Your withholding	is subject	to review l	by the IRS.

Step 1:	(a) First name and middle initial	Last name	(b) Social security number
Enter Personal Information	Address City or town, state, and ZIP code		Does your name match the name on your social security card? If not, to ensure you get credit for your earnings, contact SSA at 800-772-1213 or go to www.ssa.gov.
	(c) Single or Married filing separately Married filing jointly or Qualifying surviving s Head of household (Check only if you're unmar	<b>pouse</b> ried and pay more than half the costs of keeping up a home for you	urself and a qualifying individual.)

**TIP:** Consider using the estimator at *www.irs.gov/W4App* to determine the most accurate withholding for the rest of the year if: you are completing this form after the beginning of the year; expect to work only part of the year; or have changes during the year in your marital status, number of jobs for you (and/or your spouse if married filing jointly), dependents, other income (not from jobs), deductions, or credits. Have your most recent pay stub(s) from this year available when using the estimator. At the beginning of next year, use the estimator again to recheck your withholding.

Complete Steps 2–4 ONLY if they apply to you; otherwise, skip to Step 5. See page 2 for more information on each step, who can claim exemption from withholding, and when to use the estimator at *www.irs.gov/W4App*.

Step 2:Complete this step if you (1) hold more than one job at a time, or (2) are married filing jointly and your spouse<br/>also works. The correct amount of withholding depends on income earned from all of these jobs.Multiple Jobs<br/>or Spouse<br/>WorksDo only one of the following.Works(a) Use the estimator at www.irs.gov/W4App for the most accurate withholding for this step (and Steps 3–4). If<br/>you or your spouse have self-employment income, use this option; or

(b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below; or

(c) If there are only two jobs total, you may check this box. Do the same on Form W-4 for the other job. This option is generally more accurate than (b) if pay at the lower paying job is more than half of the pay at the higher paying job. Otherwise, (b) is more accurate

**Complete Steps 3–4(b) on Form W-4 for only ONE of these jobs.** Leave those steps blank for the other jobs. (Your withholding will be most accurate if you complete Steps 3–4(b) on the Form W-4 for the highest paying job.)

Step 3: Claim Dependent and Other	If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly): Multiply the number of qualifying children under age 17 by \$2,000 <u>\$</u> Multiply the number of other dependents by \$500 <u>\$</u>		
Credits	Add the amounts above for qualifying children and other dependents. You may add to this the amount of any other credits. Enter the total here	3	\$
Step 4 (optional): Other	(a) Other income (not from jobs). If you want tax withheld for other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, dividends, and retirement income	4(a)	\$
Adjustments	(b) Deductions. If you expect to claim deductions other than the standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and enter the result here	4(b)	\$
	(c) Extra withholding. Enter any additional tax you want withheld each pay period .	4(c)	\$

Step 5:	Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete.							
Sign Here								
	Employee's signature (This form is not valid unless you sign it.)	C	Date					
Employers Only	Employer's name and address Duluth Public Schools ISD 709 709 Portia Johnson Drive	First date of employment	Employer identification number (EIN)					
	Duluth, MN 55811		41-6003776					

For Privacy Act and Paperwork Reduction Act Notice, see page 3.

# **General Instructions**

Section references are to the Internal Revenue Code unless otherwise noted.

#### **Future Developments**

For the latest information about developments related to Form W-4, such as legislation enacted after it was published, go to *www.irs.gov/FormW4*.

### **Purpose of Form**

Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. If too little is withheld, you will generally owe tax when you file your tax return and may owe a penalty. If too much is withheld, you will generally be due a refund. Complete a new Form W-4 when changes to your personal or financial situation would change the entries on the form. For more information on withholding and when you must furnish a new Form W-4, see Pub. 505, Tax Withholding and Estimated Tax.

**Exemption from withholding.** You may claim exemption from withholding for 2025 if you meet both of the following conditions: you had no federal income tax liability in 2024 **and** you expect to have no federal income tax liability in 2025. You had no federal income tax liability in 2025. You had no federal income tax liability in 2025. You had no federal income tax liability in 2024 **i**f (1) your total tax on line 24 on your 2024 Form 1040 or 1040-SR is zero (or less than the sum of lines 27, 28, and 29), or (2) you were not required to file a return because your income was below the filing threshold for your correct filing status. If you claim exemption, you will have no income tax withheld from your 2025 tax return. To claim exemption from withholding, certify that you meet both of the conditions above by writing "Exempt" on Form W-4 in the space below Step 4(c). Then, complete Steps 1(a), 1(b), and 5. Do not complete any other steps. You will need to submit a new Form W-4 by February 17, 2026.

**Your privacy.** Steps 2(c) and 4(a) ask for information regarding income you received from sources other than the job associated with this Form W-4. If you have concerns with providing the information asked for in Step 2(c), you may choose Step 2(b) as an alternative; if you have concerns with providing the information asked for in Step 4(a), you may enter an additional amount you want withheld per pay period in Step 4(c) as an alternative.

When to use the estimator. Consider using the estimator at *www.irs.gov/W4App* if you:

1. Are submitting this form after the beginning of the year;

2. Expect to work only part of the year;

3. Have changes during the year in your marital status, number of jobs for you (and/or your spouse if married filing jointly), or number of dependents, or changes in your deductions or credits;

4. Receive dividends, capital gains, social security, bonuses, or business income, or are subject to the Additional Medicare Tax or Net Investment Income Tax; or

5. Prefer the most accurate withholding for multiple job situations.

**TIP:** Have your most recent pay stub(s) from this year available when using the estimator to account for federal income tax that has already been withheld this year. At the beginning of next year, use the estimator again to recheck your withholding.

**Self-employment.** Generally, you will owe both income and self-employment taxes on any self-employment income you receive separate from the wages you receive as an employee. If you want to pay these taxes through withholding from your wages, use the estimator at *www.irs.gov/W4App* to figure the amount to have withheld.

**Nonresident alien.** If you're a nonresident alien, see Notice 1392, Supplemental Form W-4 Instructions for Nonresident Aliens, before completing this form.

# **Specific Instructions**

**Step 1(c).** Check your anticipated filing status. This will determine the standard deduction and tax rates used to compute your withholding.

**Step 2.** Use this step if you (1) have more than one job at the same time, or (2) are married filing jointly and you and your spouse both work. Submit a separate Form W-4 for each job.

Option (a) most accurately calculates the additional tax you need to have withheld, while option (b) does so with a little less accuracy.

Instead, if you (and your spouse) have a total of only two jobs, you may check the box in option **(c)**. The box must also be checked on the Form W-4 for the other job. If the box is checked, the standard deduction and tax brackets will be cut in half for each job to calculate withholding. This option is accurate for jobs with similar pay; otherwise, more tax than necessary may be withheld, and this extra amount will be larger the greater the difference in pay is between the two jobs.



**Multiple jobs.** Complete Steps 3 through 4(b) on only one Form W-4. Withholding will be most accurate if you do this on the Form W-4 for the highest paying job.

Step 3. This step provides instructions for determining the amount of the child tax credit and the credit for other dependents that you may be able to claim when you file your tax return. To qualify for the child tax credit, the child must be under age 17 as of December 31, must be your dependent who generally lives with you for more than half the year, and must have the required social security number. You may be able to claim a credit for other dependents for whom a child tax credit can't be claimed, such as an older child or a qualifying relative. For additional eligibility requirements for these credits, see Pub. 501, Dependents, Standard Deduction, and Filing Information. You can also include other tax credits for which you are eligible in this step, such as the foreign tax credit and the education tax credits. To do so, add an estimate of the amount for the year to your credits for dependents and enter the total amount in Step 3. Including these credits will increase your paycheck and reduce the amount of any refund you may receive when you file your tax return.

#### Step 4 (optional).

**Step 4(a).** Enter in this step the total of your other estimated income for the year, if any. You shouldn't include income from any jobs or self-employment. If you complete Step 4(a), you likely won't have to make estimated tax payments for that income. If you prefer to pay estimated tax rather than having tax on other income withheld from your paycheck, see Form 1040-ES, Estimated Tax for Individuals.

**Step 4(b).** Enter in this step the amount from the Deductions Worksheet, line 5, if you expect to claim deductions other than the basic standard deduction on your 2025 tax return and want to reduce your withholding to account for these deductions. This includes both itemized deductions and other deductions such as for student loan interest and IRAs.

**Step 4(c).** Enter in this step any additional tax you want withheld from your pay **each pay period**, including any amounts from the Multiple Jobs Worksheet, line 4. Entering an amount here will reduce your paycheck and will either increase your refund or reduce any amount of tax that you owe.

Step 2(b)—Multiple Jobs Worksheet (Keep for your records.)

If you choose the option in Step 2(b) on Form W-4, complete this worksheet (which calculates the total extra tax for all jobs) on **only ONE** Form W-4. Withholding will be most accurate if you complete the worksheet and enter the result on the Form W-4 for the highest paying job. To be accurate, submit a new Form W-4 for all other jobs if you have not updated your withholding since 2019.

**Note:** If more than one job has annual wages of more than \$120,000 or there are more than three jobs, see Pub. 505 for additional tables; or, you can use the online withholding estimator at *www.irs.gov/W4App*.

1	<b>Two jobs.</b> If you have two jobs or you're married filing jointly and you and your spouse each have one job, find the amount from the appropriate table on page 4. Using the "Higher Paying Job" row and the "Lower Paying Job" column, find the value at the intersection of the two household salaries and enter that value on line 1. Then, <b>skip</b> to line 3	1	\$	
2	<b>Three jobs.</b> If you and/or your spouse have three jobs at the same time, complete lines 2a, 2b, and 2c below. Otherwise, skip to line 3.			
	<b>a</b> Find the amount from the appropriate table on page 4 using the annual wages from the highest paying job in the "Higher Paying Job" row and the annual wages for your next highest paying job in the "Lower Paying Job" column. Find the value at the intersection of the two household salaries and enter that value on line 2a	2a	<u>\$</u>	
	<b>b</b> Add the annual wages of the two highest paying jobs from line 2a together and use the total as the wages in the "Higher Paying Job" row and use the annual wages for your third job in the "Lower Paying Job" column to find the amount from the appropriate table on page 4 and enter this amount on line 2b	2b	<u>\$</u>	
	<b>c</b> Add the amounts from lines 2a and 2b and enter the result on line 2c	2c	\$	
3	Enter the number of pay periods per year for the highest paying job. For example, if that job pays weekly, enter 52; if it pays every other week, enter 26; if it pays monthly, enter 12, etc.	3		
4	<b>Divide</b> the annual amount on line 1 or line 2c by the number of pay periods on line 3. Enter this amount here and in <b>Step 4(c)</b> of Form W-4 for the highest paying job (along with any other additional amount you want withheld)	4	\$	
	Step 4(b)—Deductions Worksheet (Keep for your records.)			,
1	Enter an estimate of your 2025 itemized deductions (from Schedule A (Form 1040)). Such deductions may include qualifying home mortgage interest, charitable contributions, state and local taxes (up to \$10,000), and medical expenses in excess of 7.5% of your income	1	<u>\$</u>	
2	Enter:• \$30,000 if you're married filing jointly or a qualifying surviving spouse • \$22,500 if you're head of household • \$15,000 if you're single or married filing separately	2	\$	
3	If line 1 is greater than line 2, subtract line 2 from line 1 and enter the result here. If line 2 is greater than line 1, enter "-0-"	3	\$	
4	Enter an estimate of your student loan interest, deductible IRA contributions, and certain other adjustments (from Part II of Schedule 1 (Form 1040)). See Pub. 505 for more information	4	<u>\$</u>	
5	Add lines 3 and 4. Enter the result here and in Step 4(b) of Form W-4	5	\$	

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to carry out the Internal Revenue laws of the United States. Internal Revenue Code sections 3402(f)(2) and 6109 and their regulations require you to provide this information; your employer uses it to determine your federal income tax withholding. Failure to provide a properly completed form will result in your being treated as a single person with no other entries on the form; providing fraudulent information may subject you to penalties. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation; to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their tax laws; and to the Department of Health and Human Services for use in the National Directory of New Hires. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by Code section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.

Form W-4 (2025)

# Married Filing Jointly or Qualifying Surviving Spouse

Higher Paying Job		Lower Paying Job Annual Taxable Wage & Salary										
Annual Taxable Wage & Salary	\$0 - 9,999	\$10,000 - 19,999	\$20,000 - 29,999	\$30,000 - 39,999	\$40,000 - 49,999	\$50,000 - 59,999	\$60,000 - 69,999	\$70,000 - 79,999	\$80,000 - 89,999	\$90,000 - 99,999	\$100,000 - 109,999	\$110,000 <i>-</i> 120,000
\$0 - 9,999	\$0	\$0	\$700	\$850	\$910	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020
\$10,000 - 19,999	0	700	1,700	1,910	2,110	2,220	2,220	2,220	2,220	2,220	2,220	3,220
\$20,000 - 29,999	700	1,700	2,760	3,110	3,310	3,420	3,420	3,420	3,420	3,420	4,420	5,420
\$30,000 - 39,999	850	1,910	3,110	3,460	3,660	3,770	3,770	3,770	3,770	4,770	5,770	6,770
\$40,000 - 49,999	910	2,110	3,310	3,660	3,860	3,970	3,970	3,970	4,970	5,970	6,970	7,970
\$50,000 - 59,999	1,020	2,220	3,420	3,770	3,970	4,080	4,080	5,080	6,080	7,080	8,080	9,080
\$60,000 - 69,999	1,020	2,220	3,420	3,770	3,970	4,080	5,080	6,080	7,080	8,080	9,080	10,080
\$70,000 - 79,999	1,020	2,220	3,420	3,770	3,970	5,080	6,080	7,080	8,080	9,080	10,080	11,080
\$80,000 - 99,999	1,020	2,220	3,420	4,620	5,820	6,930	7,930	8,930	9,930	10,930	11,930	12,930
\$100,000 - 149,999	1,870	4,070	6,270	7,620	8,820	9,930	10,930	11,930	12,930	14,010	15,210	16,410
\$150,000 - 239,999	1,870	4,240	6,640	8,190	9,590	10,890	12,090	13,290	14,490	15,690	16,890	18,090
\$240,000 - 259,999	2,040	4,440	6,840	8,390	9,790	11,100	12,300	13,500	14,700	15,900	17,100	18,300
\$260,000 - 279,999	2,040	4,440	6,840	8,390	9,790	11,100	12,300	13,500	14,700	15,900	17,100	18,300
\$280,000 - 299,999	2,040	4,440	6,840	8,390	9,790	11,100	12,300	13,500	14,700	15,900	17,100	18,300
\$300,000 - 319,999	2,040	4,440	6,840	8,390	9,790	11,100	12,300	13,500	14,700	15,900	17,170	19,170
\$320,000 - 364,999	2,040	4,440	6,840	8,390	9,790	11,100	12,470	14,470	16,470	18,470	20,470	22,470
\$365,000 - 524,999	2,790	6,290	9,790	12,440	14,940	17,350	19,650	21,950	24,250	26,550	28,850	31,150
\$525,000 and over	3,140	6,840	10,540	13,390	16,090	18,700	21,200	23,700	26,200	28,700	31,200	33,700
	Single or Married Filing Separately											

Single or Married Fining Separately													
Higher Payi	ng Job		Lower Paying Job Annual Taxable Wage & Salary										
Annual Ta Wage & S		\$0 - 9,999	\$10,000 - 19,999	\$20,000 - 29,999	\$30,000 - 39,999	\$40,000 - 49,999	\$50,000 - 59,999	\$60,000 - 69,999	\$70,000 - 79,999	\$80,000 - 89,999	\$90,000 - 99,999	\$100,000- 109,999	\$110,000- 120,000
\$0 -	9,999	\$200	\$850	\$1,020	\$1,020	\$1,020	\$1,370	\$1,870	\$1,870	\$1,870	\$1,870	\$1,870	\$2,040
\$10,000 -	19,999	850	1,700	1,870	1,870	2,220	3,220	3,720	3,720	3,720	3,720	3,890	4,090
\$20,000 -	29,999	1,020	1,870	2,040	2,390	3,390	4,390	4,890	4,890	4,890	5,060	5,260	5,460
\$30,000 -	39,999	1,020	1,870	2,390	3,390	4,390	5,390	5,890	5,890	6,060	6,260	6,460	6,660
\$40,000 -	59,999	1,220	3,070	4,240	5,240	6,240	7,240	7,880	8,080	8,280	8,480	8,680	8,880
\$60,000 -	79,999	1,870	3,720	4,890	5,890	7,030	8,230	8,930	9,130	9,330	9,530	9,730	9,930
\$80,000 -	99,999	1,870	3,720	5,030	6,230	7,430	8,630	9,330	9,530	9,730	9,930	10,130	10,580
\$100,000 - 1	24,999	2,040	4,090	5,460	6,660	7,860	9,060	9,760	9,960	10,160	10,950	11,950	12,950
\$125,000 - 1	49,999	2,040	4,090	5,460	6,660	7,860	9,060	9,950	10,950	11,950	12,950	13,950	14,950
\$150,000 - 1	74,999	2,040	4,090	5,460	6,660	8,450	10,450	11,950	12,950	13,950	15,080	16,380	17,680
\$175,000 - 1	99,999	2,040	4,290	6,450	8,450	10,450	12,450	13,950	15,230	16,530	17,830	19,130	20,430
\$200,000 - 2	49,999	2,720	5,570	7,900	10,200	12,500	14,800	16,600	17,900	19,200	20,500	21,800	23,100
\$250,000 - 3	99,999	2,970	6,120	8,590	10,890	13,190	15,490	17,290	18,590	19,890	21,190	22,490	23,790
\$400,000 - 4	49,999	2,970	6,120	8,590	10,890	13,190	15,490	17,290	18,590	19,890	21,190	22,490	23,790
\$450,000 an	d over	3,140	6,490	9,160	11,660	14,160	16,660	18,660	20,160	21,660	23,160	24,660	26,160

Head of Household

Higher Paying Job		Lower Paying Job Annual Taxable Wage & Salary												
Annual Taxable Wage & Salary	\$0 - 9,999	\$10,000 - 19,999	\$20,000 - 29,999	\$30,000 - 39,999	\$40,000 - 49,999	\$50,000 - 59,999	\$60,000 - 69,999	\$70,000 - 79,999	\$80,000 - 89,999	\$90,000 - 99,999	\$100,000- 109,999	\$110,000- 120,000		
\$0 - 9,999	\$0	\$450	\$850	\$1,000	\$1,020	\$1,020	\$1,020	\$1,020	\$1,870	\$1,870	\$1,870	\$1,890		
\$10,000 - 19,999	450	1,450	2,000	2,200	2,220	2,220	2,220	3,180	4,070	4,070	4,090	4,290		
\$20,000 - 29,999	850	2,000	2,600	2,800	2,820	2,820	3,780	4,780	5,670	5,690	5,890	6,090		
\$30,000 - 39,999	1,000	2,200	2,800	3,000	3,020	3,980	4,980	5,980	6,890	7,090	7,290	7,490		
\$40,000 - 59,999	1,020	2,220	2,820	3,830	4,850	5,850	6,850	8,050	9,130	9,330	9,530	9,730		
\$60,000 - 79,999	1,020	3,030	4,630	5,830	6,850	8,050	9,250	10,450	11,530	11,730	11,930	12,130		
\$80,000 - 99,999	1,870	4,070	5,670	7,060	8,280	9,480	10,680	11,880	12,970	13,170	13,370	13,570		
\$100,000 - 124,999	1,950	4,350	6,150	7,550	8,770	9,970	11,170	12,370	13,450	13,650	14,650	15,650		
\$125,000 - 149,999	2,040	4,440	6,240	7,640	8,860	10,060	11,260	12,860	14,740	15,740	16,740	17,740		
\$150,000 - 174,999	2,040	4,440	6,240	7,640	8,860	10,860	12,860	14,860	16,740	17,740	18,940	20,240		
\$175,000 - 199,999	2,040	4,440	6,640	8,840	10,860	12,860	14,860	16,910	19,090	20,390	21,690	22,990		
\$200,000 - 249,999	2,720	5,920	8,520	10,960	13,280	15,580	17,880	20,180	22,360	23,660	24,960	26,260		
\$250,000 - 449,999	2,970	6,470	9,370	11,870	14,190	16,490	18,790	21,090	23,280	24,580	25,880	27,180		
\$450,000 and over	3,140	6,840	9,940	12,640	15,160	17,660	20,160	22,660	25,050	26,550	28,050	29,550		

# DEPARTMENT OF REVENUE



# 2025 W-4MN, Minnesota Withholding Allowance/Exemption Certificate

### **Employees**

Complete Form W-4MN so your employer can withhold the correct Minnesota income tax from your pay. Consider completing a new Form W-4MN each year and when your personal or financial situation changes. If no Form W-4MN is in effect, the number of withholding allowances claimed will be zero.

First Name and Initial Last Name	me	Social Security Number
Permanent Address		Marital Status (Check one): Single; Married, but legally separated; or Spouse is a nonresident alien
City	State ZIP Cod	
Complete Section 1 OR Section 2, then sign t	he bottom and give	
Section 1 — Determining Minnesota Allowanc	•	
A Enter "1" if no one else can claim you as a depend	ent	A
<ul> <li>B Enter "1" if any of the following apply:</li> <li>You are single and have only one job</li> <li>You are married, have only one job, and your spouse's</li> <li>Your wages from a second job or your spouse's</li> <li>C Enter "1" if you are married. Or choose to enter "0"</li> </ul>	pouse does not work wages are \$1500 or less	
spouse or more than one job. (Entering "0" may h D Enter the number of dependents (other than your you will claim on your tax return.	spouse or yourself)	
<ul> <li>E Enter "1" if you will use the filing status Head of H</li> <li>F Add steps A through E. If you plan to itemize dedu return, you may also complete the Itemized Dedu</li> </ul>	ictions on your 2024 Min	nesota income tax
1 Minnesota Allowances. Enter Step F from Section 1	above or Step 10 of the I	temized Deductions Worksheet 1
2 Additional Minnesota withholding you want deducted	ed for each pay period (se	e instructions)
<ul> <li>check one box below to indicate why you believe you</li> <li>A I meet the requirements and claim exempt from</li> <li>B Even though I did not claim exempt from federe</li> <li>I had no Minnesota income tax liability last</li> <li>I received a refund of all Minnesota income</li> <li>I expect to have no Minnesota income tax li</li> <li>C All of these apply: <ul> <li>My spouse is a military service member ass</li> <li>My domicile (legal residence) is in another se</li> <li>I am in Minnesota solely to be with my spoul</li> </ul> </li> <li>D I am an American Indian that resides and work Enter the reservation name: <ul> <li>Enter your Certificate of Degree of Indian Bloo</li> <li>E I am a member of the Minnesota National Gua on my military pay</li> </ul> </li> </ul>	Minnesota income tax wi u are exempt: m both federal and Minr ral withholding, I claim e: year tax withheld iability this year igned to a military location state use. My state of domicile ks on a reservation for when d (CDIB)/Enrollment num ard or an active-duty U.S.	xempt from Minnesota withholding, because:
I certify that all information provided in Section 1 <b>OR</b> Sec	ction 2 is correct. I under	stand there is a \$500 penalty for filing a false Form W-4MN.

Employee's Signature Date Daytime Phone Number

Employees: Give the completed form to your employer.

#### Employers

See the employer instructions to determine if you must send a copy of this form to the Minnesota Department of Revenue. If required, enter your information below and mail this form to the address in the instructions. (Incomplete forms are considered invalid.) We may assess a \$50 penalty for each required Form W-4MN not filed with us. Keep a copy for your records.

Name of Employer	Mir	innesota Tax ID Number	Federal Employer ID Number (FEIN)
Duluth Public Schools ISD 709	1	8014301	41-6003776
Address 709 Portia Johnson Drive	City Duluth	State	ZIP Code 55811

# DEPARTMENT OF REVENUE

# Form W-4MN Instructions for Employees

Complete this form for your employer to calculate the amount of Minnesota income tax to be withheld from your pay.

#### When must I complete Form W-4MN?

Complete Form W-4MN if any of these apply:

- You begin employment
- You change your filing status
- · You reasonably expect to change your filing status in the next calendar year
- Your personal or financial situation changes
- You claim exempt from Minnesota withholding (see Section 2 instructions for qualifications)

If you have not had sufficient Minnesota income tax withheld from your wages, we may assess penalty and interest when you file your state income tax return.

**Note:** Your employer may be required to submit a copy of your Form W-4MN to the Minnesota Department of Revenue. You may be subject to a \$500 penalty if you provide a false Form W-4MN.

#### You must enter your Social Security Number for this Form W-4MN to be valid.

#### What if I have completed federal Form W-4?

If you completed a 2025 Form W-4, you must complete Form W-4MN to determine your Minnesota withholding allowances.

#### What if I am exempt from Minnesota withholding?

If you claim exempt from Minnesota withholding, complete only Section 2 of Form W-4MN and sign and date the form to validate it. If you complete Section 2, you must complete a new Form W-4MN by February 15 in each following year in which you claim an exemption from Minnesota withholding.

You cannot claim exempt from withholding if all of these apply:

- · Another person can claim you as a dependent on their federal tax return
- Your annual income exceeds \$1,100
- Your annual income includes more than \$350 of unearned income

If you do not complete a new Form W-4MN to claim exempt from Minnesota withholding by February 15, your employer will withhold tax as if your filing status is single with zero withholding allowances.

#### What if I am a nonresident alien for U.S. income taxes?

If you are a nonresident alien, you are not allowed to claim exempt from withholding. You will check the single box for marital status regardless of your actual marital status and may enter one personal allowance on Step A of Section 1. Enter zero on steps B, C, and E of Section 1.

If you are resident of Canada, Mexico, South Korea, or India, and are allowed to claim dependents, enter the number of dependents on Step D.

#### Section 1 — Minnesota Allowances Worksheet

Complete Section 1 to find your allowances for Minnesota withholding tax. For regular wages, withholding must be based on allowances you claimed and may not be a flat amount or percentage of wages.

If you expect to owe more income tax for the year than will be withheld, you can claim fewer allowances or request additional Minnesota withholding from your wages. Enter the amount of additional Minnesota income tax you want withheld on line 2 of Section 1.

#### Nonwage Income

Consider making estimated payments if you have a large amount of "nonwage income." Nonwage income (other than tax-exempt income) includes interest, dividends, net rental income, unemployment compensation, gambling winnings, prizes and awards, hobby income, capital gains, royalties, and partnership income.

#### Two Earners or Multiple Jobs

If your spouse works or you have more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4MN. Usually, your withholding will be more accurate when all allowances are claimed on the Form W-4MN for the highest paying job and zero allowances are claimed on the others.

#### **Head of Household Filing Status**

You may claim Head of Household as your filing status if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependents. Enter "1" on Step E if you may claim Head of Household as your filing status on your tax return.

#### What if I itemize deductions on my Minnesota return or have other nonwage income?

Use the Itemized Deductions and Additional Income Worksheet to find your Minnesota withholding allowances. Complete Section 1 on page 1, then follow the steps in the worksheet on the next page to find additional allowances.

lte	mized Deductions and Additional Income Worksheet
	Enter an estimate of your 2025 Minnesota itemized deductions. For 2025, you may have to reduce your itemized deductions
	if your income is over \$238,950 (\$119,475 for Married Filing Separately)
2	Enter one of the following based on your filing status:
	a. \$29,900 if Married Filing Jointly
	b. \$22,500 if Head of Household
	c. \$14,950 if Single or Married Filing Separately
3	Subtract step 2 from step 1. If zero or less, enter 0
4	Enter an estimate of your 2025 additional standard deduction (from page 11 of the Form M1 instructions)
5	Add steps 3 and 4
6	Enter an estimate of your 2025 taxable nonwage income
7	Subtract step 6 from step 5. If zero, enter 0. If less than zero, enter the amount in parentheses
8	Divide the amount on step 7 by \$5,200. If a negative amount, enter in parentheses. Do not include fractions
9	Enter the number on step F of Section 1 on page 1
10	Add step 8 and 9 and enter the total here. If zero or less, enter 0. Enter this amount on line 1 of page 1

#### Section 2 — Minnesota Exemption

Your employer will not withhold Minnesota taxes from your pay if you are exempt from Minnesota withholding. You cannot claim exempt from withholding if all of these apply:

- Another person can claim you as a dependent on their federal tax return
- Your annual income exceeds \$1,100
- Your annual income includes more than \$350 of unearned income

#### Box A

Check box A of Section 2 to claim exempt if all of these apply:

- · You meet the requirements to be exempt from federal withholding
- · You had no Minnesota income tax liability in the prior year and received a full refund of Minnesota tax withheld
- · You expect to have no Minnesota income tax liability for the current year

#### Box B

Check box B of Section 2 if you are not claiming exempt from federal withholding, but meet the second and third requirements for box A.

#### Box C

- Check box C in Section 2 to claim exempt if all of these apply:
- · You are the spouse of a military member assigned to duty in Minnesota
- You and your spouse are domiciled in another state
- You are in Minnesota solely to be with your active duty military spouse member

#### Boxes D-F

If you receive income from the following sources, it is exempt from Minnesota withholding. Your employer will not withhold Minnesota tax from that income when you check the appropriate box in Section 2.

- Box D: You receive wages as a member of an American Indian tribe living and working on the reservation of which you are an enrolled member. Enter the name of your reservation and your Certificate of Degree of Indian or Alaskan Blood (CDIB) number/enrollment number.
   Members of the Minnesota Chippewa Tribe can exclude income regardless of which Minnesota Chippewa Tribe reservation you live and work on. This affects members of these tribes:
  - Mille Lacs
  - Nett Lake (Bois Forte)
- Fond du Lac
- Leech Lake
- White Earth
- Grand Portage
- Box E: You receive wages for Minnesota National Guard (MNG) pay or for active duty U.S. military pay. MNG and active duty U.S. military members can claim exempt from Minnesota withholding on these wages, even if they are taxable federally. For more information, see Income Tax Fact Sheet 5, *Military Personnel*.
- Box F: You receive a military pension or other military retirement pay calculated under U.S. Code title 10, sections 1401 through 1414, 1447 through 1455, and 12733. You may claim exempt from Minnesota withholding on this income even if it is taxable federally.

Note: You may not want to claim exempt if you (or your spouse if filing a joint return) expect to have other forms of income subject to Minnesota tax and you want to avoid owing tax at the end of the year.

If you complete Section 2, you must complete a new Form W-4MN by February 15 in each following year.

#### Nonresident Alien

If you are a nonresident alien for federal tax purposes, do not complete Section 2. See IRS Publication 519, U.S. Tax Guide for Aliens.

#### Line 2 — Additional Minnesota Withholding

If you would like an additional amount of tax to be deducted per payment period, enter the amount on line 2. Do not enter a percentage of the payment you want to be deducted.

#### **Use of Information**

All information on Form W-4MN is private by state law. It cannot be given to others without your consent, except to the IRS, other states that guarantee the same privacy, or by court order. Your name, address, and Social Security Number are required for identification. Information about your allowances is required to determine your correct tax. We ask for your phone number so we can call if we have a question.

#### **Questions?**

- Website: www.revenue.state.mn.us
- Email: withholding.tax@state.mn.us
- Phone: 651-282-9999 or 1-800-657-3594 (toll-free)

Employer instructions are on the next page.

# Form W-4MN Employer Instructions

#### Form W-4MN Requirement

Federal Form W-4 will not determine withholding allowances used to determine the amount of Minnesota withholding. Employees completing a 2025 Form W-4 will need to complete 2025 Form W-4MN to determine the appropriate amount of Minnesota withholding.

#### Lock-In Letters

IRS Letter 2800C tells you when the IRS believes your employee may have filed an incorrect federal Form W-4. If you receive this letter, you must provide the Minnesota Department of Revenue with a copy of the employee's Form W-4MN. We will verify the number of allowances that the employee may claim for Minnesota purposes. Continue using the Form W-4MN you were using at the time you received Letter 2800C from the IRS, until we notify you to change the amount of allowances on the employee's Form W-4MN. If the employee has not completed a Form W-4MN, have them complete the form and use the allowances calculated on that form until notified by the department.

#### Use the amount on line 1 of page 1 for calculating the withholding tax for your employees.

#### When does an employee complete Form W-4MN?

Employees complete Form W-4MN no later than when they begin employment or when their personal or financial situation changes.

#### How should I determine Minnesota withholding for an employee that does not complete Form W-4MN?

If an employee does not complete Form W-4MN and they have a federal Form W-4 (from 2019 or prior years) on file, use the allowances on their federal Form W-4. Otherwise, withhold Minnesota tax as if the employee is single with zero withholding allowances.

#### What if my employee claims to be exempt from Minnesota withholding?

If your employee claims exempt from Minnesota withholding, they must complete Section 2 of Form W-4MN. They must provide you with a new Form W-4MN by February 15 of each year. If they claimed exempt the prior year and do not provide you with a new Form W-4MN by February 15, then withhold Minnesota tax as if the employee is single with zero withholding allowances. If you are paying an employee for wages that are exempt from withholding, such as Medicaid Waiver Payments or wages to H-2A visa workers, do not send us Form W-4MN.

#### When do I need to submit copies of a Form W-4MN to the department?

You must send copies of Form W-4MN to us if any of these apply:

- The employee claims more than 10 Minnesota withholding allowances
- The employee checked box A or B under Section 2, and you reasonably expect the employee's wages to exceed \$200 per week
- · You believe the employee is not entitled to the number of allowances claimed

You do not need to submit Form W-4MN to us if the employee is asking to have additional Minnesota withholding deducted from their pay.

We may assess a \$50 penalty for each Form W-4MN you do not file with us when required.

Mail Forms W-4MN to: Minnesota Department of Revenue Mail Station 6501 600 N. Robert St. St. Paul, MN 55146-6501

#### What if my employee is a resident of a state that has a reciprocity agreement with Minnesota?

Your employee must complete Form MWR, Reciprocity Exemption/Affidavit of Residency if both of these apply:

- · They are a resident of North Dakota or Michigan, and
- They do not want you to withhold Minnesota tax from their wages

Your employee must complete a Form MWR by February 28 of each year, or within 30 days after they begin working or change their permanent residence. See Withholding Fact Sheet 20, *Reciprocity - Employee Withholding*, for more information.

#### What is an invalid Form W-4MN?

A Form W-4MN is considered invalid if any of these apply:

- There is any unauthorized change or addition to the form, including any change to the language certifying the form is correct
- The employee indicates in any way the form is false by the date they provide you with the form
- The form is incomplete or lacks the necessary signatures
- Both Section 1 and Section 2 were completed
- The employer information is incomplete

#### What if I receive an invalid form?

Do not use the invalid form to calculate Minnesota income tax withholding. Have the employee complete and submit a new Form W-4MN. If the employee does not give you a valid form, and you have an earlier Form W-4MN from them, use the earlier form to calculate their withholding.

If a valid Form W-4MN is not completed by the employee, withhold taxes as if the employee is single and claiming zero withholding allowances.

#### What if my employee is a nonresident alien of the United States?

If the wages to this employee are subject to income tax withholding, you will use Table 1 and the procedure under **Withholding Adjustment for Nonresident Alien Employees** in IRS Publication 15-T to determine the correct Minnesota withholding tax. Do not use this procedure for nonresident alien students from India and business apprentices from India. Also do not use this procedure for certain nonresident aliens who are residents of South Korea. See IRS Notice 1392 for special instructions and withholding exceptions.

# Duluth Public Schools

# Employee Direct Deposit Banking Authorization Form

# **Employee Information Authorization**

Important! Please read and sign before completing and submitting.

I hereby voluntarily authorize Duluth Public Schools (hereafter "Employer") to deposit any amounts owed me, by initiating credit entries to my account (s) at the financial institution (s) of my choice (hereinafter "Bank") indicated on this form. Further, I authorize Bank to accept and to credit any credit entries indicated by Employer to my account. To the extent permitted by law, in the event that Employer deposits funds erroneously into my account (s), I authorize Employer to debit my account for an amount not to exceed the original amount of the erroneous credit.

This authorization is to remain in full force and effect until Employer and Bank have received written notice from me of its termination in such time and manner as to afford Employer and Bank reasonable opportunity to act on it.

### Legal Name (Please print Clearly):

Signature:

Date:

# **Deposit/Account Information**

Please attach a voided check, **not a deposit slip**, or an official memo from your financial institution that has the Routing Number (the nine-digit American Bankers Association (ABA) number that identifies both the Company's bank and the Federal Reserve Bank) for your account and the account number.

YOUR NAME 1234 Main Street Anywhere, OH 00000		DATE	123
PAY TO THE ORDER OF			\$
			DOLLARS
1044072324	000123456789		
ROUTING NUMBER	ACCOUNT NUMBER	CHECK NUMBER	

# **Employee Direct Deposit Banking Authorization Form**

Name		Emp	loyee ID#			
1.DEPOSIT/ACCOU	INT INFORMATION					
Bank Name:						
Routing Number		Account #	Account #			
Choose only one account Type:		Amount to de	Amount to deposit in selected account:			
CHECKING	SAVINGS	\$	or	Full Net Amount		
2.DEPOSIT/ACCOUNT INFORMATION						
Bank Name:						
Routing Number		Account #	Account #			
Choose only on	e account Type:	Amount to de	eposit in sele	cted account:		
CHECKING	SAVINGS	\$	or	Full Net Amount		
3.DEPOSIT/ACCOUNT INFORMATION						
Bank Name:						
Routing Number		Account #				
Choose only on	e account Type:	Amount to de	eposit in sele	cted account:		
CHECKING	SAVINGS	\$	or	Full Net Amount		
4.DEPOSIT/ACCOUNT INFORMATION						
Bank Name:						
Routing Number		Account #				
Choose only one account Type:		Amount to deposit in selected account:				
CHECKING	SAVINGS	\$	or	Full Net Amount		



# MINNESOTA

# EMPLOYEE

# RIGHT-TO-KNOW ACT OF 1983

# **EMPLOYER ACKNOWLEDGMENT**

Minnesota OSHA has passed a law that requires employee protection and awareness of the various chemicals and products they work with.

The Employee Right-to-Know Act was passed by the State Legislature during the 1983 session and revised in the 1984, 1985, and 1989 sessions. It is enforced as part of the Occupational Safety and Health program in the Department of Labor and Industry.

The Duluth Public Schools in compliance with the Minnesota "Right-To-Know Act" have provided your supervisor or department head with materials and training required by this law. If you have any questions, call your supervisor or the Human Resource office at (218) 336-8718.

# SUMMARY OF THE LAW

The Employee Right Act is intended to ensure that employees are aware of the dangers associated with hazardous substances, harmful physical agents or infectious agents that they may be exposed to in their workplaces. The Act requires employers to evaluate their workplaces for the presence of hazardous substances, harmful physical agents and infectious agents and to provide training to employees concerning those substances or agents to which employees may be exposed. Written information on hazardous substances, harmful physical agents or infectious agents or infectious agents must be readily accessible to employees or their representatives. Employees have a conditional right to refuse to work under imminent danger conditions. Labeling requirements for containers of hazardous substances and equipment or work areas that generate harmful physical agents are also included in the Act.

# I HAVE READ AND UNDERSTAND MY AND MY EMPLOYER'S OBLIGATIONS UNDER THE MINNESOTA RIGHT-TO-KNOW ACT.

Position Employed As:

Building/Supervisor Assigned To:

Signature:

Date:

# **HEPATITIS B VACCINE**

# **CONSENT/DECLINATION FORM**

Please complete the following form and return to the HR department.

Print Name:	Date:	
Building:	Department:	

I understand the benefits and risks involved with receiving the hepatitis B vaccine. I understand that three doses of the vaccine are necessary for immunity. The second and third doses are administered at one and six months after the initial dose. I understand that I may discontinue the vaccinations at any time but that I may not have developed immunity at that point. There is no guarantee that I will become immune or that I will not experience an adverse side effect from the vaccine.

If I decline the hepatitis B vaccination at this time, "I understand that due to my occupational exposure to blood or other potentially infectious materials, I may be at risk of acquiring hepatitis B virus (HBV) infection. I have been given the opportunity to be vaccinated with hepatitis B vaccine, at no charge to me. However, I decline hepatitis B vaccination at this time. I understand that by declining this vaccine I continue to be at risk of acquiring hepatitis B, a serious disease. If, in the future, I continue to have occupational exposure to blood or other potentially infectious materials and I want to be vaccinated with hepatitis B vaccine, I can receive the vaccination series at no charge to me. I understand that if I have previously received the vaccine, I do not need to repeat the doses. I have had the opportunity to ask questions about the disease and vaccine. I know where to go if I have questions in the future."

#### Please check off the appropriate box below:

□ I accept the Hepatitis B vaccination. I understand the above information and wish to receive/complete the hepatitis B vaccination series. A copy of the immunization record and consent form will be sent to the district.

#### I decline the Hepatitis B Vaccination

- I have already been vaccinated with the full or partial series of the hepatitis B vaccine.
- I understand the above information and do not wish to receive the hepatitis B vaccination series. I understand that I may change my mind at a later date.

#### Please sign and date:

# **EMPLOYEE RIGHT-TO-KNOW ACT**

#### WHAT IS THE EMPLOYEE RIGHT-TO-KNOW ACT?

The 1983 Minnesota Legislature felt that employees had a right to know what, if any, hazardous substances or harmful physical agents they are exposed to in their workplaces. Your employer has conducted a survey of hazardous substances and harmful physical agents. If you are routinely exposed to these substances, your employer will provide training on the exposure hazards of those substances.

#### HOW DO I OBTAIN INFORMATION ON THESE HAZARDOUS SUBSTANCES?

An employee has a right to written information on identified hazardous substances and harmful physical agents. In many areas, wall charts have been provided for easy identification and safe and appropriate procedures for use of these substances. Also, MATERIAL SAFETY DATA SHEETS are available with informational data.

If you are concerned about a substance that you are required to work with, contact your supervisor.

#### WHAT ARE MY RIGHTS UNDER THE EMPLOYEE RIGHT-TO-KNOW ACT?

First of all, an employee has a right to a safe work environment. In 1973, the Minnesota Occupational Safety and Health Act provided protection for employees from unsafe working conditions. The Employee Right-to-Know Act relates to an employee's "right to information."

An employee who reasonably believes that an assigned task may pose an imminent danger of death or serious physical harm may exercise the RIGHT TO REFUSE WORK, if no reasonable alternative is provided. The employee must, however, request to correct the hazardous condition.

# THE MINNESOTA RIGHT-TO-KNOW ACT IS PROVING TO BE ONE THE MOST EFFECTIVE WAYS OF EDUCATING AND ALERTING PEOPLE TO THE HEALTH HAZARDS OF MATERIALS FOUND IN THE WORKPLACE AND AT HOME.

#### THE DULUTH PUBLIC SCHOOLS ARE CONCERNED ABOUT YOUR HEALTH AND SAFETY BOTH ON AND OFF THE JOB.



# PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

#### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

#### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

#### Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>1</sup>

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution -as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

#### How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit **HealthCare.gov** for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

<sup>&</sup>lt;sup>1</sup> An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

# PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name Duluth Public Schools, ISD 7	709		4. Employer Identit 8014301	fication Number (EIN)
<sup>5. Employer address</sup> 709 Portia Johnson Drive			6. Employer phone 218-336-870	e number )0
<sup>7. City</sup> Duluth		8. 9	State MN	9. ZIP code 55811
10. Who can we contact about employee health coverage at this job? Benefits Coordinator				
11. Phone number (if different from above) 218-336-8723	12. Email address	nefi	ts@isd709.ora	

Here is some basic information about health coverage offered by this employer:

•As your employer, we offer a health plan to:

All employees. Eligible employees are:

Some employees. Eligible employees are:

Benefit eligible employees working 24 hours per week or more in a Collective Bargaining Unit or an Individual Contract.

#### •With respect to dependents:

We do offer coverage. Eligible dependents are:

Spouses/	Dependents
Surviving	Dependents

We do not offer coverage.

If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

\*\* Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, **HealthCare.gov** will guide you through the process. Here's the employer information you'll enter when you visit **HealthCare.gov** to find out if you can get a tax credit to lower your monthly premiums.