

Insurance

Most coverages must be elected within the first 30 calendar days of employment.

- **Medical/Prescription Insurance:** Eligible to participate if working a minimum of 1,044 hours in 12 consecutive months. If you do not elect coverage, a health care provider will be assigned to you at employee-only coverage. Changes may be made following a life-event change or during the annual open enrollment.

Three carriers: 1) Blue Cross/Blue Shield; 2) HealthPartners; and 3) PreferredOne. The carriers administer the same two plan designs -- a traditional plan (ADVANTAGE) and a high deductible plan (ACDHP). The main difference between carriers is their network of participating providers. Each plan includes free preventive office visits, an excellent prescription drug program, low out-of-pocket expenses and national coverage. Managerial and Commissioner's Plan employees may select the ADVANTAGE Plan or the ACDHP Plan. All other employees are covered by the ADVANTAGE Plan.

Minnesota Housing pays your premium and a substantial share of the family premium. Medical insurance becomes effect on the 36th day of employment. For details, go to:

<http://www.mmb.state.mn.us/pay-bene/ins>

- **Dental Insurance:** Two carriers: 1) HealthPartners; and 2) State Dental Plan (Delta Dental). Both carriers administer the same plan which provides a broad range of preventative services and comprehensive coverage for most conditions requiring dental diagnosis and treatment, including orthodontic treatment for children. The participating provider network is the only difference between the plans.

Employees who are eligible for retirement may continue in the State group plan for medical and dental insurance.

- **Basic Life Insurance and Accidental Death and Dismemberment (AD&D):**
 - *Non-Managerial Employees:* Employer paid basic life insurance in an amount equal to your annual salary to a maximum of \$95,000. In the event of accidental death or dismemberment, the benefit doubles.
 - *Managerial Plan Employees:* Employer-paid life insurance and AD&D coverage equal to 1.5 times your annual salary and disability insurance with a 150-day elimination period equal to 60% of salary to a maximum of \$7,000/month. (Note: You may modify the elimination period at your own expense.) – **OR** – Employer-paid life and AD&D coverage equal to two times your salary with no disability coverage. (Note: You may purchase disability insurance at your own expense.)
- **Optional Insurance:** You may purchase the following insurance options without proof of insurability if chosen within the first 30 days and subject to the limits specified below:
 - Life Insurance
 - *Employee:* Up to two times your annual salary; and up to \$500,000 subject to evidence of insurability
 - *Spouse:* Up to \$10,000; and up to \$500,000 subject to evidence of insurability
 - *Children/Grandchildren:* \$10,000 combined

At retirement, 15% of employee/spouse coverage can be converted to a paid-up life insurance policy upon meeting eligibility requirements.

- Accidental Death and Dismemberment
 - *Employee:* \$5,000-\$100,000
 - *Spouse:* \$5,000-\$25,000 (spousal amount cannot exceed employee coverage)
- Short Term Disability
 - Provides a benefit up to 2/3 of your monthly salary for the first six months of non-work related illness or injury after satisfying a one day waiting period for an accident or an eight day waiting period for an illness. You can select a benefit between \$300-\$5,000 per month not to exceed the maximum limit.
- Long Term Disability
 - Provides a benefit up to 60% of salary after six months of disability. You can choose between a \$300-\$7,000 monthly benefit limit subject to the maximum allowable. Disability payments are reduced by other income payments that you are eligible to receive (e.g. Social Security, Minnesota State Retirement System, and workers compensation).
- Long Term Care Insurance
 - Provides coverage for long term care services not covered by health or disability insurance for activities of daily living, home health care, respite care, hospice or nursing home care. Coverage may be purchased for you, your spouse, or parents/step-parents. For details, go to: www.mpel.org

Pre-Tax Benefits

Pre-tax accounts are available to you as a way to fund various expenses and reduce your taxes. Pre-tax deductions are automatically taken for health and dental premiums. In addition, we offer:

- **Dependent Care Expense Account:** Up to \$5,000 per calendar year
- **Medical/Dental/Prescription Expense Account:** Up to \$5,000 per calendar year
- **Transit Expense Account:** For current limits, go to: www.eidebailly.com

Note: For new employees, pretax elections are for the **remainder of the current calendar year** and become effective on the effective date of your benefits. Other key points for all employees are they are non revocable except for a qualified IRS life event change and forfeited if not used by year end. However, transit expenses can be cancelled midyear and carry over to the next year. Once employed, you need to reenroll in pretax benefits for the upcoming calendar year during the open enrollment process.

Employee Assistance

Through an outside third party, we offer free and confidential counseling, for work, personal or family concerns. Contact 800-657-3719 or visit Life Matters' web site at www.mylifematters.com.

Leave

- **Vacation leave:** Vacation accrues on the biweekly payroll cycles and approximates 13 days of per year (19 for Managerial Plan employees). Vacation accrual rates are based on years of continuous service and increase over time. Check with your bargaining unit contract/plan for details. Depending upon your contract/plan, you may be eligible to use credit from prior work experience to increase the amount of

vacation leave you accrue. Unused vacation balances must be reduced below 275 hours in a fiscal year; otherwise amounts over that limit are forfeited.

- **Sick leave:** Sick leave accrues on the 26 payroll cycles and approximates 13 days annually with no maximum accrual limit. Sick leave can be used for illness or medical/dental appointments for yourself or family members. Check with your bargaining unit contract/plan for specifics.

Neither vacation nor sick leave hours may be taken in excess of an employee's accumulated balance.

- **Observed Holidays:** Ten observed holidays annually.

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

The actual date of many holidays changes from yearly. Payroll calendars indicating the specific dates are available from Human Resources. In order to be paid for a holiday, you must be in paid status your normal work day before and your normal work day after the holiday.

- **Floating Holiday:** You receive one floating holiday to be used each fiscal year. Floating holidays may not be carried over from year to year, nor are they cashed out.
- **Leaves of Absence:** You are eligible for additional leaves of absence (paid or unpaid) for jury duty, parenting, bereavement, medical, etc. Refer to your contract/plan for details.

Retirement

Classified employees participate in a defined benefit pension plan funded by the employee and employer contributions. Retirement benefits are based on years of service and salary. Unclassified employees are in a tax-deferred, defined contribution retirement plan. For details, go to www.msrs.state.mn.us or 651-296-2761.

Deferred Compensation

You may set aside a portion of your compensation into a pre-tax deferred compensation program. Taxes on this money and investment gains are deferred until the time of withdrawal. With help from a financial advisor, if necessary, you may decide the level of risk with which you wish to invest your funds. The State will contribute a limited matching amount each fiscal year depending upon your bargaining unit contract or plan. Contact: www.mndcplan.com or 1-800-457-6466.

Overtime / Compensatory Time

You may be eligible for overtime/comp time if you work more than 8 hours in a day or 40 hours in a week, or 80 in a pay period. Overtime is typically paid at straight-time, but may be paid at 1.5 times your hourly rate. Check with your supervisor or Human Resources to see which applies to you.

Additional Benefits

- **Direct Deposit:** For your convenience, 100% of your paycheck will be deposited into financial institution of your choice.

- **State Employees Incorporated (SEI):** Discounted programs and tickets including: child care, event tickets, oil changes, and more. Contact: www.mnsei.com.
- **Credit Union Membership:** You are eligible to join many full-service financial institutions.

Affinity Plus Federal Credit Union www.affinityplus.org
Highway Federal Credit Union www.hiway.org
Wings Financial www.wingsfinancial.com

Severance Pay

Severance pay represents a paid benefit upon termination of employment for the low use of sick leave. Refer to your contract/plan for details but generally the benefit is:

- 40% of the first 900 unused sick leave and 12.5% of the excess for AFSCME, MAPE and Commissioners Plan employees
- 35% of unused sick leave hours for MMA and Managerial Plan employees

Severance is paid for:

- Voluntary termination after 20 years of service
- Retirement
- Death or layoff

Payments fund a health care savings account except for death or layoff and then they are in cash.

**In the event of any conflict between this summary and plan/labor contracts, the plan/labor contracts prevail.
For further information regarding benefits, contact Human Resources.**