

MINNESOTA STATE UNIVERSITY MOORHEAD

CLASSIFIED STAFF BENEFITS SUMMARY

These benefits apply to employees in AFSCME Council 5, Minnesota Association of Professional Employees (MAPE), Middle Management Association (MMA), Minnesota Nurses Association (MNA), and the Commissioner's Plan.

Health, Dental and Life Insurance

Eligibility

Employee's who are scheduled to work at least forty (40) hours each week for a period of nine (9) months or more in any twelve (12) consecutive months or who are scheduled to work at least sixty (60) hours per pay period for twelve (12) consecutive months, but excluding part-time or seasonal employees serving on less than a seventy-five (75) percent basis, are eligible for the full employer contribution toward health, dental and basic life insurance. Some part-time and seasonal employees are eligible for a partial employer contribution toward insurance.

Effective Date

Insurance coverage is effective after the 35 (calendar) day waiting period.

Health Insurance as of January 1, 2009

Available plans and **Bi-weekly** rates are:

<i>Health Plan</i>	<i>Employee Cost</i>	<i>Dependent Cost (flat rate)</i>
Advantage Blue Cross	\$ 0.00	\$65.10
Advantage Preferred One	\$0.00	\$65.10
Advantage Health Partners	\$0.00	\$65.10

The three carriers have different networks of primary care clinics and specialty providers. All primary care clinics have been assigned one of three cost levels, based on the amount that provider charges for specific medical services as well as the type of specialist referrals made within each network. Employees share some of the cost of medical services by paying copays, deductible and coinsurance. The amount of cost sharing depends on the level of the enrollee's primary care clinic. Referrals are generally necessary to see a specialist.

Dental Insurance

Effective January 1, 2009 the Dental plans available and **Bi-weekly** rates are:

<i>Dental Plan</i>	<i>Employee Cost</i>	<i>Dependent Cost</i>
State Dental Plan	\$2.50	\$12.92
HealthPartners Dental	\$2.50	\$14.58

Each of the dental plans offers comprehensive coverage for most conditions requiring dental diagnosis and treatment, including orthodontic treatment for children. Employees should verify with the plan that they are using a dentist that is a participating provider.

Basic Life Insurance

The employer provides and pays for the following term life coverage and accidental death and dismemberment coverage for eligible employees. Any premium paid by the State in excess of fifty thousand dollars coverage is subject to tax liability in accord with Internal Revenue Service Regulations. An employee may decline coverage in excess of \$50,000. The basic life insurance policy includes an accelerated benefits agreement providing for payment of benefits prior to death if the insured has a terminal condition.

Annual Base Salary	Group Life Insurance	Accidental Death & Dismemberment Principal Sum
\$10,000 to 15,000	\$15,000	\$15,000
\$15,001 to 20,000	\$20,000	\$20,000
\$20,001 to 25,000	\$25,000	\$25,000
\$25,001 to 30,000	\$30,000	\$30,000
\$30,001 to 35,000	\$35,000	\$35,000
\$35,001 to 40,000	\$40,000	\$40,000
\$40,001 to 45,000	\$45,000	\$45,000
\$45,001 to 50,000	\$50,000	\$50,000
\$50,001 to 55,000	\$55,000	\$55,000
\$55,001 to 60,000	\$60,000	\$60,000
\$60,001 to 65,000	\$65,000	\$65,000
\$65,001 to 70,000	\$70,000	\$70,000
\$70,001 to 75,000	\$75,000	\$75,000
\$75,001 to 80,000	\$80,000	\$80,000
\$80,001 to 85,000	\$85,000	\$85,000
\$85,001 to 90,000	\$90,000	\$90,000
\$90,000 +	\$95,000	\$95,000

Optional Insurance

The following optional insurance(s) may be purchased through the group insurance program. Certain amounts of initial coverage are available without evidence of insurability.

Life Insurance

Up to \$500,000 employees may purchase additional insurance for themselves or their spouse. New employees may apply for up to two times their annual salary evidence free. Spouse life is available to new employees, evidence free, in amount of \$5,000 or \$10,000. Coverage of \$10,000 for each dependent child/grandchild is also available.

Accidental Death and Dismemberment Insurance This optional coverage may be purchased for employees and spouses.

Disability Insurance

Short-term Disability Insurance This coverage provides income for up to 180 days if an employee becomes totally disable due to an illness, injury or pregnancy. Premiums paid by employee.

Long-term Disability Insurance This coverage provides income beyond 180 days or total disability. Premiums paid by employee.

Long-Term Care Insurance

Long-term care is extended personal care. The services range from simple help with meal preparation to 24 hour care. These services are provided either in a facility, such as a nursing home or in the person's home. Long-term care coverage pays for services that are not currently covered by State Employee Group Insurance Plans or Medicare. Rates are based on the age of the enrollee.

Retirement

Employees participate in the Minnesota State Retirement System (MSRS) General Plan which is a defined benefit plan with all investments managed by the State Board of Investment. MSRS requires a minimum of three years participation for vesting and provides a guaranteed lifetime annuity to eligible retirees. The employee contributes 4.75% of gross pay and the university matches with 4.75%. Taxes are deferred until withdrawal of funds.

Employees also contribute to Social Security and the university matches those contributions

Paid Leaves of Absence

Holidays

There are eleven (11) paid holidays per year—one of which is a floating holiday. Eligible employees who normally work less than full time shall receive holiday pay on a prorated basis.

Vacation Leave

Vacation leave accrues at four hours per pay period for full-time employees. An employee being paid for less than a full eighty (80) hour pay period shall accrue a prorated amount of vacation. Vacation cannot be used during the first six months of employment (probationary period). Unused vacation must be reduced to 260 hours or less once each fiscal year.

Sick Leave

Sick leave accrues at four hours per pay period for full-time employees. It accrues on a prorated basis for an employee being paid for less than a full 80 hour pay period.

Other paid leaves include military, court related, emergency and voting leave .

Other Benefits & Programs

Pre-Tax (flex plan) Benefits

The Medical/Dental Expense Account allows employees to pay for certain unreimbursed medical and dental expenses with pre-tax dollars. The Dependent Care Expense Account allows employees to pay for dependent care expenses with pre-tax dollars. There are maximum deposit limits of \$5,000 per year on both accounts.

Employee Assistance Program

A cost-free, confidential and voluntary counseling service is available to employees and their immediate family members for a variety of concerns.

Tuition Waiver

After three consecutive years of employment, eligible employees may take courses with the waiver of tuition at any Minnesota State University. The tuition waiver maybe shared with the spouse or eligible dependent children. Tuition waived for graduate level course is reported as taxable income for the employee. The number of credits available for waiver is determined by negotiated agreements.

Deferred Compensation Program

The State of Minnesota Deferred Compensation Plan is a voluntary plan that allows employees to place a portion of earnings into a tax-deferred investment program under section 457 of the internal Revenue Code. Some contributions are matched as determined by negotiated agreements.

Tax-Sheltered Annuity Program

A tax sheltered annuity program is a voluntary retirement savings program available to employees of educational institutions. Tax sheltered annuities are often referred to as 403b's-- the IRS code section that regulates this type of plan. This plan allows a Roth option for contributions.

Credit Union

Staff may become members of the Affinity Plus Credit Union. A credit union is like a bank in that it serves daily financial needs, but a credit union is a not-for-profit institution owned by its account holders. Affinity has a branch location in our Comstock Memorial Union.

Minnesota's 529 College Savings Plan

This is a program of the Minnesota Higher Education Services Office and allows family members to save for a child's higher education.