

# Classified Benefits Summary 2024

## MINNESOTA STATE UNIVERSITY MOORHEAD

Minnesota State University Moorhead offers a comprehensive benefits package including health insurance, retirement plans, life and disability insurance, employee assistance program that promotes health and well-being, along with paid leaves and opportunities for continuing education. The benefits listed below are subject to change pending state and federal legislation. These benefits apply to employees in AFSCME Council 5, Minnesota Association of Professional Employees (MAPE), Middle Management Association (MMA), and the Commissioner's Plan.

### Health, Dental, and Vision Insurance

Employees 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, 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.

Insurance coverage is effective after the 30 (calendar) day waiting period.

#### Health Insurance as of January 1, 2024

Health Plan	Employee-Only Cost			Employee + Dependent Cost (Family)		
Blue Cross Blue Shield of MN	\$19.83	\$39.66	\$475.92	\$135.27	\$270.54	\$3,246.48
HealthPartners	Bi-weekly	Monthly	Annually	Bi-weekly	Monthly	Annually

There are two different medical insurance carriers that employees can choose from that offer the same schedule of benefits. The two carriers have different networks of primary care clinics and specialty providers. All primary care clinics have been assigned one of four cost levels, based on the amount that provider charges for specific medical services. 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. Our comprehensive health coverage now includes fertility treatment and mental health services.

#### Dental Insurance as of January 1, 2024

Dental Plan	Employee-Only Cost			Employee + Dependent Cost (Family)		
State Dental Plan (Delta Dental)	\$6.74	\$13.48	\$161.76	\$28.74	\$57.48	\$689.76
HealthPartners	Bi-weekly	Monthly	Annually	Bi-weekly	Monthly	Annually

There are two different dental insurance carriers that employees can choose from, both that offer the same schedule of benefits. Each of the dental plans offers comprehensive coverage for most conditions requiring dental diagnosis and treatment, including orthodontic treatment. Employees should verify with their insurance carrier that their dentist is in-network.

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Vision Insurance as of January 1, 2024

Vision Plan	Employee-Only Cost			Employee + Dependent Cost (Family)		
	Bi-weekly	Monthly	Annually	Bi-weekly	Monthly	Annually
Blue Cross Vision Plan (Davis Vision)	\$2.45	\$4.90	\$58.80	\$7.03	\$14.06	\$168.72

The Blue Cross Vision plan, partnered with Davis Vision, is optional and designed to supplement your family’s medical coverage. It’s available to benefits eligible employees, whether you’re enrolled in the state’s MN Advantage Health Plan or are covered elsewhere. MN Advantage Health Plan members may select the Blue Cross Vision plan no matter which plan administrator you are enrolled in for your medical coverage. While our medical plan covers your eye exam, the Blue Cross Vision plan helps cover the costs of eyeglasses or contact lenses and offers discounts on LASIK and more. The vision plan uses the Davis Vision network of retailers and independent provider offices.

**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
\$95,001 +	\$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 life insurance for themselves or their spouse. New employees may apply for life insurance up to two times their annual salary evidence free. Spouse life is available to new employees, evidence free, in amounts 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. (maximum of \$200,000) and spouses (maximum of \$25,000).

## Optional 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.

## Mandatory Retirement Plans

Classified 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. Note: employee and employer contribution rates are established by Minnesota law.

Plan Name	Bi-Weekly Employer Contributions	Bi-Weekly Employee Contributions
MSRS General Pension Plan	6.25%	5.50%

## Voluntary Retirement Plans

### 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. This program is managed by the Minnesota State Retirement System (MSRS). There is a minimum contribution of \$10 per paycheck.

### 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. This program is managed by TIAA-CREF. There is a minimum of \$10 per paycheck.

## Paid Leaves of Absence

### Holidays

- There are twelve (12) 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. Unused vacation must be reduced to 275 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

### Flexible Spending Accounts – FSA (Pre-Tax) Benefits

- The Medical/Dental Expense Account allows employees to pay for certain medical and dental expenses with pre-tax dollars that are not covered by insurance. The Dependent Care Expense Account allows employees to pay for dependent care expenses with pre-tax dollars. There are maximum deposit limits of \$3,200 per year for the Medical/Dental (MDEA) and \$5,000 per year for the Dependent Care (DCEA) accounts.
- There are two transit expense accounts also available: Parking Expense Account and Bus Pass/Van Pool Expense Account.

### Employee Assistance Program

- A cost-free, confidential, and voluntary service available to employees and their immediate family members. The Employee Assistance Program offers personal and family counseling, consultations for financial and legal matters, concierge services, well-being webinars, and much more.

### Discounts

- Healthy Discounts are available to employees who elect medical coverage through the State of MN. Blue Cross Blue Shield and HealthPartners partner with a variety of health and wellness organizations to provide discounted programs and services. Examples include discounted fitness programs, hearing and vision services, nutrition packages, various apparel, personal care items, pet and baby items, and much more!
- Some local and national companies offer discounts for government employees. You may be eligible to receive a discount if you let them know you work for the State of MN.

### Tuition Waiver

- After two (2) consecutive years of employment, eligible employees may enroll in courses with the waiver of tuition at any Minnesota State University (not including Community and/or Technical Colleges). The tuition waiver may be 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.

### Credit Union

- Employees 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 on campus in our Comstock Memorial Union.

### Public Sector Loan Forgiveness Program (PSLF)

The Public Sector Loan Forgiveness Program (PSLF) was established by Congress in 2007 to encourage individuals to work in public service by forgiving the remaining student loan balance of their federal Direct Loans after they have made 120 qualifying payments while employed by a qualifying employer. Minnesota State University Moorhead is a qualifying employer. To participate you must make 120 qualifying monthly payments:

- On a federal Direct Loan
- While employed in full-time paid work for Minnesota State University Moorhead or another qualifying employer (or in multiple part-time positions equal to full-time for qualifying employer(s))
- Through a qualifying repayment plan

Although not required, employees are strongly encouraged to complete an annual [Employment Certification for PSLF Form](#) and submit the completed forms to [FedLoan Servicing](#). Contact your student loan servicer(s) to determine if you have qualifying loans and to discuss the best options for you. Additional information is also available at the [OHE website](#), and at the U.S. Department of Education website [Federal Student Aid](#).

### Savi (for the PSLF Program)

Minnesota State partners with Savi, a service provided to help employees navigate student debt forgiveness and find the best loan servicing programs. [Savi Essential](#) can help you navigate the complex rules and procedures with the PSLF program. For an annual fee of \$60, Savi can support you with various Public Sector Loan Forgiveness (PSLF) tasks, handle paperwork on your behalf and remind you when it's time to recertify for the next year. Specifically, Savi can help you:

- Determine if your loan(s) qualify for forgiveness
- Identify the best repayment method for your loan and your estimated monthly payment
- Estimate how much money will be forgiven and when
- Consolidate your loan(s), if needed, to conform with the PSLF Limited Waiver requirements
- Generate any required forms, help you complete them, check them prior to submission and then submit them on your behalf
- Monitor your submitted applications and forms with loan servicers and your employer
- Track your PSLF credits once you start making loan payments under the program
- Update you on any policy change