



Summary of Benefits for Metropolitan State University Staff Members (Classified Employees)

These employee benefits apply to employees in AFSCME Council 5, Minnesota Association of Professional Employees (MAPE), Middle Management Association (MMA), and the Commissioner's Plan. The benefits listed are subject to change pending state and federal legislation and changes in the negotiated agreements or personnel plans.

Helpful information is posted at: <https://mn.gov/mmb/segip/benefits/>

For further information about employee benefits, please contact the Human Resources Office at (651) 793-1275 or Human.Resources@metrostate.edu. The State Employee Group Insurance Program (SEGIP) Service Center can also assist you at (651) 355-0100 or SEGIP.mmb@state.mn.us.

INSURANCE ELIGIBILITY

Eligible for Full Employer Contribution Toward Insurance: Employees are eligible for the full employer contribution toward health, dental, and basic life insurance if they are:

- Scheduled to work at least forty (40) hours weekly for a period of nine (9) months or more in any twelve (12) consecutive months, or
- Scheduled to work at least sixty (60) hours per pay period for twelve (12) consecutive months, but excluding part-time or seasonal employees serving less than seventy-five (75) percent basis.

Eligible for Partial Employer Contribution Toward Insurance: Employees are eligible for the full employer contribution toward basic life insurance and a partial employer contribution toward health and dental insurance if they are:

- Employed in a part-time, unlimited appointment and work at least fifty (50) percent time but less than seventy-five (75) percent time, or
- Employed in a seasonal appointment and scheduled to work at least 1,044 hours over a period of twelve (12) consecutive months.

Emergency, temporary, intermittent employees and interns are not eligible for insurance.

INSURANCE EFFECTIVE DATE

Insurance coverage does not take effect until after 35 calendar days of employment. MMB may require you to submit legal documentation acceptable to MMB to establish the eligibility of your dependents including the appropriate MMB certification form for evaluation of eligibility. If you do not provide documentation acceptable to MMB or knowingly provide false information as proof of eligibility, your dependents may be removed from the plan, and you may be required to reimburse the Plan for claims the Plan paid on behalf of the ineligible dependent during the period of ineligibility.

BASIC LIFE INSURANCE

The employer provides and pays for term life insurance coverage for the employee. The amount of coverage is based on the employee's annual salary.

HEALTH INSURANCE

The Minnesota Advantage Health Plan offers comprehensive health coverage, four cost level options, and three insurance carriers: Blue Cross Blue Shield of Minnesota, HealthPartners, and PreferredOne. Benefit coverage is uniform across all carriers. Most care is coordinated through the member's primary care clinic. Members may self-refer to some specialists including obstetricians/gynecologists, chiropractors, and mental health/chemical dependency practitioners.

There are no out-of-pocket costs for preventive care such as immunizations, well-child care, and routine annual check-ups. Cost-sharing in the form of deductibles, copays, and/or coinsurances apply to other services. The total cost will be dependent upon the cost level of the member's clinic. See the attached health plan benefits schedule for a summary of the coverage and out-of-pocket costs.

A high-deductible version of the plan is also offered to employees covered by the Commissioner's Plan. The high-deductible plan (HCDHP) includes a Health Savings Account (HSA) with an employer contribution and voluntary employee contributions. Additional information is available from MMB at: <https://mn.gov/mmb/segip/benefits/medical/hdhp-faq.jsp>.

The following are the 2020 monthly premiums for employees who are eligible for the **full** employer contribution toward insurance:

HEALTH PLAN	Single Coverage		Family Coverage	
	Employee Pays	Employer Pays	Employee Pays	Employer Pays
Advantage Blue Cross Blue Shield	\$35.04	\$665.68	\$239.02	\$1821.58
Advantage HealthPartners	\$35.04	\$665.68	\$239.02	\$1821.58
Advantage PreferredOne	\$35.04	\$665.68	\$239.02	\$1821.58

DENTAL INSURANCE

The dental plans offer comprehensive coverage that includes both preventive and corrective services. Preventive care such as periodic examinations, cleanings, and x-rays are covered 100%. An annual deductible and a coinsurance apply to corrective services such as fillings, restorative crowns, root canals, oral surgery, orthodontics, etc. See the attached dental plan summary.

The following are the 2020 monthly premiums for employees who are eligible for the **full** employer contribution toward insurance:

DENTAL PLAN	Single Coverage		Family Coverage	
	Employee Pays	Employer Pays	Employee Pays	Employer Pays
State Dental Plan	\$13.50	\$27.24	\$53.40	\$67.14
HealthPartners State of MN Dental Plan	\$13.50	\$27.24	\$53.40	\$67.14

RETIREMENT SAVINGS PLANS

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 vesting period and provides a guaranteed lifetime annuity to eligible retirees. Taxes are deferred until withdrawal of funds.

Two voluntary retirement savings programs are also offered: Tax Sheltered Annuity (TSA)/403(b) Plan and the Minnesota State Deferred Compensation/457 Plan. Employees may be eligible for employer matching contributions and/or the option to convert unused vacation or compensatory time to Deferred Compensation per the applicable collective bargaining agreement or personnel plan. More information can be found at:

<http://www.minnstate.edu/system/hr/employees/retirement/index.html>.

OPTIONAL INSURANCE

Employees may purchase optional insurance and participate in pre-tax flexible spending accounts through the State Employee Group Insurance Program (SEGIP). These pre-tax account options include: Medical/Dental Expense Account (MDEA), Dependent Care Expense Account (DCEA), and Transit Expense Account (PKEA and BVEA).

Optional insurance plans include: Additional employee, spouse, and child life insurance; employee and spouse accidental death and dismemberment insurance; and short-term and long-term disability insurance. New employees may enroll without evidence of insurability.

PAID LEAVES OF ABSENCE

Paid leaves of absence for eligible employees include holidays, sick leave which accrues at the rate of four (4) hours each full payroll period (13 days a year), and vacation which accrues at four (4) hours each full payroll period (13 days a year) for new employees. Paid leaves are prorated for eligible part-time employees.

LIFE MATTERS - EMPLOYEE ASSISTANCE PROGRAM (EAP)

Employees who are experiencing personal or professional problems that interfere with their work can receive confidential and free information, assessment and referral assistance from EAP professionals. For more information, visit: <http://mn.gov/mmb/segip/health-solutions/employees/eap/>.

TUITION WAIVER

Eligible staff members may receive tuition waiver or tuition reimbursement. Full-time unlimited and seasonal, and part-time unlimited employees who have completed three consecutive years of service at a Minnesota State Colleges and Universities institution shall be entitled to enroll in up to 20 credit courses on a "space available" basis per year, without paying tuition. The employee's spouse or dependent children may share this tuition waiver not to exceed 16 credits. Some tuition benefits are taxable. For more information, please review your union contract.

Tuition reimbursement may be available to eligible staff members who take courses at Metropolitan State University and have not met the minimum service requirement for tuition waiver. Please review University Procedure #519 for additional details.

PROFESSIONAL DEVELOPMENT

Employees are eligible to participate in training and development opportunities offered through Minnesota State Colleges and Universities. For more information, please visit: http://www.minnstate.edu/system/hr/training_and_development/index.html.

EMPLOYEE DISCOUNTS

All Metropolitan State University employees are eligible to receive discounts through MN State Employees, Inc. (SEI), a non-profit organization that offers its State of Minnesota employee members entertainment and other valuable discounts. For more information, please visit: <http://www.mnsei.com/>

An SEI membership includes membership in Minnesota Employee Recreation and Services Council (MERSC) and EMRA National. For more information, please visit: <http://www.mersc.org/> and <http://emralife.com>.

More information on the AFSCME, MMA, and MAPE union contracts as well as Commissioner's Plan, may be accessed at: <https://mn.gov/mmb/employee-relations/labor-relations/labor/>.

*** This is only a summary and is subject to change pending state and federal legislation and changes in the negotiated collective bargaining agreement (CBA) or personnel plans (Plans). ***