

**MINNESOTA STATE UNIVERSITY, MANKATO
CANDIDATE BENEFITS SUMMARY
For AFSCME, MAPE, MGEC, MMA, MNA, & COMMISSIONER'S PLAN**

These benefits apply to employees in AFSCME Council 5, Minnesota Association of Professional Employees (MAPE), Minnesota Government Engineers Council (MGEC), Middle Management Association (MMA), Minnesota Nurses Association (MNA), 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. For further information about employee benefits, please contact Tara Sprengeler in Human Resources at (507) 389-2016 or tara.sprengeler@mnsu.edu.

INSURANCE ELIGIBILITY

Eligible for Full Employer Contribution Toward Insurance per Contract: 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 per Contract: 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.

Eligible for Full Employer Contribution Toward Insurance per the Affordable Care Act:

Employees who are scheduled to work 30 or more hours a week (including all hours worked across MnSCU) for more than 12 weeks are eligible for the full employer contribution toward health, dental, and basic life insurance.

INSURANCE EFFECTIVE DATE

Insurance coverage does not take effect until after 35 calendar days of employment. New employees should find other health insurance to protect themselves and family members until coverage takes effect at Minnesota State Mankato. It may be possible to continue coverage (COBRA) through the employee's previous employer; information should be available through that employer's Human Resources Office. Another option may be to purchase a private policy. Many insurance agencies offer low-cost, major medical, or short-term health insurance policies. These policies may require the applicant(s) to provide evidence of insurability.

BASIC LIFE INSURANCE

The employer provides and pays for term life insurance coverage and accidental death and dismemberment coverage for the employee. The amount of coverage ranges from \$15,000 to \$95,000 and 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 applies to other services. The amounts depend on 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 includes a Health Savings Account (HSA) with an employer contribution and voluntary employee contributions. Additional information is available from Human Resources.

Following are the 2017 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	\$30.66	\$582.66	\$209.20	\$1,594.36
Advantage HealthPartners	\$30.66	\$582.66	\$209.20	\$1,594.36
Advantage PreferredOne	\$30.66	\$582.66	\$209.20	\$1,594.36

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.

Following are the 2017 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	\$5.00	\$28.70	\$38.00	\$61.70
HealthPartners State of MN Dental Plan	\$5.00	\$28.70	\$38.00	\$61.70

OPTIONAL INSURANCE

Employees may purchase optional insurance and participate in pre-tax flexible spending accounts through the State Employee Group Insurance Program.

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

Employees have the option to enroll in the pre-tax Health and Dental Premium Account, Medical/Dental Expense Account, Dependent Care Expense Account, and Transit Expense Account.

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. The employee contributes 5.50 percent of gross pay and the university matches with 5.50 percent. Taxes are deferred until withdrawal of funds.

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

Social Security (FICA) and Medicare taxes for 2017:	Employer	Employee
1. For old-age, survivors and disability insurance, etc. (FICA). Based on salary up to \$127,200	6.20%	6.20%
2. For hospital insurance (Medicare) on all salary Plus additional contribution on salary of \$200,000 and above	1.45% 0%	1.45% 0.9%

Two voluntary retirement savings programs are also offered: the 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.

TUITION WAIVER

Eligible employees, as determined by their collective bargaining agreement (CBA) or personnel plan (Plan), may take up to the number of credit hours of course work per year as specified in their CBA/Plan with the waiver of tuition at MnSCU state universities only. The tuition waiver may be shared with the spouse or eligible dependent children. Some tuition benefits are taxable.

PAID LEAVES OF ABSENCE

Paid leaves of absence for full-time employees include holidays, sick leave of absence which accrues at the rate of four (4) hours every two weeks (13 days a year), and vacation which accrues at four (4) hours every two weeks (13 days a year) for new employees. Paid leave is prorated for part-time employees.