



Information for Metropolitan State University Community Faculty IFO Members in Minnesota State Colleges and Universities

IT ACCESS, EMPLOYEE PERSONAL H: DRIVE & EMAIL

A Community Faculty email will be generated upon completion of the electronic onboarding process. You will be notified of this University email address by email at the personal email address that you provided in your Community Faculty application materials. It is expected that this personal H: drive access and email will be used for all University business. This email address and personal H: drive access will remain active while you are working for Metropolitan State University and for one year after your last course end date. After one year has passed from the end date of your last course your University email and personal H: drive access will automatically end. Please ensure that you have saved any materials from this account that you need prior to this date.

EMPLOYEE BENEFITS

These employee benefits apply to employees in the Inter Faculty Organization (IFO). The benefits listed are subject to change pending state and federal legislation and changes in the negotiated agreements or personnel plans. All employee insurance benefits are managed by Minnesota Management and Budget (MMB).

Helpful information is posted at: <http://www.mn.gov/mmb/segip/index.jsp> and Summary Plan Descriptions: https://mn.gov/mmb-stat/segip/doc/SoB_current_AHP.pdf.

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@state.mn.us.

INSURANCE ELIGIBILITY

Eligibility for the term begins when a Community Faculty Member teaches 9 or more credits in a term under the Affordable Care Act (ACA). Faculty who are ACA eligible receive benefits contributions at the full time employer contribution only for the term in which they teach 9 or more credits, benefits eligibility will cease at the end of each term.

***Eligibility under IFO Contract, Full Employer Contribution Toward Insurance:** Faculty who are employed at least 75 percent time with 18 or more scheduled credits for nine months or more are eligible for the full employer contribution toward health, dental, and basic life insurance.

Eligibility under IFO Contract, Partial Employer Contribution Toward Insurance: Faculty who are employed at least 50 percent time, 12 scheduled credits, but less than 75 percent time, 18 scheduled credits, for nine months or more may be eligible for a partial employer contribution equal to 75 percent of the full employer contribution toward insurance.

Faculty have the eligibility to waive these benefits by completing the required documentation with State Employee Group Insurance Program (SEGIP).

*This eligibility level would not be reached for employees who are classified as Community faculty. At the time that they exceed 12 credits they would be placed into a fixed-term position.

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 employees who receive a benefits contribution under the IFO contract provisions. The amount of coverage is based on the employee's annual salary. Additional information will be provided to you in your enrollment packet.

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. Employees have the ability to waive any coverages and must submit a waiver form to the State Employee Group Insurance Program.

The following are the calendar year 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	\$1,821.58
Advantage HealthPartners	\$35.04	\$665.68	\$239.02	\$1,821.58
Advantage PreferredOne	\$35.04	\$665.68	\$239.02	\$1,821.58

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

HEALTH PLAN	Single Coverage		Family Coverage	
	Employee Pays	Employer Pays	Employee Pays	Employer Pays
Advantage Blue Cross Blue Shield	\$367.88	\$332.84	\$1,149.80	\$910.80
Advantage HealthPartners	\$367.88	\$332.84	\$1,149.80	\$910.80
Advantage PreferredOne	\$367.88	\$332.84	\$1,149.80	\$910.80

DENTAL INSURANCE

The dental plans offer comprehensive coverage that include 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. Employees have the ability to waiver any coverages and must submit a waiver form to the State Employee Group Insurance Program.

The following are the calendar year 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

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

DENTAL PLAN	Single Coverage		Family Coverage	
	Employee Pays	Employer Pays	Employee Pays	Employer Pays
State Dental Plan	\$27.12	\$13.62	\$86.96	\$33.58
HealthPartners State of MN Dental Plan	\$27.12	\$13.62	\$86.96	\$33.58

OPTIONAL INSURANCE

Employees who are benefits eligible 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.

RETIREMENT SAVINGS PLANS

Eligible employees will participate in either the Individual Retirement Account Plan (IRAP) or the Minnesota Teachers Retirement Association (TRA). Employee and employer contributions to the IRAP or TRA are a percentage of gross salary and are set by the State Legislature and may not be altered.

Two voluntary retirement savings programs are also offered: Tax Sheltered Annuity (TSA)/403(b) Plan and the Minnesota State Deferred Compensation/457 Plan. More information can be found at: <http://www.minnstate.edu/system/hr/employees/retirement/index.html>.

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

Community Faculty are eligible to enroll in courses at any of the **Minnesota State four-year institutions** without payment of tuition or fees, except laboratory and special course fees. Community Faculty shall be eligible for waiver up to the total number of credit hours taught by the Community Faculty member per year, tuition free. The employee's spouse or financially dependent children may share the waiver of tuition benefit. Some tuition benefits are taxable. For more information, please contact Nancy Moritz at Nancy.Moritz@metrostate.edu.

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 IFO union contract and plan can be accessed at:
<http://www.minnstate.edu/system/working/relations.html>

*** 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). ***