



Summary of Benefits for Metropolitan State University IFO Members in Minnesota State Colleges and Universities under Minnesota Management & Budget (MMB)

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.

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: Faculty who are employed at least 75 percent time for nine months or more are eligible for the full employer contribution toward health, dental, and basic life insurance.

Eligible for Partial Employer Contribution Toward Insurance: Faculty who are employed at least 50 percent time but less than 75 percent time for nine months or more may be eligible for a partial employer contribution equal to 75 percent of the full employer contribution toward 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. 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.

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	\$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

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

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. Full-time employees also participate in the Supplemental Retirement Plan (SRP) after two years of employment.

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 leave for full-time faculty includes accrued paid sick leave during their appointment periods. New faculty are credited with sick leave at the start of employment. Up to three paid personal days may also be granted each year. Paid leave is prorated for part-time faculty.

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

Faculty may also receive tuition waiver. Faculty shall be entitled to enroll in up to 30 semester credits per year, tuition free. The number of credits is pro-rated for part-time and fixed-term faculty. The employee's spouse or financially dependent children may share this tuition waiver. Some tuition benefits are taxable. For more information, please review your union contract.

PROFESSIONAL DEVELOPMENT

Employees are eligible to participate in training and development opportunities offered through Minnesota State Colleges and Universities. For more information, please visit: <https://www.minnstate.edu/system/working/prodev.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 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). ***