



Prospective Civil Service and Non-Faculty Labor Represented Staff 75% to 100% Time Appointment 2020 Benefits Summary for Twin Cities and Duluth

The Benefits Summary covers the following benefits:

- **UPlan Health Benefit Options** — Medical and Dental Coverage and Basic Life Insurance
- **Retirement Plan Benefit** — Minnesota State Retirement System (MSRS)
- **Additional Benefits** — Wellbeing Program, Health Care & Dependent Daycare Flexible Spending Accounts, Short-term Disability Insurance, Voluntary Retirement Plans, Regents Scholarship, and Vacations & Leaves

New Employee Welcome

As a new staff member, you will receive an invitation to attend New Employee Welcome, sponsored by the Office of Human Resources, to help you become part of the University community. The main event will focus on the University's culture, values and goals, and diverse community. New Employee Welcome is held monthly, and attendance is highly encouraged.

UPlan Health Benefit Options

- The UPlan Health Benefits Program offers benefit options for you, your legal spouse, and your dependent children.
- Your appointment must be in an eligible classification, at least three months in duration, and 50% time or greater.
- You have up to 30 days from your first day of employment to make your online benefit election for medical, dental, additional life insurance, short-term disability, long-term disability, and the flexible spending accounts.
- Medical and dental coverage and basic life insurance are effective on the first day of the month following your first day of employment. Additional benefits may be effective the same day if you enroll on a timely basis.

Medical Plan Options

The UPlan Medical Program options have the same set of covered benefits with different copayments, deductibles, rates, and provider networks.

- **Medica Elect/Essential** (base plan for Twin Cities and Duluth) — combination of two networks with major care systems that have comprehensive networks of providers
- **Medica Accountable Care Organization (ACO) Plan** — network of primary and specialty care providers who work together to deliver coordinated care and support
- **Medica Choice National** — open access plan with statewide and national provider networks
- **Medica Health Savings Account (HSA)** — open access, high deductible plan with contribution of tax-free benefits dollars from the University to offset the deductible

Biweekly Pre-tax Rate Contributions

The University of Minnesota pays toward the cost of employee-only and family coverage for the base plan in your geographic region. For other plans, rates include the additional cost of that plan. Rates for employee-only coverage range from \$28.19 to \$96.41 per pay period. There are two rate tiers for family coverage.

Pharmacy Benefits

You are automatically enrolled in the Prime Therapeutics prescription drug program and Fairview Specialty Pharmacy with your medical plan selection.

Wellbeing Program

The Wellbeing Program designs and delivers programs to support wellbeing at work and in the home. If you and your dependents are UPlan Medical Program members, you are encouraged to participate in wellbeing activities to promote health and prevent disease. You can earn wellbeing points to offset the cost of your medical rate contribution. When you earn the required number of points for your coverage tier by the August 31, 2020, deadline, your medical plan rates will be reduced by \$500 or \$750 in 2021.

Dental Plan Options

The plans provide in-network preventive care at 100% coverage and comprehensive coverage for most conditions requiring dental diagnosis and treatment, including orthodontic treatment for children.

- Delta Dental PPO (base plan for Twin Cities)
- Delta Dental Premier (base plan for Duluth)

Biweekly Pre-tax Rate Contributions

The University of Minnesota pays toward the cost of employee-only coverage and family coverage for the base plan in your geographic region. For other plans, rates include the additional cost of that plan. Rates for employee-only coverage range from \$2.02 to \$5.82 per pay period. There are two rate tiers for family coverage.

Life Insurance

The amount of employee basic term life insurance is 115% of your base salary rounded up to the next higher \$1,000 with a maximum of \$200,000. The University pays the premium. The life insurance is provided through Securian. You may purchase additional amounts of life insurance for yourself, your spouse, and your children.

Retirement Plan

Civil service and non-faculty labor represented employees are covered by the Minnesota State Retirement System (MSRS), a defined benefit pension plan. Participation is mandatory and begins from the first day of employment. There is no waiting period. Retirement deductions are 6.0% of total salary and are paid into the Retirement Fund.

This money is credited to the employee's individual MSRS account and is tax sheltered from both federal and state income tax. The employer contribution—also 6.25% of total salary—is not credited to individual accounts. It is used to help pay the monthly annuities and benefits received from the Retirement Fund. Rates are subject to change by the Legislature.

Health Care and Dependent Daycare Flexible Spending Accounts

The University offers two pre-tax flexible spending accounts. The annual election maximum is \$2,700 for the Health Care FSA per employee. The Dependent Daycare FSA annual election maximum is \$5,000 per household. You can pay for eligible out-of-pocket health expenses and dependent daycare expenses with before-tax dollars that are withheld from your paycheck before federal, state, and Social Security taxes are taken.

Short-term Disability Insurance

You may apply for short-term disability insurance to replace up to 66.67% of your salary but no more than \$5,000 per month. The cost is based on the amount of coverage you select. Short-term disability is offered as a voluntary coverage and is administered by Unum.

Long-term Disability Insurance

You may apply for long-term disability insurance to replace up to 60% of your monthly gross salary but no more than \$5,000 per month. The cost is based on the amount of coverage you select. Long-term disability is offered as a voluntary coverage and is administered by Unum.

Voluntary Retirement Plans

The Optional Retirement Plan and Section 457 Deferred Compensation Plan are authorized under the Internal Revenue Code. Income taxes are deferred on salary that is contributed to the accounts through payroll reduction. The maximum allowed is 100% of reduced salary, which is your gross salary minus pre-tax amounts for your required contribution to your basic retirement plan. The amount for each plan is limited to \$19,500 for a maximum total contribution per year of \$39,000. If you are over age 50, you can contribute an additional \$6,500 to each plan. Annual contributions are limited by IRS regulations. Income taxes on investment earnings are also tax-deferred. All withdrawals are taxable in the year withdrawn.

Note: As of April 1, 2020, Fidelity Investments will be the service provider for both voluntary retirement plans. If you begin contributing to one or both voluntary retirement plans with another vendor before that date, you will have the option to transfer your balance(s) to Fidelity after April.

Regents Scholarship

The Regents Scholarship Program provides free or reduced tuition for classes you take at the University of Minnesota for professional development or to continue your education. The Regents Scholarship can be used for undergraduate classes, graduate school, or post baccalaureate professional course credits, including thesis credits.

The portion of tuition covered by the scholarship depends on your current education level. The [Regents Scholarship Program](#) policy page has more about eligibility, covered costs, and how to apply.

Vacations & Leaves

The University is dedicated to helping you find balance between your work and personal life. Vacations and other types of leaves of absences are part of how we help you do that.

For details about each of these leaves, including eligibility, check your employee group [governance document](#) and the [administrative policies for leaves](#).

Valid January 1, 2020, through December 31, 2020

Note: If there are any differences between this summary and plan governing documents, the documents will govern.

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