



## Prospective Civil Service and Non-Faculty Labor Represented Staff 50% to 74% Time Appointment 2021 Benefits Summary for Crookston, Morris, Rochester, and Greater Minnesota

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, and Vacations & Leaves

**Health Benefits Workshops** are available to new employees who would like to learn more about benefits options, ask questions, and get assistance before enrolling online. Learn more and sign up at [z.umn.edu/benefitsevents](https://z.umn.edu/benefitsevents).

### 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 Choice Regional (base plan for Greater Minnesota) — open access plan that uses the statewide Medica Choice network
- Medica Accountable Care Organization (ACO) Plan — network of primary and specialty care providers who work together to deliver coordinated care and support (available for Crookston and Rochester)
- 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**

You pay the full cost of employee-only or family coverage. Rates for employee-only coverage range from \$335.94 to \$435.29 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, 2021, deadline, your medical plan rates will be reduced by \$500 or \$750 in 2022.

### **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 Premier (base plan for Greater Minnesota)
- Delta Dental PPO

### **Biweekly Pre-tax Rate Contributions**

You pay the full cost of employee-only or family coverage. Rates for employee-only coverage range from \$17.36 to \$21.28 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 part-time salary rounded up to the next higher \$1,000 with a maximum of \$200,000. You pay the cost of 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—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 \$2,750 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 Coverage**

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**

If you wish to increase the amount you are saving for retirement, the University offers the Optional Retirement Plan (ORP) and the Section 457 Deferred Compensation Plan (457), both with Fidelity as the recordkeeper. You may contribute to one or both of these plans. You may contribute, in each calendar year, the amount allowed under the federal limits.

In the ORP and 457 plans, you may elect a pre-tax contribution amount, which means you pay no federal or state income taxes on the money you put into the plans or on any investment gains until you withdraw funds. And because your contributions are tax deferred, you reduce your taxable income and pay less in taxes on your take-home pay. You may choose to elect a Roth contribution to the ORP, which allows you to make after-tax contributions and take any associated earnings completely tax free at retirement, as long as the distribution is a qualified one. You can increase or decrease your contributions during the year. You may also stop contributions and restart them at a future date.

### **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, 2021, through December 31, 2021

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

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