



Prospective Faculty, Academic, Professional & Administrative Staff 75% to 100% Time Appointment 2021 Benefits Summary for Twin Cities and Duluth

The Benefits Summary covers the following benefits:

- **UPlan Health Benefit Options** — Medical, Pharmacy, and Dental Plans and Basic Life Insurance
- **Faculty Plan Benefits** — Faculty Retirement Plan and Academic Disability Program
- **Additional Benefits** — Wellbeing Program, Health Care & Dependent Daycare Flexible Spending Accounts, Short-term Disability Insurance, Voluntary Retirement Plans, Regents Scholarship, 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.

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, 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 \$27.78 to \$127.13 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 PPO (base plan for Twin Cities and Duluth)
- Delta Dental Premier

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 \$2.08 to \$6.00 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.

Faculty Retirement Plan

Employees who work at least 26.75 standard hours in appointments of at least nine months in duration are eligible (with some exceptions) to participate in the Faculty Retirement Plan:

1. Faculty — Job Classification 94XX (excluding visiting, adjunct, or clinical from outside the University)
2. Administrative staff members — Job Classification 9301 through 9399 (excluding campus operations and protection deputy chief [9358DC], campus operations & protection lieutenant 1 [9358L1], campus operations & protection lieutenant 2 [9358L2], and staff members filling administrative positions on an acting basis)
3. Professional staff members — Job Classification 9701 through 9799 (excluding research specialist [9755], clinical preceptor [9756], industrial fellow [9757], and staff members filling administrative positions on an acting basis)
4. University of Minnesota Extension Service (MES) academic staff members — Job Classification 9621 through 9640, who are not eligible for a federal appointment. MES academic staff who have federal appointments are eligible only for the Academic Disability Program.

All employees meeting the Faculty Retirement Plan eligibility requirements participate in the Faculty Retirement Plan, a 401(a) contribution plan, upon hire. Contributions are tax-deferred and vested immediately. The employee's required contribution is 5.5% of covered annual salary. The University contributes 10% of covered annual salary.

Academic Disability Program

The University of Minnesota provides paid medical leave and long-term disability benefits at no cost to employees meeting the Faculty Retirement Plan eligibility requirements who are unable to perform their work duties due to a certified mental or physical health condition. These benefits are under the Academic Disability Program and administered by the University of Minnesota and 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.

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 Coverage

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.

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](#).

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