

Employee Benefits Workshop



OFFICE OF THE SENIOR VICE PRESIDENT

World Class Services for
a World Class University



Office of Human Resources

UNIVERSITY OF MINNESOTA

Welcome & Meeting Protocols



With an online meeting of multiple participants, the host will be placing all participants on mute to reduce distractions and interruptions



Given the number of folks in attendance, questions should be submitted via the chat function of Zoom.



All other follow up questions should be submitted to the OHR Contact Center at benefits@umn.edu or by calling 612-624-8647
Option 1

Effective Date of Coverage (pg. 5)

- **Benefits are effective the first day of the month following your first day of employment**

Example:

- Date of employment: August 19
- Effective date of benefits: September 1

- **30 days to enroll**

Example:

- Date of employment: August 19
- Deadline to enroll: September 17



How do I enroll?

- **Collect the materials you'll need before you go online.**
 - University Internet ID, MyU Password, Duo device
- **Go to MyU.umn.edu**
 - Log in
 - Select "My Benefits" in the left panel
 - Choose "My Benefits Enrollment," scroll down, and click "Select"
- **Click to choose your benefits options.**
 - You can save drafts and make changes before hitting "Submit"
- **Click "Submit" twice on or before your 30th day**
 - Saved drafts that aren't submitted won't be officially entered



Eligible Dependents (pg. 7)

- Legal spouse
- Dependent child up to age 26
- Disabled child
- Dependent grandchild up to age 26

**Dependent eligibility verification is required for all dependents*



Medical Plan Options (pg. 8-18)

- Medica Elect/Essential
- Medica Choice Regional
- Medica ACO Plan
- Medica Choice National
- Medica HSA

Medica Provider Search: medica.com/uofm



Medical Plan Options

Medica Elect/Essential

- Broad Network of providers
- Requires a Primary Care Clinic
 - [PCC list](#)
- Specialists need to be referred and within the network
- New card is sent out each time the PCC is changed
- PCC can be changed monthly - must change by the 20th of the month for the following month.
- Dependents can have a different PCC



Medical Plan Options

Medica Choice Regional

- Only available to those in the greater MN area, (Crookston, Morris, and Rochester)
- Uses the statewide Medica Choice network
- You can see any primary care provider or specialist in the network without a referral.



Medical Plan Options

Medica ACO Plan

- Electing a network
 - **VantagePlus with Medica**
(Fairview, HealthEast, and North Memorial with Boynton Health and U of M Physicians)
 - **Park Nicollet First**
 - **Ridgeview Community Network**
 - **Medica CompleteHealth**
(Rochester Area: featuring care at Mayo Clinic)
 - **Essentia Choice Care with Medica**
(Duluth Area)
 - **Altru & You with Medica**
(Crookston Area)



Medical Plans.

ACO

- You belong to the Organization
- You and your eligible family members already use the same provider network.
- You can see any primary care provider or specialist in the network without a referral.
- The ACOs have the lowest rates and low copays.



Medical Plan Options

Medica Choice National

- Nationwide access to care
 - Network is Medica/United Health Group
- No PCC /Network
- Includes Mayo Clinic
- Most expensive plan
 - Higher Co-pay and Deductible



Medical Plan Options

Medica HSA

- High Deductible plan
 - University Contributes 750 EE coverage/ 1500 EE/Family
 - EE can Contribute up to 2900.00 EE/ 5800 EE/Family Increase max 1000 age 55 and over
- Nationwide access to care
 - Network is Medica/United Health Group
 - Include access to Mayo clinic
- HSA account is with Optum Bank
- If you have any other insurance (i.e. Medicare), you can not be enrolled in a HSA



Pharmacy Plan (pg. 11)

Prime Therapeutics

- Pharmacy program manager
- Automatically enrolled when you enroll in a medical plan option

Prime Therapeutics Rx Search: myprime.com



Additional Benefits with Your Medical Plan

Walk-in/Convenience Care Clinic

Virtual Care

Amwell, virtuwell, and your clinic

Medica CallLink 24/7 Nurse Line

Toll-free number on back of medical ID card

Travel Program

Provides in-network benefits when traveling outside of plan's service area if you use a provider in Travel Program network from Medica

RedPoint

Emergency medical and travel assistance; political and natural disaster evacuation coverage



Wellbeing Program (pg.27)

Our mission is to provide employees and their families with resources that assist in improving their overall wellbeing through inclusive and accessible programming while enhancing the University of Minnesota's culture.

- **The program covers the following eight dimensions:**



Wellbeing Program: Eligibility and Enrollment

- Must be enrolled in UPlan medical insurance to participate.
- New employees and spouses must enroll in the program to begin earning points.
- **Virgin Pulse**
- [Wellbeing Enrollment](#)
- Download the Virgin Pulse app!



Wellbeing Program

Program Year:
September 1, 2021 - August 31, 2022
UPlan Coverage and Points

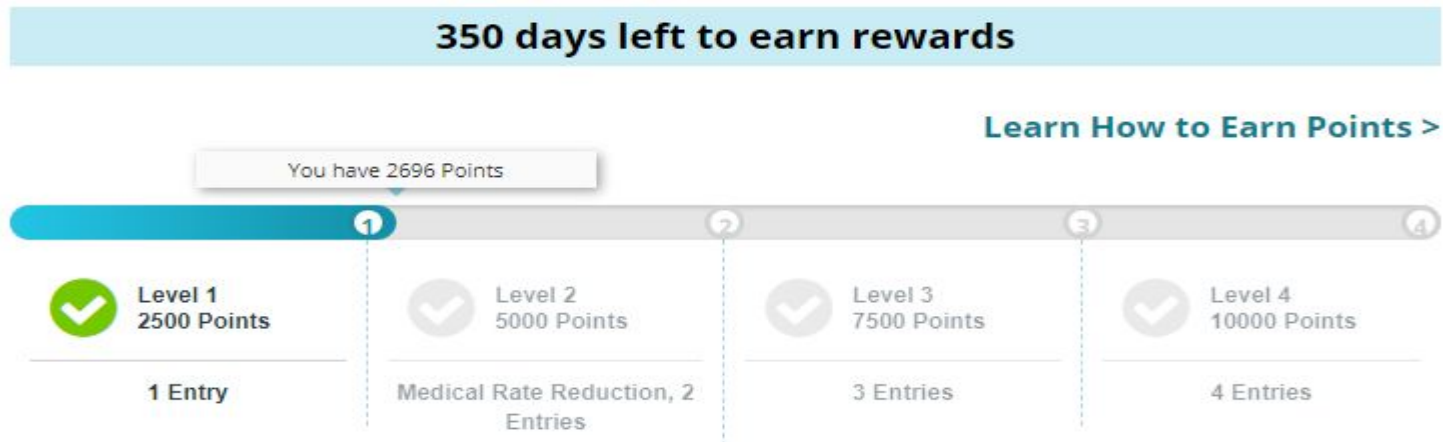
| If your UPlan Coverage is: | Earn: | Money Saved next calendar year: |
|---|--------------|--|
| Employee | 5000 points | \$500 |
| Employee + Children | 5000 points | \$500 |
| Employee + Spouse* (with or without children) | 7500 points | \$750 |

**UPlan covered spouses: If going to participate, they must earn a total of 2500 points to receive credit.*



Levels, Bonus Points & Entries into Random Prize Drawing

Employee only and Employee with children



Employee with Spouse with/without children



Dental Plan Options (pg. 19-22)

- **Delta Dental PPO**
- **Delta Dental Premier**

- Both dental plans have a \$2,000 maximum per person for the 2022 plan year

- Orthodontics covered at 80% for dependents up to age 19 with a separate \$2,800 lifetime maximum

Delta Provider Search: deltadentalmn.org



Flexible Spending Accounts (FSA) (pg.23)

Plan Year

January 1 - March 15 of the next year

- **Health Care Flexible Spending Account**
 - Pre-tax
 - \$2,750 maximum per *employee*
- **Dependent Care Flexible Spending Account**
 - Pre-tax
 - \$5,000 maximum per *household*



Life Insurance (pg. 24-25)

- **Basic life insurance**

- 115% of your base salary, rounded up to the next \$1,000, with a maximum of \$200,000
-
- Premium paid by the University if working at least 75% time



Additional Life Insurance

Employee

- Within your first 30 days of employment without evidence of insurability
- 3 times your annual covered compensation rounded to the next \$1,000, or not to exceed \$500,000
- \$500,000 or if greater, five times your annual covered compensation rounded to the next \$1,000 but not more than \$1 million



Life Insurance - Spouse

- Select an amount up to \$25,000 without evidence of insurability either within your first 30 days of employment or within 30 days of marriage.

Child Life

- Within your first 30 day of employment with our evidence of insurability
- a \$10,000 benefit



Disability (pg. 26)

Academic Disability Program

- Faculty and Academic Professional and Administrative (P&A) Employees
- **Medical Leave Benefit**
 - up to three consecutive months of partial or total disability
 - covers up to 100% of your salary
- **Academic Disability Plan**
 - starts with fourth month, but not more than 12 months of disability
 - covers either 66-2/3% or 100% of your covered compensation
- **Academic Long-term Disability**
 - starts after 12 months of disability and covers 66-2/3% of your covered compensation
 - number of months of benefits depends on age when disability begins



Voluntary Disability Plans

Civil Service/Labor Represented

(Faculty/P&A Short Term Disability only)

Voluntary Short-Term Disability

- Select amount to replace up to 66.67% of your salary but no more than \$5,000 per month

Voluntary Long-Term Disability

- Select amount to replace up to 60% of your salary but no more than \$5,000 per month



Primary Retirement Savings Plans (Automatic Enrollment) (pg.29)

- **Faculty Retirement Plan**
 - Faculty and P&A staff
 - 401(a) defined contribution plan
 - You contribute 5.5% of covered salary
 - University contribution is 10% of covered salary
 - Vested upon enrollment
 - Managed by Fidelity

Post-Docs Only Eligible for Voluntary Retirement Plans



Primary Retirement Savings Plans (Automatic Enrollment) (pg.29)

- **Minnesota State Retirement System**

- Civil Service and Labor Represented staff
- Defined benefit pension plan
- You contribute 6.0% of covered salary
- University contribution is 6.25% of covered salary
- Vested after five years

Post-Docs Only Eligible for Voluntary Retirement Plans



Voluntary Retirement Plans

(Manual Enrollment with Fidelity) (pg.29)

- **Optional Retirement Plan**

- 403(b) retirement savings plan
- \$20,500 maximum contribution for 2022 calendar year
- Self-funded: No match from the University
- Contributions are tax-deferred
 - Roth option also offered

- Enroll with Fidelity at NetBenefits.com/UMN



Voluntary Retirement Plans

(Manual Enrollment with Fidelity) (pg.29)

- **Section 457 Deferred Compensation Plan**
 - \$20,500 maximum contribution for 2022 calendar year
 - Self-funded: No match from the University
 - Contributions are tax-deferred
- Enroll with Fidelity at NetBenefits.com/UMN



Employee Assistance Program (EAP)^(pg. 28)

Sand Creek EAP

Provides confidential, professional consultation and referral services

- Up to eight sessions per issue at no cost to you
- Spouse and family members are also eligible
- Counseling and consultation for work or personal concerns
- Conflict resolution
- Mental health and chemical health
- Family issues
- Adjustment to grief/loss or change
- Coping with stress

Allonehealth.com/sandcreekeap or 1-888-243-5744



LSS Financial Counseling (pg.28)

LSS Financial Counseling

Financial Choice is an enhanced level of confidential financial counseling offered by:

- Up to six sessions per year at no cost to you
- Spouse and family members are also eligible
- Budget and debt counseling
- Credit report review
- Student loan repayment counseling

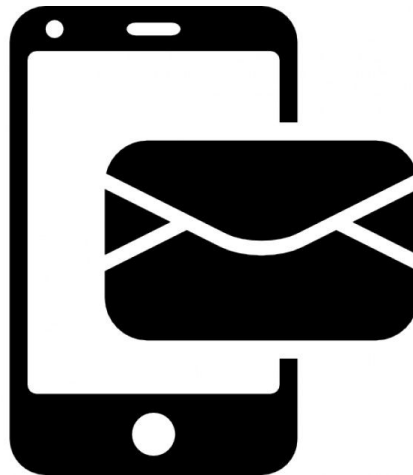
Go to www.lssmn.org/umn for personal finance resource sheets, budget and debt calculators, and the blog called Sense & Centsability. Also call LSS at: 1-800-528-2926



Contact information

Office of Human Resources - Contact Center

- Website: humanresources.umn.edu/benefits
- Phone: 612-624-8647; Option 1
- Email: benefits@umn.edu



Questions





UNIVERSITY OF MINNESOTA
Driven to Discover®

The University of Minnesota is an equal opportunity educator and employer.

