1. **Is the HCSP the same benefit as the HSA?**

   No, though they share some similar characteristics. Employees can only enroll in the HSA if they elect a high deductible medical plan. The HCSP is a program offered by the State of Minnesota. Enrollment in this program is not on an individual basis, but as a group, via program or labor agreement. Thus, individuals cannot enroll in the HCSP voluntarily. When a HCSP contribution is made, the employee is automatically enrolled in the program. Employees may be enrolled in both an HSA and the HCSP.

2. **What is meant by “waive the HCSP”? How do I know if I have waived participation?**

   In limited circumstances, employees can apply to MSRS to waive participation in the HCSP. The eligibility for and process to waive participation may be found at https://www.msrs.state.mn.us/waiver-of-participation. This waive is an active waiver through MSRS and documentation must be provided, so employees would know if they had completed the process and received approval from MSRS. MSRS does send employees who apply for waiver a confirmation document if the waiver is approved.

3. **Does RIO impact employees who are paid 9 over 12 differently than those paid 9 over 9?**

   Employees who are paid 9 over 12 begin payment for their appointment year in the summer, even though work does not begin until fall. As a result, if these employees retire on or before January 15, 2021, they will have been overpaid and will need to repay salary to their departments. Questions regarding repayment should be addressed to the employee’s HR contact.

4. **Are University employees who participate in Federal benefits eligible for RIO?**

   Yes. If these employees wish to participate in RIO and retire in the Federal retirement system, they must meet the eligibility requirements of both programs. Participation in RIO is independent of participation in any other retirement or benefit plan, so employees are not required to apply for Federal retirement to receive RIO benefits.

5. **What is meant by being actively at work?**

   Employees must work to the end of their regularly scheduled day, and be in a physical and mental condition to have continued to work their full scheduled appointment for the foreseeable future. They must not be on any form of leave of absence, including, but not limited to vacation, personal leave, FMLA, or medical leave.

6. **In calculating the final year of service, if average percentage is over 50%, does the employee need to be employed on the anniversary date to count?**

   Yes, even if the employee has worked over 50 percent time in the final year, the employee must be employed on the anniversary date to count as a year of service.
7. What is the cost to the department or unit?

The cost of HCSP contribution will be charged directly to the department’s or unit’s budget.

8. What does it mean for employees to actively work their scheduled appointment hours through their last day of employment?

The University expects participants in the RIO program to actively work their full appointment hours each scheduled work day from the time they elect the program through their retirement date. Normal and reasonable vacation and sick day usage should not jeopardize RIO eligibility, unless used on the last day of work. The use of vacation, medical leave, or any other form of leave to extend benefits eligibility will not be permitted.

9. Can a department deny the RIO program to an eligible employee?

No. If an employee qualifies for the RIO program, the department cannot deny participation. However, the department can negotiate the final retirement date with the eligible employee, as the retirement date is determined through mutual agreement between the employee and the department, as long as the retirement date is on or before January 15, 2021.

10. If employees elect the RIO program, are they required to enroll in a University Retiree Medical Plan?

No. RIO program participants are eligible to continue University Retiree coverage or federal coverage, depending on the program in which they participate, but they are not required to do so. If employees choose not to continue coverages, they may not rejoin the UPlan Retiree Group in the future.

11. If RIO participants do not have other deposits going to a HCSP account (like vacation payouts), are they still eligible for the program?

Yes. Some employee groups at the University have additional amounts deposited into the HCSP. For example, civil service employees with 10 or more years of service and 200 or more hours of vacation at retirement or termination have their entire vacation payout deposited into the HCSP when they leave the University. However, this is not a requirement for participation in the RIO program. Contributions made as benefits from the RIO program will be deposited to an existing HCSP account for those who have them; a new account will be established for those who do not.

12. Are there any restrictions on returning to the University?

Yes. An employee may not resume employment at the University of Minnesota in any capacity for a minimum of 6 months following the date of retirement. Any employee who participates in the RIO Program may only return to University employment in a position of no more than 19.5 hours per week (49% work effort). These positions are compensation-only positions; that is, they are not eligible for University benefits. No other reemployment is permitted. Any RIO participant who returns to University employment prior to July 16, 2021 will forfeit all rights to the second HCSP payment of $19,000.