

SEGIP INSURANCE BENEFIT OVERVIEW

As a State of Minnesota employee, health and security are vital to your success. The State Employee Group Insurance Program (SEGIP) helps to ensure your well-being by providing comprehensive benefits and other benefits that complement and support your healthy future.

The approximate monthly cost of medical coverage for full-time employees is less than \$40 for someone enrolled in individual coverage, and less than \$220 for family.



MEDICAL CHOICES

Our managed care plans include a low first dollar-deductible, reasonable co-pays, free preventive care, and an excellent prescription drug program. The plan out-of-pocket maximums protect your bottom line.

- BlueCross BlueShield
- HealthPartners
- PreferredOne



DENTAL CHOICES

SEGIP offers a separate dental benefit at a low cost for eligible employees and their family members. Choose between HealthPartners or the State Dental Plan (Delta Dental of Minnesota).

- Preventive, basic and restorative services
- Orthodontic treatment for children
- In-network and out-of-network coverage services



BASIC TERM LIFE INSURANCE

SEGIP provides basic term life insurance based upon your annual salary at no cost to you.



MANAGER'S LIFE INSURANCE

For managers, SEGIP offers a choice of life insurance equal to 1.5 or 2 times annual salary. Income protection is available if you become disabled.



OPTIONAL LIFE AND DISABILITY INSURANCE

Additional term life insurance is available to be purchased for employees, spouses, and eligible children at a minimal cost. Optional disability policies provide security beyond your sick and vacation balances.

- Employee Optional Life
- Spouse Optional Life
- Accidental Death & Dismemberment
- Child Life
- Short Term Disability
- Long Term Disability



PRE-TAX BENEFITS

Pre-tax accounts allow employees to set aside money before taxes are deducted to pay for certain expenses. Savings average 25-30%.

- Medical Dental Expense Account (MDEA) with \$500 carryover
- Dependent Daycare Expense Account (DCEA)
- Transit Expense Account (TEA)
- Medical and Dental Premium Accounts