## INSURANCE BENEFITS OVERVIEW

<table>
<thead>
<tr>
<th></th>
<th>Single Coverage</th>
<th>Family Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medical Coverage</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monthly Premium</td>
<td>$38</td>
<td>$258</td>
</tr>
<tr>
<td>Deductible</td>
<td>$400</td>
<td>$800</td>
</tr>
<tr>
<td>Your Maximum Out-of-Pocket Costs</td>
<td>$1,700</td>
<td>$3,400</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Single Coverage</th>
<th>Family Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dental Coverage</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monthly Premium</td>
<td>$14</td>
<td>$54</td>
</tr>
<tr>
<td>Deductible</td>
<td>$50</td>
<td>$150</td>
</tr>
<tr>
<td>Your Annual Maximum</td>
<td>$2,000</td>
<td>$2,000 per person</td>
</tr>
</tbody>
</table>

*Rates are rounded up and based on an employee who works at least 30 hours per week or more. Rate details for part-time employees are listed on the SEGIP website. Deductibles and out-of-pocket maximums vary based on selected clinics. The medical amounts displayed reflect level 2 clinics which are the most commonly selected.

### MEDICAL COVERAGE

Our medical plan provides comprehensive coverage that includes preventive care, an excellent prescription drug program, a wide network of health care providers, and out-of-pocket maximums that protect your bottom line. Choose between BlueCross BlueShield, HealthPartners, and PreferredOne.

### DENTAL COVERAGE

Our dental plan offers strong 100 percent in-network coverage for preventive services. It includes orthodontic treatment for children and adults covered at 80 percent with a separate lifetime maximum of $3,000 per person. Basic and major restorative services, including implants, are covered at 80 percent up to $2,000 per person per year. Choose between HealthPartners or Delta Dental (Group 216).

### VISION PLAN

The vision plan is an optional benefit. While the medical plan covers eye exams, the vision plan helps cover the costs of eyeglasses or contact lenses. It also offers discounts on LASIK and more. The monthly rate is $5.76 single coverage and $16.54 for family coverage.

### DISABILITY INSURANCE

For non-managers, the optional short-term and long-term disability policies will replace a portion of your wages beyond your sick and vacation balances, if you are unable to work due to an injury or illness. Your monthly cost is determined by the type of plan and amount of coverage you purchase.

### MANAGER’S INCOME PROTECTION PLAN

Managers choose from two employer-paid life insurance plans, equal to 1.5 or 2 times your annual salary. Income protection is available if you become disabled. Cost for income protection varies based on life insurance and disability plan selected.
BASIC TERM LIFE
We provide basic term life insurance based upon your annual salary, not to exceed $95,000, at no cost to you.

OPTIONAL LIFE INSURANCE FOR EMPLOYEE AND SPOUSE
Additional term life insurance is available for purchase in increments of $5,000 up to $500,000 for yourself and/or your spouse. Your monthly cost is based on age and the amount of coverage you choose.

CHILD LIFE INSURANCE
The monthly rate of $0.84 buys term life insurance for all your eligible children. Each child is covered with a $10,000 term life policy. (Children must be under age 26 to be eligible.)

EMPLOYEE AND SPOUSE ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE
This plan provides coverage for death or dismemberment due to an accident. You may elect coverage for yourself and/or your spouse in increments of $5,000 up to $200,000 for employees and $25,000 for spouses. Monthly costs are $0.16 per $5,000.

PRE-TAX BENEFITS
Pre-tax accounts allow you to set aside money before taxes are deducted to pay for certain expenses.

- Medical Dental Expense Account with $550 carryover (2021 into 2022) for eligible participants
- Dependent Care Expense Account
- Transit Expense Account – Parking and Bus Pass/Vanpool
- Medical and Dental Premium Accounts

HEALTH AND WELL-BEING
Our employee insurance benefits include a variety of programs, including Employee Assistance Program (EAP), that furthers the state's commitment to creating a healthy workplace and healthy employees. In fact, the well-being program allows eligible employees to participate in activities throughout the year to earn a reward. These programs draw on several strategies and resources to support four dimensions of overall wellbeing:

- Physical
- Cognitive
- Social
- Economic

COMPETITIVE BENEFITS
Our work is rewarding, and so are our benefits package. Benefits include:

- A pension plan, employees are vested after five years of service
- Development opportunities, access training courses and programs to grow your career and reach your goals
- Paid parental leave, allowing parents to bond with their new or recently adopted child(ren)
- Work-life balance, our paid vacation, sick leave, and flexible work options help provide balance

Visit mn.gov/careers and select “Why Work For Us” to learn more.