As a State of Minnesota employee, health and security are vital to your success. The State provides employees with a comprehensive set of benefits to ensure the wellbeing of you and your family.

Find more information on the SEGIP website: [mn.gov/mmb/segip](http://mn.gov/mmb/segip)

### INSURANCE BENEFITS OVERVIEW

<table>
<thead>
<tr>
<th>Medical Coverage</th>
<th>Single Coverage</th>
<th>Family Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Premium</td>
<td>$33</td>
<td>$222</td>
</tr>
<tr>
<td>Deductible</td>
<td>$250</td>
<td>$500</td>
</tr>
<tr>
<td>Annual Maximum</td>
<td>$1,200</td>
<td>$2,400</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Dental Coverage</th>
<th>Single Coverage</th>
<th>Family Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Premium</td>
<td>$14</td>
<td>$53</td>
</tr>
<tr>
<td>Deductible</td>
<td>$50</td>
<td>$150</td>
</tr>
<tr>
<td>Annual Maximum</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
</tbody>
</table>

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

**MEDICAL COVERAGE**

Our medical plan is a managed care plan that provides comprehensive coverage including no-cost-to-you preventive care, an excellent prescription drug program, and out-of-pocket limits that protect your bottom line. Choose between BlueCross BlueShield, HealthPartners, and PreferredOne.

**DENTAL COVERAGE**

Our dental plan offers strong in-network coverage for you and your family including 100 percent coverage for preventative services. The plan includes orthodontic treatment for children and adults covered at 50 percent with a separate lifetime maximum of $2,400. Basic and major restorative services, including implants, are covered at 80 percent up to $2,000 per person per year. Choose between HealthPartners State of Minnesota Dental Plan or State Delta Dental Plan (Group 216).

**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
SEGIP provides 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 a $100,000 maximum for employees and $25,000 maximum for spouses. Monthly cost of $0.16 per $5,000.

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

- Medical Dental Expense Account with $500 carryover
- Dependent Daycare Expense Account
- Transit Expense Account – Parking and Bus Pass/Vanpool
- Medical and Dental Premium Accounts

STATE OF WELLBEING
Our employee insurance benefits include a variety of programs, including Employee Assistance Programs (EAP), that further the state’s commitment to creating a healthy workplace and healthy employees. These programs draw on several strategies and resources to support four dimensions of overall wellbeing:

- Physical
- Cognitive
- Social
- Economic

PAID TIME OFF
All eligible employees receive the following paid time off:

- 10 observed holidays each fiscal year (including the Friday following Thanksgiving) and one floating holiday
- Sick Leave accrues at the rate of four hours per 80-hour payroll period, totaling 104 hours over 1 year
- Vacation accrual is in accordance with your bargaining unit, starting with four hours per 80-hour payroll period increasing with years of service
- Paid Parental Leave – up to 6 weeks for eligible employees

SEGIP IS HERE FOR YOU!
- Visit: mn.gov/mmb/segip
- Email: segip.mmb@state.mn.us
- Call: Service Center 651-355-0100, Monday-Friday 7:00 a.m. – 4:30 p.m.