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>$37</td>
<td>$250</td>
</tr>
<tr>
<td>Deductible</td>
<td>$400</td>
<td>$800</td>
</tr>
<tr>
<td>Your Annual Maximum</td>
<td>$1,700</td>
<td>$3,400</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>$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 medication 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 100 percent in-network coverage for preventive services. It includes orthodontic treatment for covered children and adults 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.

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 well-being of you and your family.

Find more information on the SEGIP website mn.gov/mmb/segip
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
We’re committed to helping you improve your health and well-being at work and at home. As a part of our benefits, we offer:
- A well-being program and reward. Earn points by completing healthy activities. Each year when you complete the required number of points, employees receive $70 off their individual deductible.
- An Employee Assistance Program. Get support for you and your family, whether it’s getting assistance with practical tasks or getting connected to counselors or consultative services.
- Diabetes prevention and management programs. We have programs that can help you prevent or manage your diabetes. Our benefits can also help lower out-of-pocket costs for high-value diabetes services, prescriptions, and testing supplies.

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.