

INSURANCE BENEFITS OVERVIEW: 2027

MANAGEMENT AND BUDGET
STATE EMPLOYEE GROUP INSURANCE PROGRAM

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

Medical Coverage	Single Coverage	Family Coverage
Monthly Premium	$55.50	$378.68
Deductible	$400	$800
Your Annual Maximum	$1,700	$3,400

Dental Coverage	Single Coverage	Family Coverage
Monthly Premium	$15.00	$64.02
Deductible	$50	$150
Your Annual Maximum	$2,200	$2,200 per person

***Rates are actual amounts based working at least 30 hours per week or more. Rate details for part time employees are listed on the SEGIP website. Medical plan notes: 1) Deductibles and out-of-pocket maximums vary based on the cost level of primary care clinic selected. 2)The medical amounts displayed above reflect cost level 2 clinics which are selected most often.**

MEDICAL COVERAGE

The medical plan provides comprehensive coverage that includes preventive care, an excellent prescription drug plan, a wide network of health care providers, and out-of-pocket maximums that protect your bottom line. Choose between Blue Cross and Blue Shield of Minnesota or HealthPartners.

DENTAL COVERAGE

The dental plan offers 100% in-network coverage for preventive services. Orthodontic treatment for children and adults is covered at 80% with a separate lifetime maximum of $3,200 per person. Basic and major restorative services, including implants, are covered at 80% up to $2,200 per person per year. Choose between HealthPartners Dental or Delta Dental Group 216.

VISION PLAN

While the medical plan covers eye exams, the vision plan helps cover the costs of eyeglasses or contact lenses. It also offer discounts on LASIK and more. The monthly premium is $4.18 for single and $11.98 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. Your cost for income protection varies based on life insurance and disability plan selected.









SEGIP IS HERE FOR YOU!

Visit: mn.gov/mmb/segip

Email: segip.mmb@state.mn.us

Call Member Services
651-355-0100
Monday-Friday 7 a.m. – 4:30 p.m.

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LEGAL PLAN

The MetLife Legal Plan provides access to attorneys and other services. The premium is $16.16 a month.

BASIC TERM LIFE

Basic term life insurance is based upon your annual salary, not to exceed $200,000, at no cost to you.

OPTIONAL LIFE INSURANCE FOR EMPLOYEE AND SPOUSE

Additional term life insurance is available in increments of $5,000 up to $500,000 for you 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 up to age 26 is covered with a $10,000 term life policy.

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

The plan provides coverage for death or dismemberment due to an accident. You may select coverage for yourself and/or your spouse. Coverage is in increments of $5,000 up to $200,000 for employees and $25,000 for spouses. Monthly costs are $0.16 per $5,000.

PRETAX EXPENSE ACCOUNTS

Pretax accounts allow you to set aside money from you paycheck before taxes are deducted to pay for certain expenses.

- Medical and dental expenses
- Daycare and other dependent care expenses
- Parking and bus pass expenses
- Your part of medical and dental premium expenses

LIFE AND WELL-BEING

Whether it's about employee assistance, counseling, health, finances, legal matters, or just navigating everyday challenges, the State's Life and Well-being benefits truly enhance your well-being.

Lifestyle benefits are available to all employees and the people they live with. The Well-being Program invites eligible employees to participate in activities throughout the year.

COMPETITIVE BENEFITS

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

- **A pension plan**, employees are vested after three years of service
- **Development opportunities**, access training courses and programs to grow your career and reach your goals
- **Paid parental leave**, bond with your 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.