

# INSURANCE BENEFITS OVERVIEW

Medical Coverage	Single Coverage	Family Coverage
Monthly Premium	\$39.66	\$270.54
Deductible	\$400	\$800
Your Maximum Out-of-Pocket Costs	\$1,700	\$3,400

Dental Coverage	Single Coverage	Family Coverage
Monthly Premium	\$13.48	\$57.48
Deductible	\$50	\$150
Your Annual Maximum	\$2,200	\$2,200 per person

**\*Rates are actual amounts 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 cost 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 Blue and Cross Blue Shield of Minnesota or HealthPartners.

## DENTAL COVERAGE

Our dental plan offers strong 100% in-network coverage for preventive services. It is an optional benefit. The plan includes orthodontic treatment for children and adults covered at 80% with a separate lifetime maximum of \$3,000 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 optional vision plan helps pay for eyeglasses or contact lenses. It also offer discounts on LASIK and more. The monthly rate is \$4.90 single coverage and \$14.06 for family coverage.

## DISABILITY INSURANCE

For employees who are not 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 wellbeing of you and your family.

Find more information on the SEGIP website  
[mn.gov/mmb/segip](https://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 84 cents 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 16 cents per \$5,000.

## PRE-TAX BENEFITS

Pre-tax accounts allow you to set aside money before taxes are deducted to pay for certain expenses. Eligible participants may sign up for accounts that help you pay for:

- Medical and dental expenses
- Day care and other dependent care expenses
- Parking and bus pass expenses
- Your part of medical and dental premiums

## HEALTH AND WELL-BEING

Employee benefits include a variety of programs, including an Employee Assistance Program (EAP). It is open to all employees and the people they live with. The Well-being Program invites eligible employees to participate in activities throughout the year. These programs draw on several strategies and resources to support four dimensions of overall well-being:

- Physical
- Cognitive
- Social
- Economic

## COMPETITIVE BENEFITS

Our work is rewarding, and so is our benefits package. 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**, 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](https://mn.gov/careers) and select “Why Work For Us” to learn more.



## SEGIP IS HERE FOR YOU!

**Visit:** [mn.gov/mmb/segip](https://mn.gov/mmb/segip)

**Email:** [segip.mmb@state.mn.us](mailto:segip.mmb@state.mn.us)

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

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