

MINNESOTA SENATE BENEFIT SUMMARY (Permanent, Full Time Employees 1/1/19)

The purpose of this summary is to give you an overview of your benefits with the Minnesota Senate. The information was compiled from *Minnesota Senate Policies for Senators and Staff* and the *Legislative Coordinating Commission Plan for Employee Benefits and Policies* (the "Plan Documents"). In the event of any conflict between this summary and the Plan Documents, the Plan Documents prevail.

Vacation Leave

Vacation leave accrues on the 26 biweekly payrolls as indicated below:

Length of Service	Biweekly Hours	Approximate Days/Year
0 – 5 years	5	16
After 5 – 8 years	6	20
After 8 – 12 years	7	23
After 12 – 18 years	7.5	24
After 18 – 25 years	8	26
After 25 – 30 years	8.5	28
After 30 – 35 years	9	29
After 35 – 40 years	9.5	31
After 40 years	10	33

Vacation hours may be accumulated to any amount provided that once during a calendar year, your vacation balance is reduced to 275 hours or less.

Sick Time

All benefit eligible full-time employees accrue sick leave at four hours per pay period. Appropriate documentation may be required before sick leave can be used. Sick leave may be used for a variety of purposes, including you or your family members' illness.

Comp Time

During the legislative session, you will accrue 1 hour of compensatory time for each 1 hour worked in excess of 85 hours in a pay period. The maximum accrual is 200 hours per calendar year, which must be used by the beginning of the following legislative session. Comp time has no cash value.

Holidays

These nine days are observed as paid holidays.

New Year's Day	Independence Day	Thanksgiving Day
Martin Luther King Jr. Day	Labor Day	Day after Thanksgiving
Memorial Day	Veterans Day	Christmas Day

Any holiday occurring on a Saturday is observed on the preceding Friday and any holiday occurring on a Sunday is observed on the following Monday.

Floating Holidays

You will receive up to two additional floating holidays (8 hours each) as follows:

- ✳ If you work anytime from January through June you receive one additional day off.
- ✳ If you work anytime from July through December you receive one additional day off.

Floating holidays need to be used by the end of the calendar year and have no cash value.

Leaves of Absence

For any extended leave of absence you will need to complete the necessary paperwork with Human Resources and obtain the appropriate approvals.

Paid leaves of absence are granted for the following purposes: parenting leave, court appearance, jury duty, military duty (up to 15 days/year), voting, service as an election judge, education, blood or bone marrow donation, athletic (Olympic or Pan American Games) preparation and competition, quarantine, domestic abuse/harassment, victim or witness in criminal proceedings, and organ donation.

Paid leaves of absence may be granted for certain disaster volunteer leave and for administrative leave if you or a family member is the victim of a violent crime.

Unpaid leaves of absence are granted for the following reasons: disability, parental, caretaker, medical, military (beyond 15 days/year), VISTA/Peace Corps, precinct caucus, political convention, school conference and activities, and Civil Air patrol.

Unpaid leaves of absence may be granted for service in another position in the unclassified service of the state, related work, educational, personal, elder care, or salary savings.

Group Insurance

The Senate takes part in the State Employee Group Insurance Plan (SEGIP) which includes medical, dental, life, disability and long-term care insurance.

You must elect most coverage within the first 30 days of employment, a life event change, or during the annual open enrollment period. Coverage becomes effective on the 36th day of employment. Eligibility extends to retired employees with a minimum of five years of allowable pension service and who meet annuity requirements.

Medical

Two plan designs are available – traditional and high deductible with an HSA. There are three medical providers: Blue Cross and Blue Shield, HealthPartners, and Preferred One. The Senate pays a substantial share of the individual premium and family premium.

High Deductible plan with the HSA:

Single Coverage - \$32.48 a month

Family Coverage –\$221.62 a month

HSA Contribution from employer is \$500 for single and \$1,000 for family
HSA Maximum contribution for single is \$3,450 and \$6,900

Three traditional plans and the medical providers: Blue Cross and Blue Shield, HealthPartners, and Preferred One

Single Coverage \$32.48 a month

Family Coverage - \$221.62 a month

Tier based 1-4 level 1 is the cheapest and 4 four is the most expensive with regard to co-pays, out of pocket expenses and deductibles.

Dental

There are two dental plan providers: HealthPartners and the State Dental Plan (Delta Dental). The single employee contribution is \$13.50 per month for either plan and the family plan through Delta Dental is \$52.52 a month and the HealthPartners family plan is \$38.66 a month. You have the option to waive dental coverage. The dental plan opens every two years.

Basic Life

The Senate pays the entire basic life coverage up to \$50,000 of your salary. Any premium paid by the Senate in excess of \$50,000 coverage is subject to a tax liability in accordance with IRS regulations, to be paid by the employee. The employee may decline coverage in excess of \$50,000 by contacting Human Resources. The maximum benefit is \$95,000.

Optional Insurance

Supplemental Life Insurance

- ✦ Employee: Two times your salary without evidence of insurability by the initial effective date and up to \$500,000 with evidence of insurability.
- ✦ Spouse: Up to \$10,000 coverage without evidence of insurability by the initial effective date and up to \$500,000 with evidence of insurability.
- ✦ Children/Grandchildren: \$10,000 coverage on each eligible child and/or grandchild for one monthly cost.

Accidental Death and Dismemberment

- ✦ Employee: \$5,000 - \$100,000
- ✦ Spouse: \$5,000 - \$25,000 (not exceeding the amount carried by the employee)

Short-Term Disability

Provides a monthly benefit up to two-thirds of your salary between \$300 and \$5,000 per month, not to exceed the maximum limit. Benefits are paid from the first day of an injury or from the eighth of a sickness. The benefit continues for up to 180 days during total disability of non-work-related illness or injury. An employee may enroll within 30 days of the insurance eligibility period without proof of insurability or anytime thereafter with proof of insurability.

Long-Term Disability

Provides a monthly benefit amount between \$300 and \$7,000, but not exceeding the limit corresponding with your salary level. The benefit commences on the 181st calendar day of total disability. Long-term disability payments are reduced by other income payments that you are eligible to receive (i.e. Social Security and workers compensation). An employee may enroll within 30 days of the insurance eligibility period without proof of insurability or when sign-up is offered during certain Open Enrollment years.

Long-Term Care

Provides a wide range of options to cover expenses relating to long-term nursing and home care. Coverage is optional with full cost paid by the enrollee. The coverage is portable, so employees may continue coverage if they retire or otherwise leave employment. Coverage also extends to an employee's spouse, parents, and retirees. An employee may enroll within 30 days of the insurance eligibility period without proof of insurability or anytime thereafter with proof of insurability.

Employee Assistance Program

This is a confidential third party service designed to help you with personal or work related concerns. This service is always available (24/7/365).

Call: 1-651-259-3840 or 1-800-657-3719

Visit: www.mylifematters.com

Pre-tax Accounts

Pay for qualified expenses with money that has been deducted from your pay before it is taxed. 121 Benefits is the administrator of these pre-tax plans.

- ✳️ Medical and Dental expenses – up to \$2,700 / may carry over up to \$500.00
- ✳️ annually Dependent Care expenses – up to \$5,000 / year (per family)
- ✳️ Transportation (Bus Pass or Vanpool) expenses – up to \$3,180 / year
(Payroll Deductions Included)

Deferred Compensation 457

You may choose to invest a portion of your salary into a pre-tax deferred compensation account. Taxes on this money and investment gains are deferred until the time of withdrawal.

Roth 457

You may invest a portion of your salary into an after-tax Roth 457 account. You pay taxes on your contributions now. Then, when you are eligible to withdraw money from your Roth, it comes to you tax-free provided you meet certain conditions.

If approved by the Rules Committee, in both above instance pre-tax 457 plan or post tax 457 plan the Senate will match up to a maximum of \$1,150.00 combined annually.

Retirement

There are two different retirement plan options. The **Unclassified Plan** is a defined contribution plan with an automatic employee deferral of 5.75% until 07/01/2019 and 6.00% after of gross wages and an employer contribution based on 6% until 07/01/2019 and 6.25 after of the employee's gross wages. Within the first seven years of service, an employee may elect to make a one-time transfer to the **General Plan**, which is a defined benefit plan. The employee contributes 5.75% until 07/01/2019 and 6.00% after of gross income and the Senate matches 5.875% until 07/01/2019 and 6.25% after in the General Plan. You are immediately 100% vested when you start either plan.

Legacy Planning Services

This service provides you with information and resources to help you and your family work through issues when dealing with the loss of a loved one or pre-planning for end-of-life issues. Visit: www.legacyplanningservices.com

Travel Assistance

The Global Rescue Travel Assistance program can help you obtain travel information regarding immunizations and travel advisories. The program can also provide emergency assistance with lost luggage or medical emergencies while traveling more than 100 miles from home. Visit: www.lifebenefits.com/travel

Payroll Deductions

Required deductions:

MSRS (retirement) – pretax
Medical insurance – pretax

Optional deductions:

Dental insurance – pretax
Additional life employee - after tax
Spouse life insurance - after tax
Child life insurance - after tax
Accidental death and dismemberment - after tax
Spouse ADD - after tax
Short term disability - after tax
Long term disability - after tax
Deferred Compensation - pretax
Roth 457b - after tax
Parking - pretax