



As a State of Minnesota employee, health, security and well-being are vital to your success. State Employees Group Insurance Program (SEGIP) benefits help to ensure your future goals and well-being.

Health

SEGIP provides comprehensive health benefits and excellent medical coverage.

The approximate monthly cost for Medical coverage for full-time employees is \$0 for single and \$160 for family.

<http://www.mmb.state.mn.us/doc/ins/adv-ee/ee-rates.pdf>

Medical choices

Under a single plan design, the Advantage Plan, SEGIP offers eligible employees and their dependents a choice among three health insurance carriers; Blue Cross Blue Shield, HealthPartners, and Preferred One. The plan includes a first dollar-deductible, co-pay for all visits except preventive, excellent prescription drug program, low out of pocket expenses and clinic locations throughout the state and bordering communities.

Employees whose benefit plans follow the Commissioner's and Managerial Plans will have the option of enrolling in a qualified consumer directed health plan called Advantage CDHP (ACDHP). This plan offering will be accompanied by an employer contribution to a Health Savings Account (HSA).

Dental

Your dental health is as important as your medical health. SEGIP offers eligible employees and their dependents a choice between two dental carriers; HealthPartners and the State Dental Plan (Delta Dental of Minnesota). Each plan provides comprehensive coverage for most conditions requiring dental diagnosis and treatment, including orthodontic treatment for children. Both plans also cover a broad range of preventive services.

The approximate monthly cost for full-time employees is \$5 single and \$36 for family.

<http://www.mmb.state.mn.us/doc/ins/adv-ee/ee-rates.pdf>

Basic term life insurance

SEGIP offers basic term life insurance based upon your annual salary at no cost to insurance eligible employees.

Manager's life insurance

For managers, SEGIP offers a choice of life insurance equal to 1.5 or 2 times annual salary.

More protection

Additional term life insurance is available to employees, spouses and eligible dependents at a minimal cost.

Accidental Death and Dismemberment Insurance provides coverage in the event of an accident. This optional benefit is available to both employees and spouses.

Two optional disability plans are available: Short Term and Long Term Disability Insurance policies provide you with income protection if you become disabled from a covered accident, sickness or pregnancy.

Manager's Income Protection Plan provides managers with income protection if you become disabled from a covered accidental bodily injury, sickness or pregnancy.

Child Life Insurance may be purchased for eligible children and grandchildren.

Employees, spouses and parents of the employee may be eligible to enroll in group Long-Term Care Insurance.

Pre-tax benefits

The following benefits allow employees to pay for certain expenses with money deducted before tax from their paycheck. If enrolled in a pre-tax account, employees are taxed less and take-home pay may be more.

- Dependent Day Care Expense Account (DCEA)
- Medical/Dental Expense Account (MDEA)
- Transit Expense Account (TEA)
- Medical premiums
- Dental premiums
- Payroll parking premiums