2016 Benefits Summary
Civil Service and Non-Faculty Labor Represented Staff
75% to 100% Time Appointment
Crookston, Morris, Rochester, and Greater Minnesota

The Benefits Summary covers the following benefits:
- **UPlan Health Benefit Options** — Medical and Dental Coverage and Basic Life Insurance
- **Retirement Plan Benefits** — Minnesota State Retirement System (MSRS)
- **Additional Benefits** — Wellness Program, Health Care & Dependent Daycare Flexible Spending Accounts, Short-term Disability Coverage, Long-term Disability Coverage, Long-term Care Insurance, and Voluntary Retirement Plans

**UPlan Health Benefit Options**
- The UPlan Health Benefits Program offers benefit options for you, your legal spouse, and your children.
- Your appointment must be in an eligible classification, at least three months in duration, and 50% time or greater.
- You have up to 30 days from your first day of employment to make your online benefit election for medical, dental, additional life insurance, short-term disability, long-term disability, and the flexible spending accounts.
- Medical and dental coverage and basic life insurance are effective on the first day of the month following your first day of employment.

**Medical Plan Options**
The UPlan Medical Program options have the same set of covered benefits with different copayments, deductibles, rates, and provider networks.
- Medica Choice Regional (base plan for the Greater Minnesota zone) — open access plan that uses the statewide Medica Choice network
- Medica Choice National — open access plan with statewide and national provider networks
- Medica Health Savings Account (HSA) — open access, high deductible plan with contribution of tax-free benefits dollars from the University to offset the deductible

**Biweekly Pre-tax Rate Contributions**
The University of Minnesota pays toward the cost of employee-only and family coverage for the base plan in your geographic zone. For other plans, rates include the additional cost of that plan. Rates for employee-only coverage range from $37.85 to $67.90 per pay period. There are two rate tiers for family coverage.

**Pharmacy Benefits**
You are automatically enrolled in the Prime Therapeutics prescription drug program and Fairview Specialty Pharmacy with your medical plan selection.
Wellness Program
The Wellness Program designs and delivers programs to support wellness at work and in the home. If you and your dependents are UPlan Medical Program members, you are invited to participate in wellness activities to promote health and prevent disease. You can earn wellness points to offset the cost of your rate contribution in 2017. When you earn the required number of points for your coverage tier by the August 31, 2016, deadline, your medical plan rates will be reduced by $400 or $600 in 2017.

Dental Plan Options
The plans provide in-network preventive care at 100% coverage and comprehensive coverage for most conditions requiring dental diagnosis and treatment, including orthodontic treatment for children.

- Delta Dental Premier (base plan for the Greater Minnesota zone)
- Delta Dental PPO
- University Choice
- UPlan HealthPartners Dental
- UPlan HealthPartners Dental Choice

Biweekly Pre-tax Rate Contributions
The University of Minnesota pays toward the cost of employee-only coverage and family coverage for the base plan in your geographic zone. For other plans, rates include the additional cost of that plan. Rates for employee-only coverage range from $1.96 to $8.67 per pay period. There are two rate tiers for family coverage.

Life Insurance
The amount of employee basic term life insurance is 115% of your base salary rounded up to the next $1,000 with a maximum of $200,000. The premium is paid by the University. The life insurance is provided through Minnesota Life. You may purchase additional amounts of life insurance for yourself, your spouse, and your children.

Retirement Plan
Civil service and non-faculty labor represented employees are covered by the Minnesota State Retirement System (MSRS), a defined benefit pension plan. Participation is mandatory and begins from the first day of employment. There is no waiting period. Retirement deductions are 5.5% of total salary and are paid into the Retirement Fund.

This money is credited to the employee’s individual MSRS account and is tax sheltered from both federal and state income tax. The employer contribution—also 5.5% of total salary—is not credited to individual accounts. It is used to help pay the monthly annuities and benefits received from the Retirement Fund. Rates are subject to change by the Legislature.
Short-term Disability Coverage
You may apply for short-term disability coverage up to a maximum of $5,000, but not to exceed 2/3 of your monthly gross salary. The cost to you is based on the amount of coverage you elect. Short-term disability is offered as a voluntary coverage through Cigna.

Long-term Disability Coverage
You may apply for long-term disability coverage up to a maximum of $5,000, but not to exceed 60% of your monthly gross salary. The cost to you is based on the amount of coverage you elect. Long-term disability is offered as a voluntary coverage through Cigna.

Long-term Care Insurance
Long-term care insurance pays for care that you need when you cannot safely care for yourself, whether that care is received at home, in the community, or in a nursing home. If you are between the ages of 18 to 65, you have 90 days from your date of hire to apply for coverage with simplified underwriting. Long-term care is offered as a voluntary coverage with LifeSecure Insurance Company.

Health Care and Dependent Daycare Flexible Spending Accounts
You are eligible for the pre-tax flexible spending accounts if your appointment is at least six months in duration. The annual election maximum is $2,550 for the Health Care FSA per employee. The Dependent Daycare FSA annual election maximum is $5,000 per household. You would pay for eligible out-of-pocket health expenses and dependent daycare expenses with before-tax dollars that are withheld from your paycheck before federal, state, and Social Security taxes are taken.

Voluntary Retirement Plans
The Optional Retirement Plan and Section 457 Deferred Compensation Plan are authorized under the Internal Revenue Code. Income taxes are deferred on salary that is contributed to the accounts through payroll reduction. The maximum allowed is 100% of reduced salary, which is your gross salary minus pre-tax amounts for your required contribution to your basic retirement plan. The amount for each plan is limited to $18,000 for a maximum total contribution per year of $36,000. Annual contributions are limited by IRS regulations. Income taxes on investment earnings are also tax-deferred. All withdrawals are taxable in the year withdrawn.

Valid January 1, 2016, through December 31, 2016
Benefits Available for Civil Service and Non-Faculty Labor Represented Employees
75% to 100% time Appointment
Morris, Crookston, Rochester and Greater Minnesota
2016 Plan Year

Voluntary Retirement Program
(Tax-deferred Salary Reduction)
Optional Retirement Plan
Section 457 Deferred Compensation Plan

Investment Companies
Annuity Plans
Securian
Mutual Funds
Fidelity
Vanguard
Deutsche Asset & Wealth Management
(not available in 457 Plan)

Investment Funds
General Account
Money Market Funds
Bond Funds
Stock Funds (Growth, Growth & Income, International, etc.)
Hybrid Funds

Minnesota State Retirement System
(Tax-deferred Salary Reduction)
Employee: 5.5% of Salary
University: 5.5% of Salary

Retirement/Disability Insurance
Benefit calculated using Age and Years of Service multiplied by Average Monthly Salary for High Five Years

Voluntary Retirement Program
(Tax-deferred Salary Reduction)
Optional Retirement Plan
Section 457 Deferred Compensation Plan

Investment Companies
Annuity Plans
Securian
Mutual Funds
Fidelity
Vanguard
Deutsche Asset & Wealth Management
(not available in 457 Plan)

Investment Funds
General Account
Money Market Funds
Bond Funds
Stock Funds (Growth, Growth & Income, International, etc.)
Hybrid Funds

Wellness Program
Wellness Assessment
Wellness My Way
Health Coaching
Health Screenings
Mindfulness-Based Stress Reduction
Weight Management Programs
Fit Choices
Walking Program
Bicycle Commuter Program
Farmers Market
University Wellness Classes
OptumHealth 24/7 NurseLine

UPlan Health Benefits

Basic Benefits
Employee Medical Coverage
(Pre-tax rate contribution)
Medica Choice Regional
Medica Choice National
Medica HSA

Employee Dental Coverage
(Pre-tax rate contribution)
Delta Dental PPO
Delta Dental Premier
University Choice
UPlan HealthPartners Dental
UPlan HealthPartners Dental Choice

Employee Life Insurance
Equal to 115% of employee's annual base salary, rounded to the next $1,000, if not already a multiple thereof

Optional Benefits
Family Medical Coverage (Pre-tax)
Medica Choice Regional
Medica Choice National
Medica HSA

Family Dental Coverage (Pre-tax)
Delta Dental PPO
Delta Dental Premier
University Choice
UPlan HealthPartners Dental
UPlan HealthPartners Dental Choice

Life Insurance
Additional Employee Life
Spouse Life
Child Life

Short-term Disability
Long-term Disability
Health Care Flexible Spending Account
Dependent Daycare Flexible Spending Account