PAYROLL CHECKS
All Southwest State University employees are paid biweekly on Fridays. Direct Deposit is mandatory.

INSURANCE BENEFITS
Basic benefits become effective following a 35-calendar day waiting period.

HEALTH INSURANCE – Two Plan Options (note the different attached Benefit Schedules for plan options)
A) MN ADVANTAGE HEALTH PLAN (AHP)
   See Attached Advantage Health Plan Benefits Schedule for details of coverage.

B) MN ADVANTAGE CONSUMER-DIRECTED HEALTH PLAN (ACDHP)
   See attached ACDHP Design Benefits Schedule for details of coverage.
   This plan offering is a health plan option that is accompanied by an employer contribution to a Health
   Savings Account (HSA). The schedule of health benefits is built on the Minnesota Advantage Health
   Plan with four tiers of primary care providers, as provided in the Mn Advantage Health Plan of option A.

   HSA Employer-paid Contribution toward ACDHP:
   Employer paid contribution to HSA:
   $20.83/semi-monthly for employee
   $41.66/semi-monthly for family coverage.

DETAILS SIMILAR TO BOTH HEALTH PLAN OPTIONS:
- No Premiums paid for employee-only health coverage
- $76.46 semi-monthly premium for family health coverage
- The premiums are the same no matter what plan or cost level you participate in.
- Employees choose a health plan that is available in the county that they live or work in.
- Each health plan has a select group of participating providers/clinics.
- Employees designate a primary care clinic in the health plan of their choice.
- The cost level (co-pays & deductibles) you pay will be determined by the plan and clinic you choose.

Health Plan Options in Marshall (Lyon County)
A) Advantage Blue Cross and Blue Shield (1-800-262-0819)
B) Advantage HealthPartners (1-888-343-4404)
C) Advantage PreferredOne (1-800-997-1750)
All health plans have Affiliated Medical Centers and AVERA clinics in Marshall as a participating provider under Cost Level 2.

What to Consider when choosing a Health Plan/Primary Care Clinic
Employees have a number of factors to consider when deciding on a health plan. All dependents must be with the same health carrier,
so employees will need to determine which plan contains the primary care clinic of the dependents. Cost levels may vary by health
plans and participating clinics of each health plan. Other factors to consider include referral patterns of health plans and particular
specialist networks such as chiropractors, mental health providers, eye care providers and OB/GYN providers. Employees should call
the plan(s), phone numbers listed above, for information on benefits that are the most important to them.

For More Information on the Advantage Health Plan Options:
To receive information about the Advantage Health Plan as well as links to provider information and directories you can access the
following website: http://www.mmb.state.mn.us/pay-bene/ins
Information on ACDHP on the following website: http://www.mmb.state.mn.us/acdhp
DENTAL INSURANCE
- Employees choose a dental plan that is available in the county that they live or work in.
- Each dental plan has a select group of participating providers.
- With HealthPartners Dental employees designate a dental plan clinic of their choice, not necessary with Delta Dental.

Dental Plan Options
 State Dental Plan - Administered by Delta Dental of Minnesota (1-800-553-9536)
  Premiums:
  Employee only coverage: Employee cost is $2.50 semi-monthly
  Family coverage (employee & dependents): Employee Cost is $17.01 semi-monthly
  or
 HealthPartners (1-888-343-4404)
  Premiums:
  Employee only coverage: Employee cost is $2.50 semi-monthly
  Family coverage (employee & dependents): Employee Cost is $17.58 semi-monthly

LIFE INSURANCE
Income Protection Plan
This plan offers two options which consist of life insurance and disability insurance:
Plan A  1) Employer paid life insurance of 1.5 times employee’s salary
       2) Employer paid disability, beginning after a 150-day waiting period. Employee waiting
          period of 120, 90, 60 and 30 days may be purchased at own expense. This disability
          period insurance provides a benefit of 60% of manager’s salary up to a maximum of
          $3,500/month.
Plan B  1) Employer paid life insurance of 2 times salary
       2) Administrator will have option to purchase disability insurance plan described in Plan A

OPTIONAL INSURANCE BENEFITS
Additional employee, spouse, and child life, and employee & spouse accidental death & dismemberment insurance may be purchased
at group rates. Employees may also purchase employee, spouse and/or employee’s parents Long-term Care coverage if desired.

PRE-TAX PLANS
Pre-tax programs an employee can participate in include the Medical/Dental Expense account, the Dependent Care Expense Account
and the Transit Expense Account. These plans enable an employee to set aside a portion of their income before taxes are withheld.

HEALTH REIMBURSEMENT ARRANGEMENT ACCOUNT (HRA)
At the beginning of each calendar year, the Employer makes a lump-sum contribution of $600 to each insurance eligible employee’s
HRA account. Employees can use this account to pay for out-of-pocket health and dental co-pays, deductibles, or other medical and
dental expenses not covered by insurance.

RETIREMENT BENEFITS
Defined Contribution Retirement Plan (DCR) - Retirement Default Plan if not a participant of a *MN Defined Benefit Plan
The amount of your retirement benefit is based on the dollar amount you and your employer contribute plus investment gains or losses
on those dollars. The MnSCU System Investment Committee selects the funds to invest in, ranging from conservative to aggressive
investment styles. TIAA-Cref is the administrator of this plan.
   Employee Contribution - 4.5% of your salary
   Employer Contribution – 6.0% of your salary

Teachers Retirement Association (TRA) – Retirement Plan if a current participant of a MN Defined Benefit Plan (*TRA,
PERA, MSRS)
This is a Defined Benefit plan; retirement benefit is based on a formula, not investments choices.
   Employee Contribution – 7% of your salary
   Employer Contribution – 7% of your salary
**VACATION LEAVE** (Prorated for part-time employees)
Ten days (80 hours) of annual leave are credited to new full-time employees and will be reduced proportionately as annual leave is accumulated. All full-time administrators shall accrue annual leave at a rate of one day at the end of each of the first 22 full pay periods each fiscal year.

**SICK LEAVE** (Prorated for part-time employees)
Fifteen duty days of sick leave are credited to all new full-time employees. Beginning with the 31st pay period of employment, employees are credited with ½ day per pay period.

**HOLIDAYS** – Eleven paid holidays per year.

**TUITION WAIVER**
Employees working 75% or greater shall be entitled to enroll in 24 credits per year, on a space available basis, in courses at any college/university in MnSCU without payment of tuition or fees, except special fees. If employee does not exercise this right, the employee's spouse or dependent children shall be eligible for waiver of tuition only at any university (not colleges) in the MnSCU system.