

MINNESOTA SENATE BENEFIT SUMMARY

(Regular Employees 1/08)

The Minnesota Senate offers an excellent benefit program. The purpose of this summary is to give you an overview of your benefits with the Minnesota Senate. In the event of any conflict between this summary and the Plan Documents, the Plan Documents prevail.

Comp Time

If you work more than 84 hours a pay period during the legislative session, you can take one hour of compensatory time for each 1.5 hours worked in excess of 84. The maximum accrual is 180 hours which must be used by the end of the calendar year in which it was accrued unless otherwise specified by the Rules Committee.

Deferred Compensation

You may set aside a portion of your compensation into a pre-tax deferred compensation program. Taxes on this money and investment gains are deferred until the time of withdrawal. You may elect either to receive a state paid contribution to the plan, or to convert vacation to deferred compensation. If you elect the state contribution, the state match is 100% of the first \$500 deferred for 2008 and \$750 for 2009. If you elect to convert accumulated vacation to deferred compensation, you may convert one hour of vacation for each two hours of vacation and compensatory time used in the prior calendar year up to a maximum of 40 hours. For details go to: <http://www.mndcplan.com>.

Employee Assistance Program

This is a confidential third party service designed to help you with personal or work related issues that you do not wish to discuss with your manager. This service is available 24 hours a day. Contact 651-296-0765, or go to <http://www.doer.state.mn.us/eap/eap.htm>.

Group Insurance

In order for you and your dependents to be eligible, you must be scheduled to work a minimum of 1,044 hours in any 12 consecutive months. Eligibility extends to retired employees upon having a minimum of five years of allowable pension service and meeting annuity requirements. You must elect most coverage within the first 30 days of employment, a life event change, or during the annual open enrollment. Coverage becomes effective on the 36th day of employment. For details go to: <http://www.doer.state.mn.us>.

Medical/Prescription

The state pays your premium and a substantial share of family premiums. You need to elect a clinic and administrator. If you do not elect coverage, a health care clinic will be assigned. You are encouraged to use Convenience Clinics for routine care to minimize cost.

Basic Life and ADD

The state pays the entire basic life and accidental death and dismemberment premium equal to your salary up to a maximum of \$95,000 rounded to the nearest \$5,000. In the event of your accidental death, the amount doubles.

Group Insurance (continued)

You may choose any of the coverages listed below by paying the low premiums secured through the state's purchasing power:

Employee and family dental coverage

Supplemental life insurance

Upon meeting eligibility requirements, 15% of this coverage can be converted to a paid-up life insurance policy upon retirement. After the initial enrollment period, evidence of insurability is required for any changes to optional insurance.

- ❖ Employee: Two times salary without evidence of insurability, and up to \$500,000 with evidence of insurability.
- ❖ Family: \$10,000 without evidence of insurability, and up to \$500,000 with evidence of insurability.
- ❖ Children/Grandchildren: \$10,000 combined.

Accidental death & dismemberment

Provides additional coverage to life insurance in the event of accidental death or dismemberment.

- ❖ Employee: \$5,000–\$100,000
- ❖ Spouse: \$5,000–\$25,000

Short-term disability

Provides a benefit up to 66-2/3% of your salary for the first six months of non work-related illness or injury, after satisfying a one-day waiting period for an accident and an eight-day waiting period for an illness. You can elect a benefit level between \$300 and \$5,000 per month, not to exceed the maximum limit.

Long-term disability

Provides a benefit of up to 60% of your salary after six months of disability. You can choose a monthly benefit amount between \$300 and \$7,000, up to the maximum allowable. Disability payments are reduced by other income payments that you are eligible to receive (Social Security and workers compensation).

Long-term care coverage

Provides coverage for long term care services not covered by health or disability insurance. Coverage may be purchased for you, your spouse, or parents/stepparents. For details go to: <http://www.ltcbenefits.com> and use the password GoForLCC.

Holidays

Nine holidays and up to two floating holidays are observed.

Basic Holidays

New Years Day	Independence Day	Thanksgiving Day
Martin Luther King Day	Labor Day	Day after Thanksgiving
Memorial Day	Veterans Day	Christmas Day

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

Floating Holidays

You can receive up to two additional floating holidays as follows:

- ❖ If you work anytime from January through June = one additional day
- ❖ If you work anytime from July through December = one additional day

Floating holidays cannot be carried over from year to year and are not cashed out upon termination of employment.

Leaves of Absence

Paid leaves of absence are granted for the following purposes: court appearance/jury duty, military (up to 15 days), voting, blood or bone marrow donation, athletic (Olympic or Pan American Game) preparation and competition, quarantine, domestic abuse/harassment and organ donation. Paid leaves of absence may be granted for emergency, investigatory, crime victim, or for disaster volunteers.

Unpaid leaves of absence are granted for the following reasons: disability, parental/caretaker, medical, military (beyond 15 days), VISTA/Peace Corps, political, school conference and Civil Air Patrol. Unpaid leaves of absence may be granted for educational, personal, or salary savings.

Legal Assistance

Free ½ hour legal consultation with an attorney for will preparation, or any other legal matter plus 25% discount when using network affiliated attorneys.

Pre-tax Accounts

Pre-tax accounts are available to you as a way to fund various expenses and reduce your taxes. Pre-tax deductions are automatically taken for health/dental premiums and parking. In addition, pre-tax deductions can be elected for:

- ❖ Dependent care: Up to \$5,000.
See <http://www.doer.state.mn.us/ei-segip/docs/dcea.pdf> for details.
- ❖ Health/dental care: Up to \$5,000 for unreimbursed medical/dental.
See <http://www.doer.state.mn.us/ei-segip/docs/mdea.pdf> for details.
- ❖ Mass transit:
See <http://www.doer.state.mn.us/ei-segip/docs/transit.pdf>

Retirement

The Unclassified Plan is a defined contribution plan with an automatic employee deferral of 4% and an employer match of 6%, which is immediately 100% vested. After either 1 or 10 years of service, an employee may elect to make a one time transfer to the General Employees Retirement Plan, which is a defined benefit plan. Both plans offer cost of living increases upon retirement. For details go to: <http://www.msrs.state.mn.us> or call 651-296-2761.

Severance Pay

Severance pay represents a paid benefit upon termination of employment for the low use of sick leave. The payout is as follows:

Voluntary termination

- ❖ 2% per year of service up to 40% of the first 900 unused hours
- ❖ 12.5% of balance above 900 hours

Retirement, death or involuntary termination

- ❖ 40% of the first 900 unused hours
- ❖ 12.5% of the balance above 900 hours

Method of payout

- ❖ Employees with less than five years of service and who are not annuity eligible (less than age 55) are paid in cash.
- ❖ Employees with five or more years of service who are not annuity eligible are paid in cash for the first 100 hours of unused sick leave and anything above 100 hours is paid as a credit to the Health Care Savings Plan which may be used for future medical expenses.
- ❖ Employees who are annuity eligible have the payment made as a credit to the Health Care Savings Plan and receive an additional severance payment of \$250.

Amounts transferred to the Health Care Savings Plan are tax-free and can be invested into various funds to grow in value. Amounts taken from the Plan to pay for health care related expenses, including premiums, are withdrawn on a tax-free basis.

Service Awards

Service awards are granted to represent milestones of Senate service. Awards begin with the 10th year of service and proceed in five year increments.

Sick Leave

Four hours per pay period accrue. Sick leave can be used for your, or family members', illness, medical appointments, or adoption. Appropriate documentation may be required before sick leave can be used. Sick leave can be used in minimum increments of 0.25 hours.

Travel Assistance

Free emergency travel assistance when traveling 100 or more miles from home.

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 through 8 years	6	20
After 8 through 12 years	7	23
After 12 through 18 years	7.5	24
After 18 through 25 years	8	26
After 25 through 30 years	8.5	28
After 30 through 35 years	9	29
After 35 through 40 years	9.5	31
After 40 years	10	33

Vacation hours must be reduced below 275 hours once per calendar year to avoid having the annual carry over reduced to 275 hours.