

Classified Benefits Summary 2026



Minnesota State Moorhead offers a comprehensive benefits package including health insurance, retirement plans, life and disability insurance, employee assistance program that promotes health and well-being, along with paid leaves and opportunities for continuing education. The benefits listed below are subject to change pending state and federal legislation. These benefits apply to employees in American Federation of State, County, and Municipal Employees (AFSCME), Minnesota Association of Professional Employees (MAPE), Middle Management Association (MMA), Commissioner's Plan, and Managerial Plan.

Health, Dental, Vision, and Basic Life Insurance

Employees who are scheduled to work at least forty (40) hours each week for a period of nine (9) months or more in any twelve (12) consecutive months, excluding part-time or seasonal employees serving on less than a seventy-five (75) percent basis, are eligible for the full employer contribution toward health, dental and basic life insurance. Some part-time and seasonal employees are eligible for a partial employer contribution toward insurance. All insurance coverage is effective after the 30-calendar day waiting period.

Health Insurance as of January 1, 2026

Health Plan	Employee-Only Cost			Employee + Dependent Cost (Family)		
Blue Cross & Blue Shield of MN						
HealthPartners	\$24.47 Bi-weekly	\$48.94 Monthly	\$587.28 Annually	\$166.96 Bi-weekly	\$333.92 Monthly	\$4,007.04 Annually

There are two different medical insurance carriers that employees can choose from that offer the same schedule of benefits. The two carriers have different networks of primary care clinics and specialty providers. All primary care clinics have been assigned one of four cost levels, based on the amount that provider charges for specific medical services. Employees share some of the cost of medical services by paying copays, deductible and coinsurance. The amount of cost sharing depends on the level of the enrollee's primary care clinic. Referrals are generally necessary to see a specialist. Our comprehensive health coverage now includes fertility treatment and mental health services.

Dental Insurance as of January 1, 2026

Dental Plan	Employee-Only Cost			Employee + Dependent Cost (Family)		
State Dental Plan (Delta Dental)						
HealthPartners	\$7.25 Bi-weekly	\$14.50 Monthly	\$174.00 Annually	\$30.93 Bi-weekly	\$61.86 Monthly	\$742.32 Annually



There are two different dental insurance carriers that employees can choose from, both that offer the same schedule of benefits. Each of the dental plans offers comprehensive coverage for most conditions requiring dental diagnosis and treatment, including orthodontic treatment. Employees should verify with their insurance carrier that their dentist is in-network.

Vision Insurance as of January 1, 2026

Vision Plan	Employee-Only Cost			Employee + Dependent Cost (Family)		
MetLife Vision Plan (Superior Vision Network)	\$2.09 Bi-weekly	\$4.18 Monthly	\$50.16 Annually	\$5.99 Bi-weekly	\$11.98 Monthly	\$143.76 Annually

The MetLife Vision Plan is optional and designed to supplement your family's medical coverage. MN Advantage Health Plan members may select the MetLife Vision Plan no matter which plan administrator you are enrolled in for your medical coverage. While our medical plan covers your eye exam, the MetLife Vision Plan helps cover the costs of eyeglasses or contact lenses and offers discounts on LASIK and more. The vision plan uses the Superior Vision Network of retailers and independent provider offices.

Basic Life Insurance

The employer provides and pays for the following term life coverage and accidental death and dismemberment coverage for eligible employees. Any premium paid by the State in excess of fifty thousand dollars coverage is subject to tax liability in accordance with Internal Revenue Service Regulations. An employee may decline coverage in excess of \$50,000. The basic life insurance policy includes an accelerated benefits agreement providing for payment of benefits prior to death if the insured has a terminal condition. Your benefit is based on annual salary with a maximum coverage of \$200,000.

Optional Insurance

Additional Employee and Spouse Life Insurance

Up to \$500,000 employees may purchase additional life insurance for themselves or their spouse. New employees may apply for life insurance up to two times their base annual salary evidence free. Spouse life is available to new employees, evidence free, in amounts of \$5,000 or \$10,000. Coverage of \$10,000 for each dependent child/grandchild/foster child is also available.

Accidental Death and Dismemberment Insurance

This optional coverage may be purchased for employees and spouses. (maximum of \$200,000) and spouses (maximum of \$25,000).

Short-Term & Long-Term Disability Insurance

Short-term disability coverage provides income for up to 180 days if an employee becomes totally disabled due to an illness, injury, or pregnancy. Long-term disability coverage provides income beyond 180 days or total disability. Premiums are paid by the employee.



Mandatory Retirement Plan

Classified employees participate in the Minnesota State Retirement System (MSRS) General Plan which is a defined benefit plan with all investments managed by the State Board of Investment. MSRS requires a minimum of three years participation for vesting and provides a guaranteed lifetime annuity to eligible retirees. Note: employee and employer contribution rates are established by Minnesota law.

Plan Name	Bi-Weekly Employer Contributions	Bi-Weekly Employee Contributions
MSRS General Pension Plan	6.25%	6.00%

Voluntary Retirement Plans

Deferred Compensation Program

The State of Minnesota Deferred Compensation Plan is a voluntary plan that allows employees to place a portion of earnings into a tax-deferred investment program under section 457 of the Internal Revenue Code. This program is managed by the Minnesota State Retirement System (MSRS). Refer to your respective collective bargaining agreement for employer match information.

Tax-Sheltered Annuity Program

A tax-sheltered annuity program is a voluntary retirement savings program available to employees of educational institutions. Tax sheltered annuities are often referred to as 403(b) - the IRS code section that regulates this type of plan. This plan allows a Roth option for contributions. This program is managed by TIAA.

Paid Leaves of Absence

Holidays

There are 12 paid holidays per fiscal year: Independence Day, Labor Day, Veteran's Day, Thanksgiving Day, Day after Thanksgiving, Christmas Day, New Year's Day, Martin Luther King Day, President's Day, Memorial Day, Juneteenth, and a floating holiday to be used for the employee's choice. Eligible employees who normally work less than full time shall receive holiday pay on a prorated basis.

Vacation Leave

Vacation leave accrues at four hours per pay period for full-time employees. An employee being paid for less than a full eighty (80) hour pay period shall accrue a prorated amount of vacation. Unused vacation must be reduced to 275 hours or less once each fiscal year.

Sick Leave

Sick leave accrues at four hours per pay period for full-time employees. It accrues on a prorated basis for an employee being paid for less than a full 80-hour pay period.

Other paid leaves include military, parental leave, court related, bereavement, emergency, and voting leave.



Other Benefits & Programs

Tuition Waiver

Minnesota State offers tuition waiver benefits to most employees, their spouses and dependents based on criteria provided in the various union contracts or salary plans. The waiver covers the cost of tuition and, in some cases, course fees. Refer to the applicable bargaining unit or plan for further details on credit allowed, wait period, etc.

Flexible Spending Accounts – FSA (Pre-Tax) Benefits

The Medical/Dental Expense Account allows employees to pay for certain medical and dental expenses with pre-tax dollars that are not covered by insurance. The Dependent Care Expense Account allows employees to pay for dependent care expenses with pre-tax dollars. There are maximum deposit limits of \$3,400 per year for the Medical/Dental (MDEA) and \$7,500 per year for the Dependent Care (DCEA) accounts.

Legal Plan

The Legal Plan through [Metlife](#) provides access to attorneys and other services. For \$16.16 a month you will have access to a network of experienced and vetted attorneys available online, by phone, or in person. The [plan](#) covers you and your dependents.

Employee Assistance Program

A cost-free, confidential, and voluntary service available to employees and their immediate family members. The [Employee Assistance Program](#) offers personal and family counseling, consultations for financial and legal matters, concierge services, well-being webinars, and much more.

Discounts

[Healthy Discounts](#) are available to employees who elect medical coverage through the State of Minnesota. Blue Cross Blue Shield and HealthPartners partner with a variety of health and wellness organizations to provide discounted programs and services. Examples include discounted fitness programs, hearing and vision services, nutrition packages, various apparel, personal care items, pet and baby items, and much more! Some local and national companies offer discounts for government employees. You may be eligible to receive a discount if you let them know you work for the State of Minnesota.

Public Sector Loan Forgiveness Program (PSLF)

The Public Sector Loan Forgiveness Program (PSLF) was established by Congress in 2007 to encourage individuals to work in public service by forgiving the remaining student loan balance of their federal Direct Loans after they have made 120 qualifying payments while employed by a qualifying employer. Minnesota State Moorhead is a qualifying employer. For more information, visit: <https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>.

Savi (for the PSLF Program)

Minnesota State partners with Savi, a service provided to help employees navigate student debt forgiveness and find the best loan servicing programs. [Savi Essential](#) can help you navigate the complex



rules and procedures with the PSLF program. For an annual fee of \$60, Savi can support you with various Public Sector Loan Forgiveness (PSLF) tasks, handle paperwork on your behalf and remind you when it's time to recertify for the next year. Specifically, Savi can help you:

- Determine if your loan(s) qualify for forgiveness
- Identify the best repayment method for your loan and your estimated monthly payment
- Estimate how much money will be forgiven and when
- Consolidate your loan(s), if needed, to conform with the PSLF Limited Waiver requirements
- Generate any required forms, help you complete and check them, and submit on your behalf
- Monitor your submitted applications and forms with loan servicers and your employers