

**THE SUPREME COURT OF MINNESOTA
MINNESOTA JUDICIAL CENTER
25 REV. DR. MARTIN LUTHER KING JR. BLVD.
SAINT PAUL, MINNESOTA 55155**

JUDGE INSURANCE BENEFITS

The Department of Employee Relations (DOER) administers the State Employee Group Insurance Program (SEGIP). A booklet called *Your Employee Benefits* will provide a detailed summary of the insurance plans.

It is accessible from the following link:

<http://www.doer.state.mn.us/ei-segip/pdf/yebbooklet/YourEmployeeBenefits.pdf>

This booklet will answer many questions about insurance and other benefits available.

The Health Plan

The health plan is referred to as the MN Advantage Health Plan and is made up of three carriers: Blue Cross Blue Shield, HealthPartners and PreferredOne. To determine which plans are accessible, please refer to the *MN Advantage Health Plan's Clinic Directory* link http://www.doer.state.mn.us/insdir/provider_directory.asp.

The Minnesota Advantage Health plan requires judges to select both the insurance carrier and a primary care clinic when they enroll for medical coverage. The plan includes co-payments and deductibles for most medical services. The amount of cost sharing is determined by the cost level designation (cost level 1 - 4) associated with each primary care clinic. Use of the website is an efficient way to research clinic availability with each plan and the cost level of each plan. Since single medical coverage is provided at no cost to judges, they do not have the option of opting out.

The Dental Plan

The dental plan is made up of two carriers: The State Dental Plan and HealthPartners. The both plans allow judges to see any provider who is part of the Preferred Provider Organization. Judges do not need to enroll in the same dental and health carriers to participate in either. Dental is optional and judges may opt out of it.

It is only open every two years however. (During odd-year open enrollment periods.)

Health and Dental Plan insurance rates can be found by visiting DOER's insurance link <http://www.doer.state.mn.us/ei-segip/pdf/advantage%20employee/Rate%20Guide%20Complete.pdf>

Life Insurance

Judges receive a state paid life insurance policy of \$95,000.

Optional Insurance

Optional insurance such as additional employee life, spouse life, child life, accidental death and dismemberment for both employee and spouse, short and long-term disability, and long-term care insurance are also available. Judges pay the full premium cost for this optional coverage. A certain amount of selected coverage is available without evidence of insurability if they enroll within 35 days of their employment.

Pre-tax Expense Accounts

Judges may also enroll in the pre-tax Medical-Dental Expense Account and/or Dependent Day Care Expense Account programs. The State also offers a Transit Expense Account for certain transit costs to be paid from a pre-tax account for commuting to and from work.

Health Care Savings Plan

Judges automatically participate in the Judges Health Care Savings Plan. They contribute 4% of their pre-tax salary to this plan. The Health Care Savings Plan (HCSP) is an employer-sponsored program that allows employees to save money, tax-free, to use upon termination of employment to pay for eligible health care expenses. Judges are able to choose among seven different investment options provided by the State Board of Investment. Assets in the account will accumulate tax-free, and since payouts are used for approved health care expenses they will remain tax-free. The MN State Retirement System administers this plan - <http://www.msrs.state.mn.us/hcsp/index.htmls>.

Deferred Compensation

Judges also have the option of enrolling in the deferred compensation plan administered by MN Deferred Compensation (MNDPC). This program allows participants to set aside a portion of pre-tax income and accumulate it on a tax-deferred basis while lowering their taxable income. For more information, please visit their website at <http://www.mndcplan.com/>.

Retirement

MN State Retirement System (MSRS) administers the retirement plans for the MN Judicial branch. Judges contribute 8 percent of their salary into the retirement plan. Judges also contribute to Social Security. The Judges Plan also provides important disability and survivor coverage. Further information is available at the following link <http://www.msrs.state.mn.us/>.

For additional questions regarding judge benefits please contact Paula M. Juris, Human Resources Coordinator, at 651/284-3863.