



JUDGE INSURANCE BENEFITS

The State's Minnesota Management and Budget Division administers the State Employee Group Insurance Program (SEGIP). Below is a link to their website which will provide a detailed summary of the insurance plans and benefits available: <https://mn.gov/mmb/segip/>. Specifically, the *Your Employee Benefits* booklet is a great summary of all SEGIP benefits: <https://mn.gov/mmb-stat/documents/segip/AC2017-your-ee-benefits1-TS.pdf>

The Health Plan

The health plan is referred to as the Minnesota Advantage Health Plan and is made up of three carriers: Blue Cross Blue Shield, Health Partners, and Preferred One. The health 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) and more details can be found in the Advantage Health Plan Schedule of Benefits: <https://mn.gov/mmb-stat/documents/segip/open-enrollment/AC-Advantage-Sch-of-Ben-ONLY-2017-final.pdf> and Clinic Directory: http://mn.gov/insdir/provider_directory_openenrollment.aspx. The main link to the medical benefits can be found at this link: <https://mn.gov/mmb/segip/medical-dental/med-dent-newhire/understand-your-benefits/>

The Dental Plan

The dental plan is made up of two carriers: The State Dental Plan (Delta Dental) and Health Partners. Both plans allow judges to see any provider who is a 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 typically open for enrollment every other year (odd-year open enrollment periods). More details can be found on the dental plans on the SEGIP website: <https://mn.gov/mmb/segip/medical-dental/med-dent-newhire/understand-your-benefits/>

Life Insurance

Judges receive a state paid life insurance policy (basic life insurance policy) of \$95,000. Additional life insurance is also available (see next section below titled Optional Insurance).

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 option coverage. A certain amount of selected coverage is available without evidence of insurability if a judge enrolls with 35 days of their employment. More information on life insurance can be found here: <https://mn.gov/mmb/segip/life-insurance/new-hires/understand-your-benefits/>. More information on disability coverage and long-term care insurance can be found here: <https://mn.gov/mmb/segip/disability-and-long-term-care/new-hires/understand-your-benefits/>

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. More information on pre-tax accounts can be found here:

<https://mn.gov/mmb/segip/pre-tax-benefits/>

Health Care Savings Plan

Judges automatically participate in the Judges Health Care Savings Plan. They contribute 4% or 5% of their pre-tax salary to this plan. The percentage amount depends on their combined service credit with the Minnesota State Retirement System (MSRS) and/or the Public Employers Retirement Association (PERA). The Health Care Savings Plan (HCSP) is an employer-sponsored program that allows employees to save money, tax-free, to use upon separation of state employment to pay for eligible health care expenses. Judges are able to choose among several 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. Tax free in, tax free growth, tax free out. MSRS administers this plan and more information can be found on their website:

<https://www.msrs.state.mn.us/hcsp>

Deferred Compensation

Judges also have the option of enrolling in the Minnesota Deferred Compensation Program. 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: <https://www.msrs.state.mn.us/mndcp>

Retirement

MSRS administers the retirement plans for the Minnesota Judicial Branch. The rate of contribution for a judge who is appointed or elected after 06/30/13 is seven percent (7%). The state contribution is 22.5 percent. The Judges Retirement Plan also provides important disability and survivor coverage. Further information is available on the MSRS website: <https://www.msrs.state.mn.us/judges-plan>

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