



New Employee Orientation



Health Benefits

- Office of Human Resources -

2020 - 2021

Welcome to Minot State University!

We are excited that you have joined our community of students, faculty, staff, volunteers and friends!

We want you to “Get to know” MSU. For this reason, we strongly encourage you to read your staff/faculty handbook.

With contributions from fellow employees, your handbook is chock full of information and resources that will help you make the most out of your MSU experience.

Learn about MSU's history & traditions, policies & practices, new employee resources, health & retirement, compensation and payroll, employee leave, employee wellness and campus safety procedures.



[Faculty Handbook](#)



[Staff Handbook](#)



Orientation Modules

View this deck in presentation mode to access videos and links.

This segment of your employee orientation will introduce you to the health related benefits available to you as a Minot State University (MSU) employee.

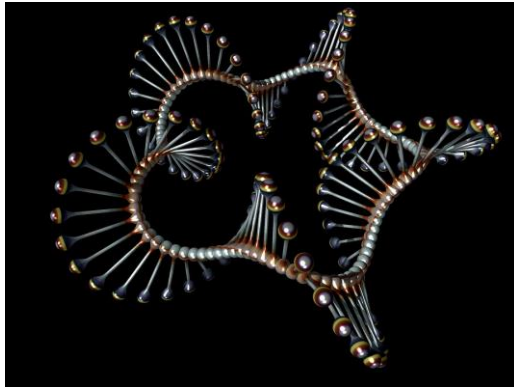
Navigate through the modules at your own pace and visit the links for additional information.

If you have any questions, please contact the Payroll & Benefits Office at 858-3334 or 858-3225.



If you have any questions, please contact the Payroll & Benefits Office at ext. 3334 / 3225 or email tricia.Houmann@minotstateu.edu.

Benefit Modules



Medical



Dental



Vision



Flexible Spending Account (FSA)



Life Insurance
Long-Term Disability
Long-Term Care

Benefit Eligibility

MSU provides benefit-eligible employees a full package of benefits including medical, dental, vision, life, long-term disability and flexible spending account options.

Benefit eligible employees are those who meet the following requirements:

- Working more than 20 hours per week for 20 weeks or more in a calendar year
- Filling a regularly funded and approved position

When these conditions are met, an employee remains eligible for benefits for the full calendar year.

Benefited employee, spouse & dependents:

- Must enroll within 31 days of employment or 31 days of involuntary loss of other health insurance or wait for open enrollment period
- Dependents are covered until age 26
- Married dependents are not eligible to enroll their spouse or children
- If you are claimed as a dependent on someone else's taxes, are covered by Medicare or a Flexible Spending Account, you are not eligible to enroll in a High Deductible Health Plan.

Health benefits begin on the first day of the month following the date of hire.

Benefit Registration



MSU benefit programs are administered by [NDPERS](https://ndpers.nd.gov) (North Dakota Public Employees Retirement System). During your first week of employment, you will receive an email from the MSU Payroll & Benefits Office with a link and temporary password for enrollment.



Member/Employer
LOGIN

Detailed benefit information is available at: www.nd.gov/ndpers

Click on the *active member* tab to review benefit options.



Benefit Registration



Welcome to the PERSLink Member Self Service (MSS).

NDPERS registration page

The screenshot shows the "North Dakota login" page. It is divided into two main sections. The left section, titled "Already Registered - Not Sure?", contains a "North Dakota Login:" field, a "Forgot Login" link, a "Password:" field, a "Forgot Password" link, and a "Login" button. Below this is a link to "Update your account". The right section, titled "New to North Dakota Online Services?", features a "Register Now!" button, a heading "Benefits of North Dakota Login", a bulleted list of benefits (one login/password for multiple services and one-time registration), and a link to the "FAQ". At the bottom, a note states: "For assistance with this North Dakota Login, contact the Service Desk."

Select "NDPERS Plans"

The screenshot shows the "NDPERS Plans" section. It includes a folder icon and a link that says "Enroll, Update or View Plans".

When you have selected the plan you would like to enroll in, your status will change to **enrolled**.

Benefit Plans that you are enrolled in

Plan Name	Status	Request Status
Deferred Compensation	Enrolled	
Health Insurance	Enrolled	
Dental Insurance	Enrolled	
Vision Insurance	Enrolled	
Life Insurance	Enrolled	
Employee Assistance Program	Enrolled	

Medical



Sanford Health is the medical carrier

MSU offers two medical care options:

1. **PPO/Basic (Dakota Plan)**
2. **High Deductible Health Plan (HDHP)**
[Health Savings Account \(HSA\)](#)

- Cards are mailed to the home address
- The PPO/Basic plan is the most common plan with copays (see side chart) and in-network provider visits without referrals.
- When an employee selects an HDHP, he/she incurs a higher deductible expense.
- The premium paid by the university for the HDHP is lower, and the premium savings is contributed to a Healthcare Savings Account (HSA) for the employee to pay out-of-pocket medical expenses.
- NDPERS will make monthly employer contributions totaling \$1060.08/year (\$88.34/month) for single coverage and \$2,565.12/year (\$213.76/month) for family coverage .

NDPERS OUT-OF-POCKET HEALTH COSTS

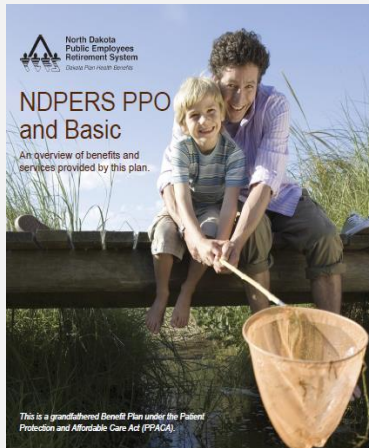
	Dakota Plan		HDHP	
	PPO	Basic	PPO	Basic
Co-Pay & Co-Insurance	<i>Co-Pay paid by member for each and every visit Co-insurance paid by member until maximum is met</i>		You pay the costs until you meet your deductible, then co-insurance of 20%	You pay the costs until you meet your deductible, then co-insurance of 25%
Physician Office Visits Co-Pay	\$30	\$35		
Lab / X-ray Co-Insurance	20%	25%		
Emergency Room Visits Co-Pay	\$60	\$60		
Prescription Drugs Co-Pay & Co-Insurance				
Generic	\$7.50 / 12%	\$7.50 / 12%		
Brand Name	\$25 / 25%	\$25 / 25%		
Non-formulary	\$30 / 50%	\$30 / 50%		

DEDUCTIBLE	<i>Maximum paid by member during calendar year for specified services. Office visits, ER co-pay, and prescription drugs are not included</i>		<i>Deductible and co insurance maximums may be met by one or multiple family members</i>	
Individual Deductible	\$500	\$500	\$2,000	\$2,000
Individual Co-Insurance	\$1,000	\$1,500	\$1,500	\$2,000
Individual Maximum	\$1,500	\$2,000	\$3,500	\$4,000
Family Deductible	\$1,500	\$1,500	\$4,000	\$4,000
Family Co-Insurance	\$2,000	\$3,000	\$3,000	\$4,000
Family Maximum	\$3,500	\$4,500	\$7,000	\$8,000

Employees that participate in the High Deductible Health Plan are automatically enrolled in the Health Savings Account

Additional Information

PPO/Basic (Dakota Plan)



Click on image for link to document.

High Deductible Health Plan (HDHP)



Additional information can be found on the NDPERS website at www.nd.gov/ndpers. Select the “active members” tab.

Contact Information



For health insurance cards, coverage and claim questions, contact Sanford Health at 800-499-3416.

Sanford Member Portal: <https://www.sanfordhealthplan.org/ndpers>

Contact the MSU Payroll & Benefits Office:

Phone: 701-858-3334

Email: tricia.Houmann@minotstateu.edu

Phone: 701-858-3225

Email: marlene.Hargrave@minotstateu.edu

Health Savings Account (HSA)

A Health Savings Account (HSA) enables you to set aside pre-tax dollars to pay for qualified medical expenses for both individual and family.

- Must be enrolled in the High Deductible Health Plan (HDHP)
- Automatic enrollment with HDHP
- Balances can be carried over from year to year
- Additional contributions can be made to fund the account
- If you are claimed as a dependent on someone else's taxes, are covered by Medicare or a Flexible Spending Account, you are not eligible to enroll in a High Deductible Health Plan.

IRS	2018
HSA contribution limit (employer + employee)	Self-only: \$3,450 Family: \$6,900



Once you select HDHP coverage, Sanford Health, the HSA Plan Administrator, will send you information on how to make additional contributions, access your HSA account and how to submit claims for reimbursement.

Dental Insurance



www.deltadentalmn.org

Delta Dental PPOSM & Delta Dental Premier[®]

2018 Monthly Premium Rates

Employee:	\$38.64
Employee + Spouse:	\$74.58
Employee + Child(ren):	\$86.58
Family:	\$123.30

For a complete list of covered services and limitations/exclusions, please refer to the [Dental Benefit Plan Summary](#).

Covered Services	Plan Coverage	Coinsurance
Preventive and diagnostic	100%	0%
Oral Surgery	80% after \$50 deductible	20%
Endodontics	80% after \$50 deductible	20%
Major Restorative	50%	50%
Orthodontics	\$1,500 Max.	50%

Contact Delta Dental for coverage questions at 1-800-448-3815

Vision Insurance



www.superiorvision.com

Co-Pays	
Exam	\$0
Materials ¹	\$35
Contact Lens Fitting (standard & specialty)	\$35

Monthly Premiums	
Emp. only	\$6.64
Emp. + spouse	\$13.28
Emp. + child(ren)	\$12.10
Emp. + family	\$18.74

Services/Frequency	
Exam	1 per calendar year
Frame	1 per calendar year
Contact Lens Fitting	1 per calendar year
Lenses	1 pair per calendar year
Contact Lenses	1 allowance per calendar year

Benefits

	<u>In-Network</u>	<u>Out-of-Network</u>
Exam (Ophthalmologist)	Covered in full	Up to \$45 retail
Exam (Optometrist)	Covered in full	Up to \$45 retail
Frames	\$75 retail allowance	Up to \$40 retail
Contact Lens Fitting (standard)	Covered in full	Not covered
Contact Lens Fitting (specialty ²)	\$50 retail allowance	Not covered
Lenses (standard) per pair		
Single Vision	Covered in full	Up to \$35 retail
Bifocal	Covered in full	Up to \$50 retail
Trifocal	Covered in full	Up to \$70 retail
Progressive lens upgrade	See description ³	Up to \$70 retail
Contact Lenses ⁴	\$100 retail allowance	Up to \$100 retail

Contact Superior Vision for coverage questions at 1-800-448-3815



Flexible Spending Accounts (FSA)



[Learn More](#)

A Flexible Spending Account (FSA) is an employee benefit that allows you to save pre-tax dollars to pay for eligible health care and dependent care expenses for you and your family.

There are two types of FSAs:

1. The **Health Care** FSA is used to pay for eligible out-of-pocket medical expenses not paid by insurance or other sources.
2. The **Dependent Care** FSA is used to pay for eligible child or elder care expenses including daycare, before-/after-school care and summer day camp.

	With FSA	Without FSA
Annual Pay	\$50,000	\$50,000
Pre-Tax Election	\$2,000	0
Taxable Income	\$48,000	\$50,000
Fed/State/SS and Medicare Tax	-\$10,966	-\$11,616
After-tax expenses	0	-\$2,000
Take-Home Pay	\$37,034	\$36,384
Savings	\$650	

Life Insurance / LTD / Long-Term Care



Life Insurance

[Learn More](#)

MSU employees are provided with a basic life insurance amount of \$7,000 and have the option to purchase supplemental life insurance at low group rates.

Upon hire an employee may choose coverage up to \$200,000 without evidence of insurability. Coverage is also available for spouses and dependents.

[View rates and coverage amounts](#)

[Learn More](#)

Long-Term Disability

MSU employees receive long term disability insurance as part of their benefits package.

There are two plans depending on the retirement plan the employee participates in:

[NDPERS](#) or [TIAA](#).

Long-Term Care

Employees may elect to apply for a long-term care policy and the premiums can be paid via payroll deduction. [Learn More](#)

Open Enrollment & Qualifying Events

[Learn More](#)

Open Enrollment

NDPERS conducts an open enrollment in the fall of each year (October to November) with coverage effective January 1 of the following year. During the open enrollment period, benefit eligible employees may enroll or change their health insurance options.

Qualifying Event

At any time of the year, certain life events, like marriage, having a baby, or loss of other health coverage makes you eligible for enrollment in health care outside of the open enrollment period.

If you have any questions, please contact the Payroll & Benefits Office at ext. 3334 / 3225 or email tricia.Houmann@minotstateu.edu

Employee Assistance Program



[Learn More](#)

An Employee Assistance Program (EAP) is an employer-sponsored service designed to assist employees, their spouses and their dependent children in finding help for emotional, drug/alcohol, family, health and other personal or job-related problems. The services are provided at no cost to the employee and are strictly confidential.

- Contact Information: 1.800.627.8220

Monthly Newsletters



Employee Wellness

MSU supports a vibrant culture and encourages a healthy lifestyle for its community. Each month, MSUWell offers a broad range of speakers, training programs, seminars and events to suit any lifestyle.

Three Hours of Wellness Time

- Non-exempt regular staff employees may participate in wellness activities with release time of no more than three hours per week with the supervisor's approval and as work allows. Taking a class during business hours constitutes as using wellness release time.
- Exempt staff and faculty may participate in wellness activities as their schedules allow, but should use three hours per week as a guide for their own release time.

Get rewarded for getting healthy with the NDPERS Dakota Wellness Program. A \$250 Benefit is available to all eligible members and their covered spouses participating in the NDPERS group health insurance plan. This benefit is taxable as established by the Internal Revenue Service (IRS).

The MSU Wellness Center is a state-of-the-art facility providing exercise equipment, weight rooms, intramural gym space, group exercise classes, rock climbing, locker rooms, and wellness events.

[MSU Wellness Center](#)



[Learn More](#)