

**MAPE Tips for Employees New to State Government**

**Health & Dental Coverage, Short and Long-term Disability, Pre-Tax optional Benefits, Retirement, HCSP and Deferred Compensation**

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| **Optional Benefits** |  |
| Health & dental coverage, basic life insurance ([www.mn.gov/mmb/segip](http://www.mn.gov/mmb/segip)) | Submit selections within first 35 days of hire date (make sure they’ve been received) |
| Enroll eligible dependents in health & dental insurance | Apply within first 30 days of hire date |
| Short-term Disability Insurance | Must apply first 30 days of hire date; after this date, you must provide evidence of insurability. May replace up to 66 percent of your salary ($5,000/month maximum). Birthing mothers may use short-term disability in addition to paid parental leave. Open enrollment every five years. |
| Long-term Disability Insurance | May apply as a new employee or during the state’s annual Open Enrollment. May replace some of your salary up to $7,000/month. |
| **Pre-tax Optional Benefits** |  |
| Medical/Dental Expense Account  Certain medical and dental expenses pre-tax basis | Apply within first 30 days of hire or during Open Enrollment |
| Dependent Care Expense Account | Apply within first 30 days of hire, birth of child or during Open Enrollment |
| **Retirement** |  |
| General Employees Retirement Plan (the largest plan administered by Minnesota State Retirement System) | Minnesota state law sets the contribution rates for the employer and employee. Beginning July 1, 2019, employees contribute 6 percent of gross salary and employer contributes 6.25 percent of employee’s gross salary. |
| MN Deferred Compensation Plan is a voluntary savings plan intended for long-term investing ($10 minimum per pay period) | $250 state match (free money!) |
| Health Care Savings Plan (HCSP) | State employees contribute one percent of their salary to HCSP, a tax-free medical savings account**.** After you separate from state service, you may access the funds to reimburse eligible medical expenses. [www.msrs.state.mn.us/hcsp](http://www.msrs.state.mn.us/hcsp) |
| **Other** |  |
| Previous public service employment  Previous private sector employment | May be able to accrue vacation at a higher rate based on previous public service employment, and private sector employment if directly related to current job. |
| Contact a MAPE steward with questions | [www.mape.org/my-mape/stewards/find](http://www.mape.org/my-mape/stewards/find) |
| Contract negotiations reports available throughout negotiations process | [www.mape.org](http://www.mape.org) |
| How do I read my pay grid? | <https://www.mape.org/my-mape/our-union/get-involved/understanding-your-paygrid> |