



Benefit Summary

MSS offers a comprehensive benefits package to all regular, full-time employees working 30 or more hours per week. In addition, employees regularly scheduled to work 20 or more hours per week may enroll in coverage at a pro-rated cost. New employees are eligible for benefits the first of the month following 30 days of employment.

Health Insurance

MSS offers a high-deductible health plan with a Health Savings Account. Coverage is offered through Medica. MSS offers two network options with the same plan design. Visit www.mymedica.com for information on providers within each network.

	MSS Monthly Contribution to Health Savings Account	Medica Passport Network cost per paycheck (bi-weekly)	Medica Vantage Network cost per paycheck (bi-weekly)
Single Coverage	\$60	\$95	\$85
Dual Coverage	\$120	\$218	\$197
Family Coverage	\$120	\$376	\$340

Single Coverage	
Employee Responsibility	\$0 - \$2,000
MSS Responsibility (HRA)	\$2,001 - \$5,950
Medica Responsibility	\$5,951 +

Dual/Family Coverage	
Employee Responsibility	\$0 - \$4,000*
MSS Responsibility (HRA)	\$4,001 - \$11,900
Medica Responsibility	\$11,901 +
*Single Embedded deductible \$2,700	

Dental Insurance

MSS offers dental insurance through Delta Dental. Information on providers may be found at www.deltadentalmn.org.

Cost Per Paycheck	
Single	\$7
Dual	\$26
Family	\$47

Vision Coverage

MSS provides an opportunity to purchase vision coverage through EyeMed. Information on providers may be found at www.eyemed.com.

Cost Per Paycheck	
Single	\$2.96
Dual	\$5.62
Family	\$8.25

Life Insurance

MSS provides life insurance to all full-time, regular employees in the amount of 2 times their annual salary. Employees have an option to purchase additional coverage at their cost.

Long-Term and Short-Term Disability Insurance

MSS provides long-term disability insurance coverage to all full-time, regular employees. Employee are eligible to purchase short-term disability insurance at their cost.

Paid Time Off

Regular employees earn PTO at the following rates:

First 3 years (0 to 36 months) of employment = 16 days/year

3 to 5 years (37 to 60 months) of employment = 18 days/year

5 to 10 years (61 to 120 months) of employment = 21 days/year

10 to 20 years (121 – 240 months) of employment = 26 days/year

Over 20 years (241 + months) of employment = 31 days/year

One day is equal to the number of hours in an employee's normal work schedule

Holidays

MSS typically has 10 paid holidays per year for eligible employees. The holiday calendar for each year is designated by the President/CEO and may change from year to year. Some (or all) holidays may be designated as agency-wide holidays. In years when agency designated holidays are less than 10, the remaining number of holidays may be designated as "Personal Floating Holidays".

401k Retirement Account

Employees are eligible to participate in a 401k retirement plan after one year of employment. Entry dates are January and July each year, following the one year waiting period. Any employee who contributes to the 401k plan is eligible for matching contributions from MSS in the amount of 50% of deferrals up to 6% of compensation.

***All costs listed above are based on an employee working 30 or more hours per week. ***

**For more information, please contact:
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