

# Insurance Benefits Open Enrollment

November 1 – November 15, 2018

- All Open Enrollment materials are at [mn.gov/mmb/segip](http://mn.gov/mmb/segip).
- Text **mn segip** to **468311** to subscribe to our text messaging service for the latest Open Enrollment information.

**This is your only mailed notification.**

Minnesota Management and Budget/SEGIP  
400 Centennial Office Building  
658 Cedar Street  
St. Paul, MN 55155

# Open Enrollment

November 1 – November 15, 2018



**November 1 –  
November 15, 2018**  
is your chance to  
change certain  
insurance benefits for  
the next year.

# Make the most of your Open Enrollment.

Your employee benefits are a valuable part of total compensation. Open Enrollment is your annual opportunity to ensure you are getting the most from your benefits. Visit our Open Enrollment web page at [mn.gov/mmb/segip](http://mn.gov/mmb/segip) for more information.

## Open Enrollment information is at:

[mn.gov/mmb/segip](http://mn.gov/mmb/segip)

Select the Open Enrollment tab on the far right.

## Open Enrollment Service Center

M – F – 7 a.m. to 4 p.m.

651-355-0100 (Metro)  
800-664-3597 (Greater MN)

## State of Wellbeing Health Assessment and Programs

[join.virginpulse.com/segip](http://join.virginpulse.com/segip)

Member Services phone: 833-862-9188

Member Services email:  
[support@virginpulse.com](mailto:support@virginpulse.com)

Phone and email member service hours:  
M – F – 7 a.m. – 8 p.m. CST  
Live chat, member service hours:  
M – F – 1 a.m. – 8 p.m. CST

## 2019 Medical and Dental Costs

	Medical Premiums for 2019 Monthly employee cost (with full employer contribution) is:	Dental Premiums for 2019 Monthly employee cost (with full employer contribution) is:	If you receive a partial employer contribution:
Single Coverage	\$32.48	\$13.50	Find your new contribution rates in the Rate Guide at <a href="http://mn.gov/mmb/segip">mn.gov/mmb/segip</a>
Family Coverage	\$221.62	\$52.52	



Check the 2019 Rate Guide on the SEGIP website at [mn.gov/mmb/segip](http://mn.gov/mmb/segip) for all insurance benefit premium costs for the coming plan year.

**All accepted elections are final as of 11:59 p.m. on November 15, 2018.**

# Benefit Changes You Can Make

## Medical Plan

- Change carrier (BlueCross BlueShield, HealthPartners, PreferredOne)
- Add or remove yourself and/or your dependents

**Take the health assessment during Open Enrollment** and agree to a follow-up call from Virgin Pulse to save \$5 on office visit copays for you and your covered dependents in 2019.

## Waiving Medical Coverage

You need to complete the following during Open Enrollment to waive your medical insurance in 2019.

**If you have SEGIP coverage and want to waive for 2019:** You must submit a Waiver of Medical Insurance form and proof of other insurance coverage to SEGIP.

**If you waived after 1/1/18:** You do not need to do anything to continue waiving your medical coverage in 2019.

**If you waived before 1/1/18:** You must confirm that you want your medical coverage to remain waived in 2019. Go to Self Service, select Benefits, then select the box attesting that you waive your medical coverage and that you continue to have other coverage.

**⚠️** The other coverage you carry must meet the IRS definition of Minimum Essential Coverage. It must be a plan that covers both hospital and medical costs (including, but not limited to, employer coverage or a government-sponsored program such as TRICARE and VA coverage).

## Dental Plan

- Change carrier (State Dental Plan Group 216-Delta Dental or HealthPartners State of MN Dental Plan)
- Add or remove yourself and/or your dependents

### New dental benefits

- Annual maximum benefit of \$2,000
- Orthodontia for adults
- Implants covered at 80% (after the deductible)
- No copayment for sealants
- Benefits previously covered at 50% in-network will be covered at 80% (after the deductible)

## Pre-tax Spending Accounts

Enroll in:

- Medical/Dental Expense Account (MDEA)
- Dependent Care (Daycare) Expense Account (DCEA)
- Transit Expense Accounts (PKEA and BVEA)

**⚠️** You must make a new election to continue pre-tax spending accounts in 2019. Pre-tax accounts do not automatically continue into the next plan year.

Remember, commuter card purchases can only be reimbursed through the Bus Pass / Vanpool Expense Account (BVEA) when purchased through certain sites and with your pre-tax debit card. Visit [mn.gov/mmb/segip](http://mn.gov/mmb/segip) for more information.

Up to \$500 of your unspent 2018 MDEA may be carried over to 2019 if you made your full 2018 contribution.

## Life Insurance

During this Open Enrollment, you can add or increase Employee, Spouse, and Child Life insurance within the specified amounts, without evidence of good health. Visit [mn.gov/mmb/segip](http://mn.gov/mmb/segip) for details.

## Long Term Disability

Enroll or increase the amount of coverage.

## Manager's Income Protection Plan

Reduce the elimination period by 30 days.



### Do you plan to enroll a spouse or child this year?

SEGIP is required to verify the eligibility of all newly enrolled dependents.

After you enroll your dependents, SEGIP will mail you a letter asking you to verify their eligibility.

Dependents will not be enrolled unless verified by December 19, 2018 (even if they receive a membership card).

Enroll using Employee Self Service at [www.state.mn.us/employee](http://www.state.mn.us/employee).

# Benefit Updates

## Introducing the State of Wellbeing powered by Virgin Pulse

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In our ongoing commitment to creating a healthy workplace, we are excited to announce the creation of the new State of Wellbeing Program powered by Virgin Pulse! Beginning November 1, 2018, you will have the opportunity to take advantage of the innovative wellbeing programs within the Virgin Pulse platform. A comprehensive list of resources to launch and maintain your wellbeing goals will be at your fingertips. You will be able to actively address all aspects of your goals through the State of Wellbeing's four pillars: cognitive wellbeing, physical wellbeing, social wellbeing, and economic wellbeing. In addition, Virgin Pulse includes access to RedBrick Health which provides you with coaching over the phone to support your total wellbeing.

**Complete your health assessment during Open Enrollment** to receive a \$5 copay reduction and access the exciting State of Wellbeing programs all year long.

## Check Your Primary Care Clinic

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Check whether your primary care clinic changed cost levels to know if you will pay higher out-of-pocket expenses such as copays and deductibles in 2019. Access the 2019 clinic directory at [mn.gov/mmb/segip](http://mn.gov/mmb/segip) (select the Open Enrollment tab).

Compare carriers to see which offers the lower cost level for your primary care clinic. You can only change carriers during Open Enrollment. You can change your clinic monthly by calling your medical carrier.

 Remember your 2018 medical coverage elections will continue in 2019 unless you make proactive changes.



## Manage Your Beneficiaries

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A beneficiary designation determines who will receive your benefits upon your death. To designate or review your life insurance beneficiary, visit [www.LifeBenefits.com](http://www.LifeBenefits.com) and log into your account.

Your Minnesota State Retirement System (MSRS) accounts also have beneficiaries. Visit [www.msrs.state.mn.us](http://www.msrs.state.mn.us) and select "Go" under Forms and Documents to review or designate a beneficiary for your pension, deferred compensation, and Health Care Savings Plan (HCSP).

## Medicare Part D Creditable Coverage

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People enrolling in Medicare Part D must be able to prove continuous creditable drug coverage since their original eligibility period. The MN Advantage Health Plan provides creditable drug coverage because it expects to pay as much as, or more than, what the standard Medicare prescription drug coverage will pay.

Those enrolling in Medicare after their initial eligibility period will need to show proof of continuous coverage to avoid paying a lifetime penalty in addition to the Part D premium. The MN Advantage Plan's notice, or proof, of creditable coverage is available at [mn.gov/mmb/segip](http://mn.gov/mmb/segip).

Everything you need for Open Enrollment is at [mn.gov/mmb/segip](http://mn.gov/mmb/segip).