

Updated Oct. 6, 2017

**October 26 – November 8, 2017** is your chance to change certain insurance benefits for the next year.

# This Open Enrollment, every insurance benefit is open.

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 website 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)



## Health Assessment and Wellness Programs

[segip.staywell.com](http://segip.staywell.com)

Helpline: 855-428-6320  
Hours: M – Th – 8 a.m to 8 p.m.  
F – 8 a.m. to 6 p.m.  
Sa – 8 a.m. to 1 p.m.

## 2018 Medical and Dental Costs

	Medical Premiums for 2018 Monthly employee cost (with full employer contribution) is:	Dental Premiums for 2018  Monthly employee cost (with full employer contribution) is:	If you receive a partial employer contribution:
Single Coverage	\$31.54	\$5.00	Find your new contribution rates in the Rate Guide at <a href="http://mn.gov/mmb/segip">mn.gov/mmb/segip</a> and select Open Enrollment 2018.
Family Coverage	\$215.16	\$38.66	



The Minnesota Legislature’s Subcommittee on Employee Relations did not approve the state employee labor agreements on Oct. 5, 2017. That means we cannot offer new and enhanced dental benefits for 2018, and the current 2017 dental benefits will remain in effect for 2018. We have updated this page to reflect this change.

**All accepted elections are final as of 11:59 p.m. November 8, 2017.**

## Medical Plan

- Change carrier (BlueCross BlueShield, HealthPartners, PreferredOne)
- Add or remove yourself and your dependents
- Learn about a new benefit for members with diabetes

### **New! You can waive your medical coverage.**

To waive, complete the waiver form and show proof of other coverage. (If you receive a partial employer contribution for medical coverage, you waive by not enrolling, or if already enrolled, by disenrolling.)

If you waive, you will be able to enroll in medical coverage during the next Open Enrollment or upon a qualified life event. FAQs and the waiver form are online at [mn.gov/mmb/segip](http://mn.gov/mmb/segip), select the 2018 Open Enrollment tab.

**Take the StayWell Health Assessment** during Open Enrollment and agree to a follow-up call from StayWell to save \$5 on office visit copays for you and your covered dependents in 2018. Go to [segip.staywell.com](http://segip.staywell.com). Call the StayWell Helpline at 855-428-6320 for assistance.

## Dental Plan

- Change carrier (State Dental Plan Grp 216-Delta Dental or HealthPartners State of MN Dental Plan)
- Add or remove yourself and your dependents
- Dental will not be open again until 2020

**⚠** The Minnesota Legislature's Subcommittee on Employee Relations did not approve the state employee labor agreements on Oct. 5, 2017. That means we cannot offer new and enhanced dental benefits for 2018, and the current 2017 dental benefits will remain in effect for 2018. We have updated this page to reflect this change.

## Life Insurance

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

## Pre-tax Spending Accounts

### Enroll in:

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

**⚠** You must make a new election to continue pre-tax spending accounts in 2018. Pre-tax accounts do not automatically continue into the next plan year.

Beginning January 1, 2018, commuter card purchases can only be reimbursed through the BVEA when purchased through certain sites and using your pre-tax debit card. Visit [mn.gov/mmb/segip](http://mn.gov/mmb/segip) for more information.

Up to \$500 of your unspent 2017 MDEA may be carried over to 2018 if you made your full 2017 contribution.

## Short Term Disability

Short Term Disability is available during Open Enrollment for the first time this century. Take this opportunity to enroll or to increase coverage amounts.

## 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 13, 2017 (even if they receive a membership card).

## CVS Caremark - New Pharmacy Benefit Manager

We are excited to announce that CVS Caremark will manage the prescription drug benefit for SEGIP members beginning January 1, 2018. CVS Caremark is replacing Navitus.

The CVS Caremark pharmacy network includes major chains and independent pharmacies. You do not have to access a CVS pharmacy to be in-network, though members using specialty and mail order must use designated CVS specialty and mail order pharmacies.

CVS Caremark will mail you a new member card prior to the new year. Begin using your new card January 1, 2018.

This change will provide members with new convenience and savings options. All eligible employees will receive a welcome packet that explains the CVS Caremark highlights.

## Check Your Primary Care Clinic

- 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 2018. You can change your clinic monthly. Access the 2018 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.

 Remember your 2017 medical coverage elections will continue in 2018 unless you make proactive changes.



## Short Term Disability is Available this Open Enrollment

This year you may enroll or increase your Short Term Disability benefit even if you've never enrolled or have been turned down in the past. You do not have to provide evidence of good health, nor are there limitations based on pre-existing conditions. If you think this is a benefit you want, enroll now. Guaranteed access to Short Term Disability is rarely offered.

Short Term Disability provides income if you are out of work due to illness, pregnancy, a non-work related injury, mental illness, or substance abuse. The state's Short Term Disability can pay in addition to sick or vacation time.

## Medicare Part D Creditable Coverage

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

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## Insurance Benefits Open Enrollment

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- All Open Enrollment materials are at [mn.gov/mmb/segip](http://mn.gov/mmb/segip).
- All benefits are open.
- Text [mn segip](tel:468311) 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

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Attend an Open Enrollment meeting. Dates and locations are at [mn.gov/mmb/segip](http://mn.gov/mmb/segip).