



LOOKING AFTER YOUR FINANCIAL HEALTH

m MANAGEMENT
AND BUDGET
STATE EMPLOYEE GROUP
INSURANCE PROGRAM

Looking after your financial health

As the COVID-19 pandemic continues to grow, our communities are starting to see different types of health concerns emerge. In addition to our physical health, the virus is also challenging our mental and financial health. Here's some benefit information and other resources that can help you manage your financial wellbeing.

Take steps to improve your finances

- **Talk to a financial counselor for free.** Take advantage of our [Employee Assistance Program](#), which provides five free visits a year, per topic. You can meet with a financial expert to design a budget that works for you, review your credit report, discuss housing or vehicle purchases and more. Call 1-800-657-3719 to talk to a consultant.
- **Check in on your retirement accounts.** Over the past few weeks, global markets have declined. Get a better understanding of how this has affected your retirement accounts and what you can do to stay on track by talking to a Minnesota State Retirement System (MSRS) representative. [Request an appointment](#) or call them at 651-296-2761, Monday through Friday, 8 a.m to 4:30 p.m.
- **Use our wellbeing program to tackle a financial goal.** Our wellbeing program offers activities that help you build a healthy habit of your choice. [Log in to Virgin Pulse](#) and use the Journey's program to build your financial wellness. There are courses designed to help you plan for emergencies, shrink your debt, organize your finances, stash some cash, or maintain your finances.
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Make your money count

- **Take advantage of a pharmacy benefit for select medications.** Did you know you can fill a 90-day prescription of qualifying medications for the cost of two copayments? This is available at in-network pharmacies and mail-order services. [Log in to your CVS Caremark account](#) to learn more.

- **Earn a financial reward for next year.** Earlier this year, SEGIP launched a new wellbeing program that can earn you a financial reward toward your health benefits next year. Challenge yourself to participate in healthy activities by Oct. 31. When you collect 200 points, we'll pay the first \$70 of your deductible in 2021. [Find out how to get started.](#)
- **Adjust your pre-tax contributions.** Depending on your situation, you may want to adjust your pre-tax contributions to select expense accounts. Complete the forms from 121 Benefits to make changes to your [dependent care](#) (day care) or [transit](#) expense accounts and email them to segip.mmb@state.mn.us. At this time, you cannot make changes to your medical and dental expense account (MDEA).

Understanding benefits and costs for services

- **Cost of treatment for COVID-19.** You do not have copays for COVID-19 testing. However, SEGIP members are still responsible for copays, coinsurance, and deductibles related to COVID-19 treatment. Though some companies have eliminated cost-sharing for COVID-19 related treatment, for SEGIP members, a similar elimination would require additional action by Congress or the Minnesota legislature.
- **Free virtual care.** As a part of your SEGIP benefits you receive online care visits at no cost to you. This allows you to discuss your condition with a health care provider and make a treatment plan from the safety and convenience of your home, whether it's related to COVID-19 or common illnesses, such as sinus infections. Use your health plan administrator's designated vendor to access these services.
 - BlueCross BlueShield members: use [Doctors on Demand](#) or [virtuwell](#)
 - HealthPartners member: use Doctors on Demand or virtuwell
 - PreferredOne: use [MDLive](#) or virtuwell
- **Really sick? See if you qualify for short term disability due to COVID-19.** If you are unable to work due to your illness and are enrolled in the short term disability plan, you may qualify for benefits under that policy. Short term disability collections begin after eight days of an illness or pregnancy, or on the first day after an accident. Documentation from your physician is required. [Find out more and how to apply.](#)