INSURANCE BENEFITS
OPEN ENROLLMENT FOR 2022

OCTOBER 28 - NOVEMBER 17, 2021

Learn more about 2022 benefit options and rates at mn.gov/mmb/segip
GET READY FOR OPEN ENROLLMENT!

Open Enrollment is coming Oct. 28 – Nov. 17, 2021. Your insurance benefits are an important part of your compensation; take time to review your options so you can make the best decision for you and your family.

Learn more at mn.gov/mmb/segip.

Complete the well-being program by Oct. 31 to earn a reward

Participate in healthy activities to earn points. Earn 300 points by Oct. 31, 2021, and you’ll get $70 off your individual deductible next year.

Dental is open this year

Compare primary care clinic cost levels

Use the Find a Clinic tool to review your clinic’s cost level for next year. You can only change your clinic in Self Service when you are also changing your health plan administrator. If you only want to change your clinic, call the number on the back of your insurance card in December.

Check out new rates for 2022

There are new premiums for the medical plan and short-term disability. Access all rates in the 2022 Rate Guide at mn.gov/mmb/segip.

<table>
<thead>
<tr>
<th></th>
<th>Medical premiums for 2022</th>
<th>Dental premiums for 2022</th>
<th>Vision premiums for 2022</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Monthly employee cost (with full employer contribution)</td>
<td>Monthly employee cost (with full employer contribution)</td>
<td>Monthly employee cost (benefit has no employer contribution)</td>
</tr>
<tr>
<td>Single</td>
<td>$37.74</td>
<td>$13.50</td>
<td>$5.76</td>
</tr>
<tr>
<td>Family</td>
<td>$257.50</td>
<td>$53.40</td>
<td>$16.54</td>
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</tbody>
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*If you receive a partial employer contribution, find your new rates in the 2022 Rate Guide online.
Benefit changes you can make

Medical plan

- **Change administrator**
  BlueCross BlueShield, HealthPartners, PreferredOne
- **Enroll in or waive coverage**
  Make your enrollment at [mn.gov/selfservice](http://mn.gov/selfservice)
- **Add or drop your dependents**

Medical plan benefit provisions and coverage amounts are available in the “Schedule of Benefits” document on [mn.gov/mmb/segip](http://mn.gov/mmb/segip).

Vision plan

- **Enroll in or drop**
- **Add or drop dependents**
- **Optional benefit helps cover out-of-pocket costs, such as glasses and contacts**
- **You do not need to enroll in our medical plan to elect this benefit**

Pre-tax spending accounts

Note: 121 Benefits was recently acquired by Benefit Resource (BRI). With this change a new website and debit cards will be mailed and available starting Jan. 1, 2022.

Enroll in:

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

If you qualify and have a remaining balance in your MDEA and DCEA, they will automatically carry over into 2022. You must re-enroll in the PKEA and/or BVEA in order to have your balance in that specific account carry over.

Changes for 2023! We anticipate future changes for MDEA balance carry overs, including reinstating the limits for carry overs and requiring a new election for the following year. At this time there is no DCEA carry over into 2023.

Dental Plan

- **Change administrator**
  Delta Dental Group 216 or HealthPartners
- **Enroll in or drop**
- **Add or drop dependents**

Life insurance

You can enroll in or increase within specified limits Employee, Spouse, and Child Life insurance, without evidence of good health.

Elect your benefits by Nov. 17, 2021.

Open Enrollment is your annual opportunity to make benefit changes and enroll eligible dependents for the plan year (unless you experience a qualified life event).

All Open Enrollment information is available at [mn.gov/mmb/segip](http://mn.gov/mmb/segip).
What to know

Are you enrolling a spouse or child this year?

After enrolling a dependent, you must verify their eligibility. We will mail you a letter asking you to submit documentation for your new enrollees. Dependents will not be enrolled for 2022 unless verified by Dec. 21, 2021 (even if they receive a membership card).

Save on prescription medications

Members can get a 90-day supply of qualifying maintenance medications filled at a cost of only two co-payments from any pharmacy in the CVS Caremark network. Find details and a pharmacy near you at www.caremark.com.

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 period may 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.

Manage your beneficiaries

A beneficiary designation determines who will receive benefits upon your death.

To designate or review your life insurance beneficiary, visit www.LifeBenefits.com.

To designate or review a beneficiary for your pension, Minnesota Deferred Compensation Plan (MNDCP), and Health Care Savings Plan (HCSP) plans, visit www.mrsrs.state.mn.us.

Enrollment tips

- Plan ahead! Self Service will have a new look and feel when you make your elections. Go to mn.gov/selfservice.
- Your coverages and elections continue into 2022 unless you make proactive changes, with the exception of pre-tax accounts.
- You must make a new election to continue pre-tax spending accounts in 2022.
- Be sure to select “accept” when you complete your enrollment. You will know your enrollment is finished when you get a Confirmation Statement.

We’re here to help

Have a question?

Call our Service Center, Monday through Friday, between 7 a.m. and 4 p.m.

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

Closed Nov. 11, 2021, in observance of Veterans Day.