

# INSURANCE BENEFITS

## OPEN ENROLLMENT FOR 2021

OCTOBER 29 - NOVEMBER 18, 2020



# Get ready for Open Enrollment

These benefits are an important part of your compensation and health; 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](https://mn.gov/mmb/segip).



## Earn your well-being reward by Oct. 31! Receive \$70 off your deductible.

Participate in healthy activities to earn points. When you earn 200 points by Oct. 31, we'll pay the first \$70 of your deductible next year.

Learn more about the well-being program at [mn.gov/mmb/segip](https://mn.gov/mmb/segip). The \$70 credit towards your deductible replaces the \$5 discount on office visit copays.



## Check out our new vision plan.

This optional benefit is available to eligible employees and family members, whether you're enrolled in the state's insurance or covered elsewhere.

- **Helps cover cost of glasses or contact lenses**
- **Get a discount on Lasik**



## Compare primary care clinic cost levels.

Use the Find a Clinic tool to confirm your clinic's cost level for next year.



## Check out new rates.

There are new premiums for the medical plan, employee life insurance, managers income protection plan, and long term disability. Access all rates in the 2021 Rate Guide online.

	Medical premiums for 2021 Monthly employee cost (with full employer contribution)	Vision premiums for 2021 Monthly employee cost (benefit has no employer contribution)
Single	\$36.64	\$5.76
Family	\$250.00	\$16.54

*\*If you receive a partial employer contribution find your new rates in the 2021 Rate Guide online.*

# Benefit changes you can make

## Medical plan

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

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

## Waiving medical coverage

If you have SEGIP coverage and want to waive for 2021: You must submit a Waiver of Medical Insurance form and provide proof of other insurance coverage to SEGIP.

### If you want to continue waiving and you:

- **Waived after 1/1/20:** No action is needed.
- **Waived before 1/1/20:** To waive coverage in 2021, confirm in Self Service. Select “Benefits,” “Waiver of Medical Insurance,” then select the box attesting that you are continuing to waive your medical coverage and that you have other coverage.

The other coverage you carry must meet the IRS definition of Minimum Essential Coverage.

## Vision plan

You have the option to elect vision coverage for yourself and eligible family members. The plan helps cover out-of-pocket expenses, such as glasses and contacts.

You do not need to enroll in our medical plan to elect this benefit.

## Pre-tax spending accounts

### Enroll in:

- Medical/Dental Expense Account (MDEA)  
You may be able to carry over up to \$550 to your 2021 account. Learn more at [mn.gov/mmb/segip](https://mn.gov/mmb/segip).
- Dependent Care (Daycare) Expense Account (DCEA)
- Transit Expense Accounts (PKEA and BVEA)

## Life insurance

You can enroll in or increase life insurance coverage for:

- Yourself
- Your spouse
- Your child

Certain levels of coverage require evidence of good health.

## Long term disability

Enroll in or change the amount of coverage.

## Managers income protection plan

Reduce the elimination period by 30 days.



## ELECT YOUR BENEFITS BY NOV. 18, 2020.

Open Enrollment is your annual opportunity to 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](https://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 2021 unless verified by Dec. 23, 2020 (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/mycaremark](http://www.caremark.com/mycaremark).

## 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 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).

## 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](http://www.LifeBenefits.com).

To designate or review a beneficiary for your pension, Minnesota Deferred Compensation Plan (MNDCCP), and Health Care Savings Plan (HCSP) plans, visit [www.msrs.state.mn.us](http://www.msrs.state.mn.us).

# Enrollment tips

## Enrollment tips

- ✓ Your coverages and elections continue into 2021 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 2021.
- ✓ Be sure to select "accept" when you complete your enrollment. You will know your enrollment is finished when you receive your Confirmation Statement.
- ✓ Make your enrollment in Self Service at [mn.gov/selfservice](http://mn.gov/selfservice).

# We're here to help



## Have a question?

Call our Service Center, Monday through Friday, between 7 a.m. and 4 p.m.  
Open until 7 p.m. on Nov. 18.

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

Closed Nov. 11, in observance of  
Veterans Day.