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### Disclaimer

This newsletter is for informational purposes only and is not a plan document nor is it legal, medical or retirement advice. Consult a qualified professional before making decisions.

### Prepared by:

The Employee Insurance  
Division of Minnesota  
Management & Budget

## LTCi Open Enrollment - You've got the month of May

SEGIP is sponsoring an Open Enrollment for Long-Term Care insurance (LTCi) from May 3 to May 31, 2010.

Open Enrollment gives active employees the option to obtain coverage and current participants the opportunity to change their policy options.

Employees need not provide evidence of good health, your acceptance is guaranteed as long as you are still actively employed with the state on your effective date of coverage. Enrolling outside of this open enrollment period will require evidence of good health and you may be denied coverage.

Your spouse and parents may also apply, but their enrollment is subject to evidence of good health.

LTCi pays for a variety of services not covered by health insurance or Medicare. These services may include assistance in a home, an adult day care center, an assisted living center or a nursing home.

Coverage is offered through the Minnesota Public Employee Long-term Care Insurance program (M-Pel) and is a product of CNA Insurance. Coverage is affordable and flexible.

This year, you may purchase policies that meet the requirements of the Minnesota Long Term

Care Partnership Program. This program enables Minnesota residents to protect more of their assets if they later need the state to help pay for their long-term care.

Current members whose policies do not meet the Partnership qualifications may upgrade policies during this Open Enrollment without providing evidence of good health.

Want more information? Enrollment meetings will be held throughout the state (see the article below). Watch your home mailbox for information about the event and how to enroll online. Visit [www.mpel.org](http://www.mpel.org) and [www.mnltcpartnership.org](http://www.mnltcpartnership.org) or call SEGIP at 651/355-0100.

### LTCi OE & health fair

LTCi Open Enrollment and health fair meetings:

- held April 26 – May 7, 2010
- for locations see [www.mmb.state.mn.us/doc/ins/ltc/ltc-meetings.pdf](http://www.mmb.state.mn.us/doc/ins/ltc/ltc-meetings.pdf)
- features representatives from all SEGIP products from health insurance to short-term disability

Enroll between

- May 3 – 31, 2010

Enroll and find more information online at:

- [www.mpel.org](http://www.mpel.org)

### Health care reform - Stay tuned

As widely stated in the press, health care reform legislation is now the law but how it will affect SEGIP benefits is not immediately clear.

We must wait for the U.S. Department of Health and Human Services to issue regulations before we will know how we are affected and how to implement the provisions.

Insurance coverage through SEGIP for adult children up to age 26, who are not full-time students, does not take effect at this time. This means we must continue to follow the cur-

rent bargaining agreement provisions regarding adult children: those 19 and older who are not full-time students are not eligible for coverage.

Children, age 19 and older, who graduate from either high school or college this spring or summer lose coverage but may be eligible for COBRA continuation. Call SEGIP within 60 days of graduation at 651.355.0100 to ensure proper coverage.

We will keep you apprised as more information becomes available.

**WELL•NESS** (wĕl'nĭs) n. State of being healthy • the condition of being healthy in body, mind and spirit, especially as a result of deliberate effort • mental and physical soundness

## Optimal lifestyle - Eat fruits and vegetables

Refresh your palate with a variety of fruits and vegetables in a rainbow of colors. Go for dark green, yellow, orange and red. It makes your plate more appealing and gives you a variety of nutrients. Enjoy them at every meal, every day.

Want to try something new? Plants from the same botanical family have a similar flavor. If you like

apples, you might like quinces, pears, nectarines or blackberries. Tomato lovers might try eggplant, tomatillos or potatoes. Instead of onions, try scallions, chives, leeks, garlic or asparagus. If you like beets you might like Swiss chard or spinach. Similar flavors to cabbage are kale, arugula or watercress.

Many store displays give hints on how to store or prepare fruits and vegeta-

bles. Take advantage of these tips and save time researching them on your own.

Eating five fruits and vegetables each day, combined with physical activity, moderate or no alcohol consumption, no tobacco use and stress management helps improve your overall health and well-being, contributing to better productivity and feeling great.

## Optimal lifestyle - Be physically active

“If you could take exercise and sell it as a pill, it would be the single most effective medication ever devised in the history of mankind.”

– Steve Aldana, Ph.D.

[www.stevealdana.com](http://www.stevealdana.com)

The long list of benefits to being physically active range from being less anxious to better ZZZs. Beware: some call physical activity the gateway to good health. Once you become regularly active, you might find yourself making other healthy choices!

“I joined a boot camp class. I never

pictured myself as an athlete but I got so into it, I had to buy running shoes.

After 6 months, I felt confident and quit smoking. I gained some weight, but I was much better off than when I started.” – Laura

Being *inactive* is not harmless; it's devastating. Our bodies were designed to move and every minute counts. Make your goal at least 30 minutes of moderate physical activity a day or 150 minutes each week. Each minute of *vigorous* activity counts twice!

Try walking. Walking is one of the most natural ways to fit more activity

into your day. Mix

and match ideas to keep yourself inspired. Start easy. Set a goal each week *you can fulfill*. Enjoy yourself. Walk with a friend.

Make appointments with yourself. Use a pedometer and keep a log. Add variety by walking hills or walking backwards.

Walking 10,000 steps or 30 minutes a day is a healthy goal. For more information about walking and wellness where you work, contact [Linda.Feltes@state.mn.us](mailto:Linda.Feltes@state.mn.us).



## Choose happiness - And enjoy better health

A recent study found that survey participants who reported being happy, all or most of the time, were 1.5 times more likely to report good health.

Choosing happiness is a preventive healthcare strategy to our physical and emotional well-being. Happi-

ness, and other positive emotions, can help undo the cardiovascular effects of negative emotions.

Awareness of mind-body connections can help prevent issues such as depression, anger, and stress from compounding and becoming even greater problems.

Happiness does not just happen, it involves choices. We can choose to be happy, choose inner peace and emotional well-being even when life isn't what we would like it to be. Being happy every moment is not the goal. What matters is whether or not we choose to develop what is within us.

Developing a positive mental attitude trains the brain to see greater possibilities in life. Choosing to be happy increases the number of positive outcomes you experience and leads to a more optimistic outlook on life.

Everyone needs help finding and holding happiness sometime. If you, or someone you love needs help, call the Employee Assistance Program (EAP) at 651-259-3840 or 1-800-657-3719.

Happiness is a possibility and it's available to you.



### TIDBIT

#### Moving?

Contact your Human Resources Representative when you have a permanent or temporary change of address. Having the correct address on file will ensure you receive timely notices regarding your benefits.

## Keep your skin in the game - Practice good skin protection

Good skin care—including sun protection—can keep your skin healthy and glowing for years to come.

One in five Americans develop skin cancer in their lifetime. Sun exposure and sunburn are the major causes of skin cancers. Most skin cancers occur on areas of the skin that are regularly exposed to sunlight or other ultraviolet radiation.

Cases of melanoma, a type of skin cancer, have increased six-fold since 1950. Although not as common as other types of skin cancer, it is the most dangerous type and



the leading cause of death from skin disease.

Minimizing sun exposure is the best way to prevent skin damage, including many types of skin cancer. Here are some tips:

- Minimize sun exposure especially during the summer.
- Protect your eyes and skin from the sun. Wear sunglasses and protective clothing such as hats, long-sleeved shirts or pants.
- Avoid exposure during midday, when the sun is most intense.
- Use sunscreen with an SPF of at least 15 everyday, even in the winter.

Sun Protection Factor (SPF) measures the degree to which a sunscreen pro-

TIDBIT	<b>Navitus Health Solutions - formulary available online</b>
	Member pharmacy benefit information is available via secured internet access. Before you will be able to view your formulary, you will need to create a username and password. You will need your Navitus prescription ID benefit card to register. <a href="http://www.navitus.com">http://www.navitus.com</a>

protects the skin from the direct rays of the sun. Sunscreens should be applied at least 30 minutes before sun exposure. Reapply frequently.

Have fun in the sun, but use your sunscreen!

## Travel benefits - Don't leave home without them

Whether you are traveling to Bemidji or Bermuda your SEGIP benefits help make it worry free.

Employees and retirees who are currently covered by a life insurance policy through MN Life (basic or optional) have access to Value Added Benefits. Included is Travel Assistance provided through Europ Assistance USA.  
[www.lifebenefits.com/travelassistance](http://www.lifebenefits.com/travelassistance).

Even before you leave home, Europ Assistance USA can provide immunization information, currency conversions, weather conditions and travel alerts. While at your destination it can assist with a variety of situations, from help to replace

eyeglasses to assistance in arranging medical evacuation.

Your health benefits keep working even when you are on vacation. The emergency/urgent care benefits offered in your health plan are available worldwide. Out-of-network emergency or urgent care service are covered at 20 percent of the first \$2000 (after the annual deductible is satisfied). The maximum copay is \$400.

Even when traveling you may find an in-network provider. A trip to an urgent care clinic in the network of your health plan carrier is covered with an office-visit copay (after the annual deductible is satisfied). Visiting an in-network emergency room will hold your costs to only \$75 (after satisfying

the annual deductible).

Be sure to take your health plan card on your trip. It has the phone number to your carrier, which is staffed 24/365 to help find an in-network facility and answer other questions about your benefits.

Your Navitus pharmacy benefit card will provide your tiered benefit at any recognized domestic pharmacy—from Alaska to Florida. Contact Navitus at 1-866-333-2757 or [www.navitus.com](http://www.navitus.com).



## Long live your insurance benefits

Retirees are faced with many decisions and choices

when it comes to their health care benefits. SEGIP helps with some of these difficult decisions by providing continuation of coverage for the long haul.

Medical coverage offered by SEGIP does not end at age 65 when one becomes Medicare eligible. SEGIP offers comprehensive medical plans that coordinate with Medicare beyond age 65. In addition, there is no continuation limit on dental insurance coverage.

Retirees can continue basic or manage-

rial life for 18 months after retirement by paying the group premium rate. At the end of the 18 months retirees have the option of converting their policy to an individual policy at individual rates without submitting evidence of good health.

(RU Continued on page 4)



- Health
- Disability
- Long-term Care
- Retiree Coverage
- Dental
- Life
- Spouse/Dependent Coverage

**INSURANCE CALL CENTER**

400 Centennial Office Building  
658 Cedar Street  
St. Paul MN 55155

[segip.mmb@state.mn.us](mailto:segip.mmb@state.mn.us)

**HOURS**

Monday – Friday  
8:00 a.m. – 4:30 p.m.  
651-355-0100  
Fax: 651-797-1313

**What's the word?****LTCi Long-term Care Insurance.**

Long-term care insurance pays for a variety of services for people who are unable to care for themselves due to an injury, a chronic illness or a cognitive impairment. It includes assistance in a home, adult day care center, an assisted living facility or nursing home. This product pay for costs not covered by health insurance and it provides protection for people who want to preserve their assets in the event they are no longer able to care for themselves later in life.

**AHA and Centers of Excellence - Find health care resources with a call or a click**

It's not always easy to find the information and support you need to make a health care decision that's right for you. In fact, it can be down-right stressful. When you need help finding that *aha moment*, call AHA!

Advantage Health Advisor (AHA) professionals are health and benefit experts who can help you find the information that makes all the pieces fall into place. They can connect you to trustworthy resources to make sure you have all the information you need.

AHA is different from a nurse phone line. Call AHA for help:

- Understanding a health condition
- Getting information about treatment options
- Finding a new doctor, specialist, clinic or hospital
- Figuring out your benefits
- Making a health care decision right for you

AHA can also help you learn all about Centers of Excellence. Centers of Excellence are hospitals and clinics recognized for their success in transplantations or weight loss surgery. Advantage members in Cost Levels 1, 2 or 3 do not pay an inpatient hospital copay when admitted to a Center of Excellence! For your copay to be waived the hospital must be in your plan's network. Members in Cost Level 4 are responsible for coinsurance.

AHA is available 24/7 to all state of Minnesota employees and dependents—whether you're a Blue Cross, HealthPartners or PreferredOne member. There's no additional cost to you and it is completely confidential. Call today at 1-877-242-011 or 952-883-5127 (TTY) or click [www.advantagehealthadvisors.com](http://www.advantagehealthadvisors.com).

(RU Continued from page 3)

Optional life insurance may be continued for 18 months or until age 65. If a retiree and/or spouse continues the optional coverage until age 65, and has participated for a minimum of five years prior to age 65 or retire-

ment (whichever is later), they are eligible for a 15% paid-up policy.

Long-term care insurance may be continued indefinitely.

Medical/dental expense accounts may also be continued on a post-tax basis for the remainder of the year in which you retire.

Short-term disability, long-term disability, and accidental death and dismemberment end with termination of employment.

Your employee benefits are designed to help provide you with the post-employment protection you need.

TIDBIT

**Graduation changes coverage for those over age 19**

While health care reform will change the rules, it does not go into effect this summer. Graduates 19 and older, who are not currently full-time students, lose eligibility to remain on their state employee parent's health insurance. COBRA coverage is available to current members who lose coverage due to graduation, provided SEGIP is notified within 60 days of graduation. Graduates returning to school for another course of study may have reinstatement rights. To ensure proper coverage call 651-355-0100.

TIDBIT

**All the wellness coaching you want**

Your JourneyWell health assessment benefit just got better. You can now enroll in all JourneyWell coaching programs at no cost. Go to [www.journeywell.com/SEGIP](http://www.journeywell.com/SEGIP) and click on "Introductory information" for details.