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#### DEVA

You didn't receive a letter from HMS?

Do you have single health coverage?

No covered dependents?

Then you will not receive a letter and will not be required to verify the eligibility of your dependents.

### 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.

## Dependent audit deadline on the horizon – is your paperwork in?

The dependent eligibility verification audit (DEVA) is in its final days. Hats off to the many employees who have successfully completed their audit!

Under the audit, employees with dependents enrolled in the health or dental programs must submit certain legal documents to prove eligibility by May 11, 2012.

Unverified dependents will lose coverage and may not be re-enrolled until the next Open Enrollment—and then only if the proper documentation is submitted.

Ordering a new copy of a legal document takes time, so we recommend you locate your documents now.

HMS, the DEVA vendor, provides a website with helpful information about locating documents.

Birth certificates for individuals born in Minnesota can be obtained at any [local issuance office](#) while you wait. Minnesota marriage certificates must be obtained from the county that issued the license.

Employees with dependents enrolled after Febru-

ary 21, 2012 will be audited at a later date since they were not included in the current DEVA.

Only HMS and SEGIP are authorized to provide information about this audit. Information from any other source may not be accurate.

Contact HMS with questions about the audit (their contact information and your HMS reference number are on the letter they sent you).



## Paying our own way – it saves money

Have you ever sat up at night and wondered how your health services are paid for? Maybe not, but it is kind of interesting.

State employees are covered under the Minnesota Advantage Health Plan. Advantage was developed to help ensure employees and their dependents receive an excellent set of benefits at an affordable price. The Advantage Plan covers over 123,000 individuals at a cost of a little more than \$600 million per year. One of the key features of the Advantage Health Plan is that it is self-insured. This means the state, as the employer, assumes the risk of paying all plan costs.

The plan administrator you choose (BlueCross

BlueShield, HealthPartners or PreferredOne) pays your actual claims and then the state reimburses those costs. A third party auditor ensures that the state is accurately paying for the health services received by employees and their dependents.

A self-insured plan pays lower administrative costs and, if it manages its risk well, lower claim costs.

Under our self-insured plan, premiums are a means of collecting an amount of money equal to the cost of the projected claims and administrative fees. SEGIP projects the cost of claims plus administrative fees for a year and sets premiums accordingly.

Premiums are paid by both employees and state agencies.

A reserve is held to cover costs in the event premiums fall short of actual costs.

The alternative to a self-insured plan is a fully-insured plan. Think of this like your car insurance. You pay your premium for the covered period whether you have claims or not or whether your claims exceed the premiums you paid. The insurance company assumes the risk and expects a profit. Self-insured plans can save money by paying only for actual claims and administrative costs without the concern about profit.

This may have you wondering about your dental insurance. It's self-insured too.

**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

## JourneyWell – helping you get healthy

Sure and steady...employees find having a personal health coach an asset to their well-being. It's a year-round experience that helps you find ways to move more, eat well, stop smoking, sleep better, and feel great.

The coaches are experienced registered dietitians, health educators, or exercise specialists and all have behavior change expertise. They are there to help you achieve your health goals. Whether you want to feel more energetic, prevent disease or lose weight—you get the personal

support you need to succeed.

Nearly 70% of eligible employees completed the health assessment and qualified for the reduced office visit copay in 2012. The next step is to challenge yourself to increased awareness and change. Your individual JourneyWell HealthPotential report is full of useful tips for feeling better and getting healthy.

You can enroll in wellness programs throughout the year at: [www.journeywell.com/SEGIP](http://www.journeywell.com/SEGIP).

## Make the most of your doctor visits – be your own advocate

When you play an active role in your health care, you can improve the quality of the care you and your family receive. So do speak up and ask questions.

Most people depend on multiple doctors, nurses, pharmacists and insurance programs for their health care. It's a team effort and you are the most important member of the team.

To take charge of your health care:

- ✓ Get regular checkups
- ✓ Bring your important health information to your checkups
- ✓ Keep a list of all medicines you are taking and the dose
- ✓ Write down your questions and bring the list to your checkup to ensure items discussed
- ✓ Bring a family member or friend to take notes
- ✓ Talk about any changes since your last visit, like:
  - New medicines you are taking, including over-the-counter medicines, herbs or home remedies, and vitamins

- ✓ Recent illness or surgery
- ✓ Health concerns or issues or other changes in your life
- ✓ Health information you've found on the Internet or heard from others

*Follow up after your appointment*



It can take time to make the healthy changes you talked about with your doctor or nurse.

Remember to:

- ✓ Call if you have any questions or side effects from medicine
- ✓ Schedule follow-up appointments for recommended tests or lab work

## LifeMatters EAP – financial advice when you need it

Tax season has a way of bringing our personal finances into focus. Sometimes we find things we'd like to change. Other times we are overwhelmed and confused by our financial situations.

When that happens, [LifeMatters EAP](#) can connect you with a no-fee specialist to help you with a range of services such as:

- Designing a budget that works for you
- Learning how life changes (divorce or new baby) will affect your finances and credit rating
- Planning for a child's education or your retirement
- Creating a debt reduction plan
- Learning what you need to buy a house
- Choosing between leasing or buying a car
- Determining an appropriate level of life insurance

Financial planning services are also available for a fee of \$35 per session.

LifeMatters's financial consultants understand that financial health doesn't require wealth, and that financial awareness contributes to wellbeing.

LifeMatters EAP can be reached any time and any day at 1-800-657-3719 or at: [www.mylifematters.com](http://www.mylifematters.com), password *stmn1*.



**Success story**  
What employees are saying about SEGIP JourneyWell...

"I really enjoy the 10,000 Steps program and the inspirational emails to keep me going."

"I find the phone coach adds accountability to my follow through on eating well and exercising."

## Dental coverage – your teeth matter

While medical insurance receives a great deal of attention and emphasis when employee benefits are discussed, it's important to remember, that as a state employee you have access to dental coverage.

Eligible members can select one of two plans: the State Dental Plan, administered by Delta Dental or the State of Minnesota HealthPartners Dental Plan.

Both plans provide coverage for most conditions requiring dental diagnosis and treatment, including orthodontic

treatment for children under age 19. To help you maintain good dental health, both plans cover a broad range of preventive services, including exams, cleanings and x-rays; in most cases these are covered at 100%. Specialty care for periodontics, endodontic and restorative services is also available, though the coverage level is generally 50-60%. There is a \$1000 annual benefit maximum per person.

Each plan has its own network of providers through which you may receive care. You may also choose an out-of-network provider but you will receive

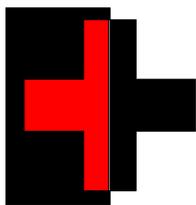
a lower level of coverage than for in-network care.

Be sure to visit the SEGIP website, [www.mmb.state.mn.us](http://www.mmb.state.mn.us), for summaries of benefits and provider directories. Our dental administrator's websites also provide information at:

[www.deltadentalmn.org/segip](http://www.deltadentalmn.org/segip) or [www.healthpartners.com/segip](http://www.healthpartners.com/segip).

Use your dental benefits and keep that smile bright and shiny!

## Reduce panic during a medical emergency



A trip to the emergency room (ER) or urgent care (UC) center can cause panic and confusion. You can improve your experience with a few

easy steps: know your benefits, available facilities, and medical history.

### Benefits

Medical services from an ER or a UC cost the same whether you receive the service in-network or out-of-network. A UC visit costs the same as an office visit once your first dollar annual deductible is met. The copayment for an ER visit is \$75 for

those in cost levels 1, 2, and 3, while cost level 4 and High Deductible members pay 25% after their deductible is met.

### Facilities

Knowing the location of the nearest ER and UC will help reduce stress during an emergency. Keep the information visibly posted in your home and keep another copy in your wallet or purse, in your child's backpack, or in an electronic device. When traveling, know where the ER and UC are in the area you are staying. Make sure you know the hours of service.

### History

Create a list of all medications, including vitamins, and major medical

events with associated physicians for each family member. When seconds matter the most, this will help medical professionals know what to do.

Your ER and UC options are available online. Go to: [www.mmb.state.mn.us/carriers/cont-carr](http://www.mmb.state.mn.us/carriers/cont-carr), then select your plan administrator (BlueCross BlueShield, HealthPartners or PreferredOne). Or call your administrator at the phone number on your medical card.

Taking a few preventative steps can help reduce panic and confusion when a medical emergency occurs.

## Jump start your retirement – ELD can help

The transition from work-life to retirement can be intimidating. But that transition can be eased by good retirement planning. The state offers classes to help get you there.

Much of the stress of retiring focuses around finances and affordability. Enterprise Learning and Development (ELD) offers two retirement seminars. Both courses help explain how to transition your SEGIP benefits into retirement.

- [The Pre-Planning for Retirement Seminar](#) is available to employees with a retirement

horizon of five to thirty years. This seminar includes discussion and information on calculating and receiving your pension, Social Security, continuing your insurance benefits, estate planning tools, Deferred Compensation, and life planning.

- [The State Retirement Seminar](#) is for employees who plan to retire within five years. This two-day session includes more immediate look at the topics in the pre-planning class as well as other timely topics and a discussion about what retirement is really

like! Your spouse or partner may attend with you for free.

Learn more at:

[www.mmb.state.mn.us/retirement/pre-retire](http://www.mmb.state.mn.us/retirement/pre-retire) and [www.mmb.state.mn.us/retirement/retire-seminar](http://www.mmb.state.mn.us/retirement/retire-seminar)

Don't let the financial stress or fear or the unknown keep you from your retirement or cause you to lose your benefits. Make your life simpler and more enjoyable by starting to plan now!



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

**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

**Child Life Insurance**

**What’s the word?**

A \$10,000 policy that may be purchased to cover insurance eligible children and grandchildren. One child life policy covers each of your eligible children (but not a spouse). The policy pays within two months of the company receiving a copy of the child’s death certificate.

**Child life insurance coverage – not just for kids anymore**

Your adult child may now remain on Child Life insurance coverage to age 26. This change makes the Child Life age limitations consistent with those for health and dental coverage. Student status is no longer a factor to include your adult child on your coverage.

You may apply to re-enroll an adult child who lost eligibility because they were not a full-time student at any time (until age 26). To enroll your child, complete an Optional Application form located at: [www.mmb.state.mn.us/doc/ins/app/app-opt.pdf](http://www.mmb.state.mn.us/doc/ins/app/app-opt.pdf). MinnesotaLife will contact you to obtain Evidence of Insurability.

Employees who first become insurance eligible or who welcome the arrival of a new child have a 30-day window to enroll dependents in Child Life coverage without having to provide Evidence of Insurability. Any subsequent children are automatically covered.

After the 30-day window closes, you may enroll your child at any time but will need to provide Evidence of Insurability.

For more information or assistance with Child Life enrollment, contact SEGIP at 651-355-0100.

**Navigating insurance benefit issues? You’ve got People**

As a state employee you have people and tools ready to help with your insurance benefit issues. In addition to the Customer Service groups listed on your insurance cards, there’s a support team at State Employee Group Insurance Program or SEGIP (“SEA-gip” like the “gipper”).

SEGIP maintains a service center where a team of customer service specialists, program administrators and benefits specialists are available to assist employees Monday through Friday from 8:00 am until 4:30 pm.

The SEGIP Service Center provides general insurance and benefit information and assistance guiding you through the MMB and Self-Service websites to locate forms or information. They can also answer questions about eligibility criteria, provide enrollment assistance, or help

you make allowable benefit changes during Open Enrollment or in response to a qualified life event.

Whether you are a new hire, a newly insurance eligible, a current employee or a retiree, SEGIP staff will assist you in understanding your benefits and navigating the benefits system.

To speak to a SEGIP representative:

- call us at 651-355-0100,
- send an email to: [segip.mmb@state.mn.us](mailto:segip.mmb@state.mn.us), or
- visit the Insurance and Wellness pages of the Minnesota Management & Budget website found at: [www.mmb.state.mn.us/pay-benefits](http://www.mmb.state.mn.us/pay-benefits).

We are your people!

**TIDBIT**

**Your cards have been dealt!**

Your plan administrator provides an insurance card containing a wealth of information, such as your Primary Care Clinic, contact information, copays and hours of service. Check your cards to ensure the spelling of participant names are correct and that the correct Primary Care Clinic is listed. Contact your plan administrator to make corrections or order new cards.

**TIDBIT**

**Check your check**

Protect yourself by ensuring the proper deductions are being taken from your paycheck. Your paycheck stub shows pre- and post-tax deductions, and the amount your employer pays toward your benefits. Check the bottom of the stub for both current and year-to-date figures. If your paycheck is produced through central payroll you can view your paystub on Employee Self-Service at: [www.state.mn.us/employeeselfservice](http://www.state.mn.us/employeeselfservice).