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Long-term care insurance – peace of mind

Long-term care services are often required to meet medical and non-medical needs when chronic illness or disability prevents one from caring for themselves for long periods of time. Commonly it involves custodial and non-skilled care needed for daily tasks such as dressing, bathing and using the bathroom. Increasingly, care can reach levels that require skilled practitioners and nursing home stays, especially for conditions associated with older populations including memory loss and Alzheimer's.

Our health care insurance provides medical treatment for health conditions usually over a short period of time and

generally only pays for this kind of long-term care in very limited circumstances. Fortunately, the state also offers long-term care insurance (LTCi) to its employees

LTCi is often included as a part of financial planning as a method of protecting your assets and it allows you more control over your future care need decisions. Premiums are based on your age at the time your coverage becomes effective and will not increase just because you get older. In addition, the state's plan offers optional annual inflation protection. If you are a Minnesota resident and tax payer, you may be eligible for the Minnesota tax credit as well as the

Partnership Program (asset protection).

Newly hired, benefits-eligible active employees can enroll in the LTC plan on a guaranteed issue basis within the first 35 days of employment. As an active, insurance eligible employee, you may sign up at any time for LTCi insurance for yourself, your spouse and/or your parents after showing evidence of good health. Retirees and their spouses may also sign up for this insurance if they were insurance eligible while employed. Your LTCi is portable, you can take it with you when you leave state service.

To learn more about the state's long-term care benefit please visit www.mpel.org/.

TIDBIT

Farmers Markets

165 farmers markets are open throughout the state. To find those closest to you, visit Minnesota Grown go to: www3.mda.state.mn.us/mngrown/.

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.

Let the sun shine in – to a degree

Skin is the largest organ of the human body. It protects us and we need to protect it.

The Minnesota Department of Health found that occurrences of melanoma skin cancer has increased 35% in male and 38% in female state residents between 2005 and 2009. Along with better detection this increase is likely due to increased exposure to ultraviolet (UV) radiation from both the sun and tanning beds. UV radiation can cause skin damage during any season or temperature. Sunburn and suntans are signs of skin damage.

The best protection against skin cancer is to reduce exposure to natural UV radiation and tanning beds. Here are some everyday tips to reduce exposure:

- Cover up with a shirt, beach cover-up or long pants
- Use broad spectrum sunscreen with SPF of at least 30. Reapply at least every 2 hours and after swimming and sweating
- Wear a wide brim hat that covers your face, scalp, neck and ears
- Seek shade and limit direct exposure to the

sun between 10 a.m. and 4 p.m. when UV rays are the strongest

- Avoid tanning beds and sunlamps, they are not safer than natural tanning

It is important to check your skin regularly for changes in size, shape, color or feel of birthmarks, moles and spots. Skin plays a big role in how we feel and look. Take care of it and you'll have it your whole life!



segip Health Solutions – Saving with better health

Healthy living can help you stay well and manage your health conditions. You can save with better health when your healthy living strategy includes these services such as these.

Live and Work Well

1. Take a stand

The SCIENCE: Scientists are beginning to understand the hazards of sitting. In fact, a new field of study is emerging called *sedentary physiology*. Incredibly, whether you exercise regularly or you don't, sitting for a long period of time is an independent contributor to back pain, cancer, metabolic syndrome, hypertension, obesity, cardiovascular disease and diabetes.

The SOLUTION: Research shows that alternating between sitting and standing during the day improves individuals' physical and mental well-being. The ability to work while alternating between sitting and standing positions helps us feel more comfortable, energized, focused and productive.

Here are suggestions for standing and moving more during your work day. Try a few on and see what you think.



- Stand when you receive a phone call.
- Walk to your co-workers' desk instead of calling.
- Use a restroom on another floor.
- Walk up and down the stairs; avoid elevators.
- Have a standing or walking meeting.
- Remove the wastebasket from your workspace.
- Park in the back of the parking lot.
- Set a reminder to get up every hour.
- Stand up and stretch.

3. Team up with a health coach

Whether you want to feel more energetic, prevent disease, lose weight or train for a run/walk event-you will get individual support to go from knowing to doing! Our health coaches are top-notch experts: registered dietitians, health educators or exercise specialists.

The health coaches are eager to work with you. The health coaches say they enjoy working with state of Minnesota employees. The employees are pleasant, motivated and represent agencies achieving different missions. It is interesting to work with them and we are motivated to help employees develop a personalized plan that helps them achieve their short and long terms goals.

Working one-on-one with a health coach by phone or independently doing an online module or program will give you the competitive edge in your healthy living strategy. Eligible employees can sign-up with a health coach by calling 952-967-5128 and access online modules and programs at www.journeywell.com/segip.



2. Work with your health care providers

Your health care team may include your doctor, pharmacist, specialist, health coach, therapist, counselor, chiropractor, personal trainer, acupuncturist, social worker and more. It also, most importantly, includes YOU.

It's important for you to take PART in your health care. Before you visit a member of your health care team, consider these ideas:

Prepare a list—of your questions, your medications, your hurts and your concerns.

Ask questions—about your tests, treatments and necessary follow-up. Ask for information in writing. Also, ask for extra time when you make your appointment, if you think you will need it.

Repeat back what you discuss. This gives both you and your provider the opportunity to be sure you understood.

Take action—if there are reasons you can't or won't follow your provider's recommendations, speak up so you can talk about other options.



4. Develop confidence and skills to help you manage

- Stress?
- Conflict at home or at work?
- Work performance?
- Assertiveness?
- Personal finances?

You and members of your household can use counseling to specify a goal and an action plan. LifeMatters counselors are available 24/7 at 800-657-3719, or visit

www.mylifematters.com for tips, articles, videos, and webinars that address specific challenges and effective strategies.

Counseling is available in-person as well (three sessions per problem). There is no user fee for this employee benefit.

Your benefits – Accidental death & dismemberment benefit

Watching Nik Wallenda's nerve racking tightrope walk over the Grand Canyon, makes one think that this is one guy who needs Accidental Death and Dismemberment (AD&D) insurance.

While state employees rarely face such nerve wracking, televised job duties, we do sometimes find our bodies or lives at risk. Maybe our risk is in the line of duty, or due to bad luck, or what my parents referred to as "a lack of grace."

The state offers an AD&D insurance

policy, in addition to your Basic Term Life, that pays benefits when life or limbs are lost due to an accident. (It does not cover losses due to a medical condition.)

Coverage is available for you and your spouse. Employee coverage is available in increments of \$5,000 up to a maximum of \$100,000. The coverage is only 16¢ per unit of \$5,000. For as little as \$3.20 you can cover yourself with the \$100,000 maximum.

You can also purchase up to \$25,000 in Spouse AD&D, provided the

amount does not exceed the value of the employee's coverage. At 16¢ a unit, it only costs 80¢ to purchase the maximum amount of spousal coverage.

Enrolling or increasing AD&D coverage is easy and can be done anytime. There is no evidence of insurability required. Complete an Optional Application and return it to SEGIP. The form is available at: www.mmb.state.mn.us/doc/ins/app/app-opt.pdf.

Point of service – Covers members living outside of Minnesota

The Minnesota Advantage Health Plan provides Urgent Care and Emergency coverage regardless of where you are and why. It also provides coverage for employees, retirees, and covered dependents who permanently reside outside of Minnesota and the health plan's service area. Point of service (POS) benefits are available to covered participants who permanently reside outside the service area and Minnesota.

POS benefits must be requested by the covered member through a two-step process. The first step is to notify SEGIP of the member's perma-

nent address. The second step is to call the customer service number on the back of the member's Advantage Health Plan card. Provide the customer service representative the member's permanent address and request POS Benefits. Ask to review the National Preferred Provider Organization (PPO) available in the area of the permanent residence. This is a list of the preferred clinics available in the POS area but the choice is not limited to those clinics.

POS members must also choose a Minnesota primary care clinic. While in Minnesota the member has access

to services through this clinic and pays at that cost level.

The costs for using POS vary depending on the selections. The POS option features a single deductible of \$350 or family deductible \$700. After the deductible, coverage is provided at 70%. While 30% coinsurance may seem substantial, the Advantage out-of-pocket maximum applies to POS benefits.

See your Summary of Benefits or call SEGIP for more information regarding the POS rules.



Retiree Insurance – Timely and informed decision is the key

Eligible retirees can indefinitely maintain medical and dental coverage through SEGIP Retiree Group provided appropriate steps are taken on time. Begin planning for your insurance coverage in advance of your retirement date. Deadlines are set in law and missing them can eliminate your opportunity to participate.

1. 60-days prior to retirement you may change your medical or dental plan administrator (you cannot add dependents or elect coverage at this time).
2. 30-days within retirement you must submit the Continuation of

Coverage Upon Retirement form.

If you or your spouse are age 65+ you need to complete two additional steps prior to the first of the month following the retirement date:

3. Enroll in Medicare Parts A & B
4. Return a completed Senior Plan Packet to the plan administrator

BlueCross BlueShield 65+ retirees enroll in the Coordinated Plan. HealthPartners 65+ retirees enroll in the Freedom Plan and PreferredOne 65+ participants enroll in the UCare for Seniors Plan. Becoming 65 is not an event to change administrators.

The State of MN Senior Plan packet is

mailed to your home and it must be received by the plan administrator (completed) prior to the first of the month following retirement. Make sure the forms you are completing are those for the State's Group plan as each administrator offers private plans. Enrollment in other plans will remove you from the SEGIP Retiree Group.

Retirees and/or spouses under age 65 remain in the Minnesota Advantage Health Plan.

Retirement information and forms are at: www.mmb.state.mn.us/ret or call SEGIP at 651-355-0100.

The New Marriage Law – Ringing in changes

Employees with a same-sex spouse will be able to access the full set of employment benefits beginning August 1, 2013.

There were two major changes that now allows this. First, Minnesota law was amended to recognize same-sex civil marriages. Second, the part of the federal Defense of Marriage Act's (DOMA) that limits marriage to opposite-sex spouses was found unconstitutional by the U.S. Supreme Court.

As before the DOMA ruling, the federal definition of marriage is again based on the definition used by the relevant state. Questions remain as to which state's definition is being used, for example, in the case of an employee who lives in Wisconsin but was married in and works in Minnesota? We will provide more information as it becomes available. For now here is what we know.

Its effect on FMLA leave and labor contracts/plans

In terms of the Family and Medical Leave Act (FMLA), the current regulations define marriage based on the employee's state of residence. Consequently, employees who are

legally married and reside in a state that recognizes same-sex marriage are eligible to use FMLA leave to care for a same-sex spouse.

Labor contracts and compensation plans contain several provisions involving an employee's spouse. Contracts and plans allow for sick and bereavement leave and certain relocation allowances related to an employee's spouse. Some of the contracts and plans also provide for elder care leave to care for or to arrange care for parents of an employee's spouse and some provide for tuition waiver benefits for an employee's spouse.

Beginning August 1st, when applying a labor contract or plan provision for one of the benefits described above, the term "spouse" will be interpreted using the new Minnesota state law regarding marriage, which includes same-sex spouses, regardless of the state of residence.

Its effect on employee insurance benefits

Beginning on August 1, 2013, all insurance benefits, including medical, dental, life, long-term care and pre-tax programs will be available to same-sex spouses of state employees. The children of a same-sex spouse who are not the biological, adopted or foster child of a state employee will be treated as a stepchild.

Employees who were legally married to a same-sex spouse prior to August 1, 2013 have until August 30, 2013 to enroll their newly eligible same-sex spouse and the spouse's children. Employees who marry after August 1, 2013 may enroll their spouse and their spouse's children within 30 days of the marriage. Eligible spouses and children may always be enrolled during an annual Open Enrollment period or if a qualifying event occurs.

At this time, the federal and state tax obligations of employees with a covered same-sex spouse and the children of that spouse are unclear. We will share guidance on this issue once it become available.

The part of DOMA that allows states to not recognize a same-sex marriage is still law. Until the federal government provides more guidance we are uncertain what benefits will be available and what the tax treatment of those benefits will be for an employee with a same-sex spouse living in a state that does not recognize same-sex marriage. We will provide more information as it becomes available.

According to state law, all employees enrolling a spouse or dependent must provide legal documents verifying the relationship.

Applications can be found at: www.mmb.state.mn.us/forms. This page also includes a link to the Eide Bailly website which posts the pre-tax program applications.





state employee group
insurance program

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

INSURANCE CALL CENTER

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

Family and Medical Leave Act is a federal law requiring covered employers to provide employees with job-protected and unpaid leave for qualified medical and family reasons.

Qualified medical and family reasons include: personal or family illness, family military leave, pregnancy, adoption, or the foster care placement of a child.

The employee must have worked for the employer for 12 months and put in 1,250 hours. Employees may take leave of up to 12 weeks per year or 26 weeks in a 12-month period to care for certain service members.