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MDEA deadline is near!

The 2011 pre-tax reimbursement deadline is Wednesday, February 29, 2012. (2009 and 2011 HRA dollars carry forward into 2012). All pre-tax reimbursement claims must either be entered online or be postmarked by this date. Late claims will not be processed and unclaimed dollars will be lost. Ouch!

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.

The DEVA is coming in March – watch your mail

Health and dental coverage is an important part of your employee benefits, but it is expensive. With the goal of helping to properly manage these benefits and ensure that our costs are appropriate, state statutes now require that a dependent eligibility verification audit (DEVA) be conducted.

The state and HMS will conduct the audit

HMS Employer Solutions (HMS) has been selected to help SEGIP conduct the DEVA. HMS will manage and review data to help determine if dependents enrolled in the health and dental plans meet eligibility guidelines as outlined in your labor union agreement or compensation plan and state law.

What the audit entails

All plan participants with enrolled dependents will be required to provide documentation that verifies each dependent's eligibility.

Audit starts with a letter

If you have dependent health and/or dental insurance you will receive a letter from HMS in late March. These letters will detail the steps and documentation required to retain coverage for your enrolled family members. If you have single coverage you will not receive a letter and you will not be audited.

Detailed eligibility information, as well as a toll-free customer service number, fax number and



customized web address will be included. You may contact HMS during the audit if you have any questions or need additional information.

Watch your mail if you have family members enrolled in any of the health or dental plans.

Update your mailing address

Be sure your address is up to date by checking in Self-Service or with your HR office.

We are committed to ensuring that this audit is secure, as easy as possible, and in compliance with all laws and regulations.

The Eide Bailly OneCard takes the stage

Nestled in a plain white envelope, the Eide Bailly OneCard arrived in homes early in January. You should have received this debit card if you have a 2012 MDEA, or have a remaining balance on your 2009 or 2011 State HRA, or a MnSCU HRA. The OneCard replaced the Benny card.

Your OneCard debit card is just one way of accessing your pre-tax dollars. Your MDEA or HRA funds can be accessed through paper or online

methods, or by using your debit card. This means that any money "on your Benny card" is now "on your OneCard."

If you have not received your OneCard, contact Eide Bailly. If you lose your OneCard, replacements cost \$10 per card.

Just like the Benny card, your OneCard is subject to IRS restrictions. Purchases are limited to approved items and you still need to keep your receipts to substantiate purchases if requested.

The OneCard helps you manage your pre-tax dollars. When you make an eligible purchase it draws funds from your accounts in the most cost effective manner. It first draws from an MDEA because those dollars are lost if not spent within the calendar year, and then from an HRA because those funds carry over from year to year.

Information about the OneCard and your MDEA and HRA accounts are available through Eide Bailly at www.eidebailly.com/som or 952.944.6633 / 800.300.1672.

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

Take care of yourself during our darkest season

Don't dismiss seasonal mood changes as just "the winter blues" or as something you need to push through. Many people get relief with simple treatments for Seasonal Affective Disorder (SAD)—a type of depression that occurs seasonally.

The most common type of SAD is winter depression which begins in late fall or early winter. Studies indicate that SAD may be related to changes in the amount of daylight.

SAD drains energy and causes moodiness. Symptoms include loss of pleasure in things that usually give you pleasure, feeling bad about yourself, trouble sleeping or feeling refreshed, change of appetite, and feeling sad, anxious, grumpy or hopeless.

Fortunately, there are several sim-

ple ways to relieve mild or moderate symptoms of SAD.

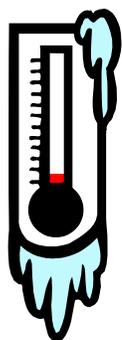
- Increase indoor exposure to light by spending time near a window, or using full-spectrum light bulbs or a light box which mimics natural light.
- Spend time in daylight. Grab your jacket and walk outside during lunch. Artificial lighting can't replicate the strength of daylight, even on a cloudy day.
- Daily exercise can also help. There is strong evidence that regular, moderate to vigorous physical activity reduces the symptoms of most common forms of depression.
- Develop a leisure activity just for colder weather. It can give you something to look forward

to. Activities with friends and family will give you social support and people to talk to about how you're feeling.

- Build your diet around nutritious foods you love. Protein at each meal and whole grain snacks may be especially helpful.

Through counseling you can learn more about SAD and how to manage your symptoms. For more information contact LifeMatters at www.mylifematters.com (password: stmn1) or 1-800-657-3719.

With fewer hours of daylight, now is the season to take especially good care of yourself. Take control and don't let SAD interfere with your daily life.



Exercise and cold weather – stay fit, safe and motivated

On cold and snowy days it's tempting to curl up on the couch with a nice hot chocolate, but you shouldn't abandon your exercise routine in cold weather.

Outdoor activities can take advantage of beautiful Minnesota winters. Walking, jogging, hiking, cross country skiing, and snowshoeing allow you to take advantage of the scenery while getting your heart rate up.

Ice skating is another enjoyable outdoor activity. It can help build muscles of the hips, hamstrings, calves and quadriceps while improving your balance.

Dress in layers so that you can take off pieces of clothing as your body heats up. Wear clothes made of moisture-wicking material close to your body, and top with warmer layers

depending on the temperature. Select appropriate gear, such as reflective clothing, footwear with traction for walking, and helmets for ice and downhill sports. Sunglasses will help protect your eyes from the glare of the winter sun, especially if there is snow on the ground. Remember sun screen and lip balm.

Start into the wind. You'll be less likely to get chilled if you end your activity with the wind at your back. Winter tends to be dry, so drink plenty of fluids.

Most people can exercise safely in cold weather, but it can trigger chest pain or asthma attacks in some people. Check with your doctor before you exercise if you have any medical conditions or concerns about exercising outdoors.

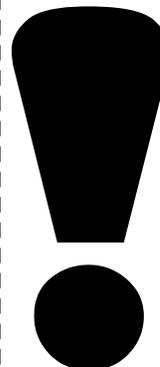
You might even find that winter exercise is better than summer!

Health Assessment – making a difference

For one state employee, Lynn, the health assessment is making a difference. "My health assessment score rose from 908 to 933 this year, that's out of 1000! I'm told I should be able to get as high as 980 next year."

"Knowing I was going to get tested this fall made me really concentrate on improving my health behavior—getting five or more fruits and vegeta-

bles into my diet, walking instead of driving to do errands, running and cycling at least three days a week, and working on a way to solve the insomnia issues I was having. As a result, my cholesterol dropped more than 30 points when I was tested this spring by my doctor!"



Pre-tax accounts – get more for your money

You work hard for your money and deserve to get the most out of your pay check. To help make your money go farther the state offers pre-tax benefits administered by Eide Bailly Employee Benefits.

Pre-tax, or flexible spending accounts (FSA) allow you to purchase IRS approved items with pre-tax dollars—for most people this is nearly a 30% savings! The state sponsors several pre-tax accounts: the Medical Dental Expense Account (MDEA), Dependent Care Expense Account (DCEA), Health Reimbursement Accounts (HRA), and transit and parking accounts (TEA).

Eide Bailly provides you a variety of

tools to help you manage your pre-tax dollars. They offer the OneCard, a debit card that allows you to access your MDEA or HRA funds, as well as online and paper reimbursement processes.

Recently, Eide Bailly revamped their website to provide helpful features. At the site, you can now:

- Securely access real time balances
- File claims and upload receipts online
- Upload debit card substantiation requests
- View upcoming reimbursements (made by check)
- Sign up for direct deposit
- Order new or report lost or stolen debit cards

Upcoming features of the website are the:

- Ability to file claims and upload receipts through your Smartphone
- Capability to send letters and substantiation requests via email
- Option to receive Eide Bailly communications through your email account

Check out the Eide Bailly website at www.eidebaillybenefits.com/som. For most state employees logging in the first time requires your employee ID and the last four digits of your social security number. Contact Eide Bailly if you experience difficulty logging in.

Save time and money on monthly prescription drugs – use your mail order service

Going to the drug store to fill a monthly prescription can be a drag. Using a mail order pharmacy service can liberate you from that task.

Save time and money!

Through mail order your prescription medication will be delivered to your door, saving you the trip to the pharmacy. What's more, you get a three month supply for the out-of-pocket cost of two months supply.

Navitus, your pharmacy benefit manager, partners with WellDyneRx to offer mail order services. WellDyneRx offers all the prescription medications covered through your pharmacy benefit.

It's easy to start!

You can begin to order your mainte-

nance prescription medications by using one of these options:

Online at WellDyneRx at www.myWDRX.com.

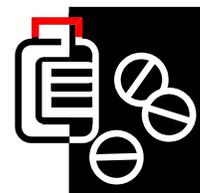
Online at Navitus www.navitus.com>Members>Members Login. Complete the form and mail or fax your registration form to WellDyneRx.

Phone Navitus Customer Care toll-free at 866-333-2757 for assistance.

With any of these enrollment options you can either mail your prescriptions or have your doctor fax them to 888-830-3608. Remember to write your

member ID and date of birth on your prescriptions.

Mail order service is only used for maintenance (long-term) drugs. Prescriptions required for a short-term (such as an antibiotic) are best filled through a retail pharmacy so that you have it immediately. Ordering a one-time prescription through a mail order service will not reduce your out-of-pocket costs.



Minnesota Life – it's more than life insurance

Minnesota Life has recently upgraded LifeSuite, a set of benefits available to any employee who has basic life insurance.

Legacy Planning is their newest feature. It provides access to a variety of information and resources to help work through end-of-life issues. It provides help with planning or pre-planning final arrangements. Check it out to learn more about how to implement a living will and provide directives for your end-of-life wishes regarding burial or cremation, and other related services.

Travel Assistance is available 24/365 for emergency assistance, transport services, pre-trip resources when traveling 100 or more miles from home. Global Rescue is the new service provider. Access the website to replace your old Travel Assistance card.

Learn more about these benefits and access them at: www.lifebenefits.com and click on the Our Services tab.

TIDBIT

Let JourneyWell help

Take your health assessment if you haven't already, by logging on to www.journeywell.com/SEGIP. Then, partner with a health coach by calling 952-967-5128, 866-977-5128 or 877-222-2794 (toll-free TTY). Get the personalized support you need to reach your health goals.



- 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**HOURS**

Monday – Friday

8:00 a.m. – 4:30 p.m.

651-355-0100

Short-term disability (STD)**What's the word?**

Short-term disability (STD) is an insurance policy you may purchase as a state of Minnesota employee which provides replacement income when you have been out of work due to a medical reason for more than 7 days or beginning the first day of a non-job related injury. Benefits may continue for up to 26 weeks. The amount of income you will receive depends on how much you enroll for but cannot exceed two-thirds of your monthly income.

Back care benefits – we've got your back

Back problems are experienced by 80 percent of the American population at some time in their lives. We've got your back, even before a problem starts.

Back care benefits through the Advantage Plan include wellness, chiropractic and physical therapy, spine surgery, and pain management.

Wellness

Learn back basics with a personal JourneyWell health coach. Discover how your back works, what contributes to back pain, pain prevention, and exercises to eliminate it. Adopt self-care skills to prevent or manage back pain. Call JourneyWell at 952-967-5128, 866-977-5128 or 877-222-2794 (toll-free TTY).

Chiropractic and physical therapy care

When seeking back care make a shared decision with your doctor about what's best for you. Contact your carrier's member services unit to learn what providers are in your network. Your member services number is on the back of your health insurance card.

Low back pain management

This covers those suffering from acute and chronic low back pain. Your carrier may invite you to enroll, but there is also an option to self-refer. Ask your carrier member services for details or visit their website for state employees. Carrier contact information is at www.mmb.state.mn.us/carriers/cont-carr

Don't take back pain lightly. Get relief. Taking steps to prevent a future back injury is much easier than repairing one. Exercise is often key to maintaining a healthy back. Need that extra nudge to improve your back health? These benefits may help.

Going on short-term disability – phone in your claim

The Hartford, your group disability program administrator, is pleased to announce your *short-term disability* claim may be filed by phoning it into The Hartford at 1-800-898-2458.

This new and convenient **phone method is effective March 1, 2012** and replaces the requirement to submit a paper form.

If your absence from work is planned, you may start the claim process by calling within 30 days of your last working day prior to your leave of absence. If your absence is sudden or unscheduled, call The Hartford as soon as possible.

The MMB website provides you all of the information you will need to

successfully file your claim telephonically at www.mmb.state.mn.us.

This new process is currently available for *short term disability* participants only. Filing a long-term disability claim still requires a paper form available on the MMB website. For general information and/or questions regarding your short-term disability insurance benefit, contact SEGIP at 651-355-0100.

TIDBIT	Winter safety tip: Be a penguin on snow and ice
	www.admin.state.mn.us/risk/safety/

