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### TIDBIT

Your current HRA and MDEA balances were available January 1, 2009. All qualified medical expenses incurred on or since January 1 are eligible for reimbursement.

Your Benny™ card is one of three methods of accessing the dollars in your HRA and MDEA. You may also use either the paper or online reimbursement process.

### 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

## What's in your mail? –Your Benny™ card

Is your Benny™ card burning a hole in your pocket? Or are you wondering what it is and why you have it?

Benny™ cards were sent in mid-January to most current and former state employees and COBRA participants.

Benny™ is a prefunded debit card that pays in real time for eligible medical, dental, and vision expenses. To pay expenses, the card draws first on your medical-dental expense account (MDEA), if you elected one, and then on your health reimbursement account (HRA) balances.



The Benny™ card offers convenience and ease. Here are a few tips to make using it as easy as possible:

- Activate your card by following the instructions sent with the card.
- Use the card at participating providers, medical centers, pharmacies or retail stores. The card works most places but not every where. Eide Bailly's website has a list of retailers. (Click on "Debit Cards" and "Find a Vendor.")
- There is no "PIN number." At the time of purchase, select "credit."

The card only reimburses eligible medical expenses such as prescriptions, over-the-counter medical items, eyeglasses and contact lenses and supplies. See a full list at the Eide Bailly's website ("MDEA worksheet" or "Over-the-counter eligible expense list.")

- Save your receipts! Documentation may be required as proof of eligible expenses.
- Know your balance. Check your balance on Eide Bailly's website.

Find more information about the card at Eide Bailly Employee Benefits: [www.eidebaillybenefits.com/som](http://www.eidebaillybenefits.com/som) or by calling 952.944.6633, or (toll free) 800.300.1672.

## You've got \$250 – Your employer funded HRA is now available

Each Minnesota Advantage policyholder enrolled on January 1, 2009, received a \$250 health reimbursement account (HRA).

This HRA is in recognition of the wise health care decisions Advantage members made which resulted in lower health care costs.

Your HRA is similar to the medical-dental expense account (MDEA) available to SEGIP members. Use it to pay for many of the same eligible medical, dental and vision

expenses as your MDEA.

Your HRA dollars can be accessed through the same means as the MDEA. You can choose to use your Benny™ card or the online or paper reimbursement processes.

You will not be taxed on either the HRA dollars contributed by your employer or the dollars you contribute to your MDEA.

There are several important differences between your HRA and the MDEA. HRA dollars may be used to pay for your long-term

care premiums while MDEA dollars cannot.

HRA dollars may roll over from year to year. MDEA dollars do not.

An MDEA exists only for one calendar year. MDEA dollars not spent at the end of the year are forfeited and the account is closed. You must reenroll in an MDEA each year.

More information about the HRA, a list of eligible expenses and the paper reimbursement form are available at: [www.eidebaillybenefits.com/som](http://www.eidebaillybenefits.com/som).

**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

## Wellness Programs – Support for a healthy state of mind and body

Wellness programs support lifestyle changes to achieve your best mental and physical health. A good program can boost your quality of life and prevent or manage chronic disease.

Chronic diseases are common, costly and may be preventable. Wellness programs that encourage healthy behaviors can help you manage your health. They are not just for those at-risk—wellness programs help healthy people stay healthy.

As a benefit of the Minnesota Advantage Health Plan, wellness

programs are offered through JourneyWell, the state's health assessment vendor.

Employees who have completed the health assessment are eligible to enroll in **one online and one phone-based program before September 7, 2009**. (Completing the health assessment after Open Enrollment will not lower your office visit copay for 2009.)

Convenient and engaging online programs can give you tools to live a healthier lifestyle. Choose either

*10,000 Steps®*, *Stress Management eProgram*, or *Weight Management eProgram*.

Personalized phone-based programs help get you motivated.

Work with a personal registered dietitian, health educator, exercise specialist or pharmacist to achieve your health and lifestyle goals.

Schedule 15-minute phone

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## State Employee Assistance Program – Live in your healthiest state of mind

Personal issues can, and often do, affect the health and well being of employees and the workplace.

Over 10 million American workers suffer from issues including marital stress, depression, chemical abuse, and legal and financial difficulties.

When these become too much to handle we may benefit from seeking professional help.

The Minnesota State EAP is a confidential resource for employees and

their family members who need help addressing personal concerns.

EAP provides a free and confidential resource available 24/7. It is the goal to help you, and those in your immediate household, obtain assistance before a minor concern becomes a major problem.

Call EAP anytime at 651-259-3840 or 1-800-657-3719.

Additionally, EAP organization services are designed to provide consulta-

tion to managers and supervisors, union leaders and HR staff with a goal to maintain a healthy productive work environment. Call a workplace consultant at **651-259-3841**.

More information about EAP can be found at:

[www.mmb.state.mn.us/eap](http://www.mmb.state.mn.us/eap)

## Work Well – Employees working to create a healthy workplace

Interest in creating a healthy workplace is on the rise. A healthy workplace supports every employee's personal health goals.

Healthy workplaces encourage employees to use their health insur-

ance benefits wisely—preventive doctor visits, chronic disease management programs, the annual health assessment and related wellness programs.

Healthy workplaces encourage healthy foods and eating behaviors, such as eating away from your desk and not sharing unhealthy snacks. They provide quiet space to relax, and offer programs and classes on health-related topics.

Co-workers encourage each other to be active by walking at lunch, stretching during meeting breaks and using the stairs.

In an effort to create healthy workplaces, many Minnesota agencies are thoughtfully building wellness initiatives. Some programs are new, such as OET's and some, like MnDOT's, are well established.

SEGIP has brought champions from these initiatives together to see what we can share and learn. To connect with Work Well<sup>SM</sup> contact [Linda.Feltes@state.mn.us](mailto:Linda.Feltes@state.mn.us) or 651-259-3779.

### TIDBIT

Managing a chronic disease can be complex. Contact member services at your health insurance carrier to ask about programs they offer to assist members. Phone numbers are listed on the back of your health care ID card.



## You've got value added benefits!

You can't get something for nothing and you get what you pay for. These idioms do not apply to value added benefits offered by Minnesota Life, the carrier for the state of Minnesota's group life insurance plan.

Minnesota Life offers three worthwhile value added benefits to employees at no cost. The three services are:

**Will preparation and legal services:** Employees have telephone access to a national network of accredited attorneys for consultation on simple wills, estate planning documents, and other legal issues. Services include document review, discounts for attorney retention,

and access to a library of legal forms, guides and resources.

**Travel assistance:** Available 24/7 when traveling more than 100 miles from home for business or pleasure. It includes assistance to locate and access physicians, dentists, medical facilities and pharmacies; arrange and pay for a medical evacuation or return of mortal remains and provides interpreters. It also offers a wide range of travel information.

**Beneficiary financial counseling:** Beneficiaries who receive at least \$25,000 in policy benefits may use an independent beneficiary counseling service through PricewaterhouseCoopers. PwC does not sell

**TIDBIT**

**DON'T LOSE MONEY!** MDEA 2008 reimbursement requests are due! Reimbursement requests must be postmarked or faxed to Eide Bailly on or before February 28, 2009. Late requests will not be honored and money remaining in the account will be forfeited.

insurance or investment products. They offer advice and counsel only with the beneficiary's written consent.

These value added benefits are available to you now. For more information about these services and how to access them, go to: <https://www.lifebenefits.com/plandesign/statemn>

## Continuing SEGIP insurance as a retiree – Do you have what it takes?

Harvey Mackay sums up failure with this quote: "Failures don't plan to fail; they fail to plan."

The decision to continue insurance coverage through SEGIP as a retiree can be a challenging task, particularly without advance planning. As you begin planning for your retirement, ask yourself, "Do I have what it takes?"

Many employees have the option to continue insurance benefits through SEGIP after they retire. To be eligible to continue participation in SEGIP as a retiree you must meet one of these requirements:

**Regular retiree:** age 65 or over, and entitled to receive an annuity based upon years of service.

**Early retiree:** under age 65 at time of retirement, and has:

- five years of allowable pension service or meets the service requirement of the collective bargaining agreement or plan, whichever is greater, and is entitled at the time of retirement to immediately receive a retirement benefit or an annuity under a retirement program sponsored by the state or such organization of the state, or

- 30 years of service time in MSRS General Plan or
- at least 50 years of age with at least 15 years of state service.

**Special retiree:** under age 65 and eligible for employer contribution because of special legislation or bargaining agreement or plan.

If retirement is on the horizon for you, start planning now. Start by asking yourself the question, "Do I have what it takes?"

For further information call 651.355.0100.

## Call AHA! – For support to make smart health care decisions with confidence

When making tough health care decisions, it's important to know your options. Get help when you need it with tools and resources from Advantage Health Advisors (AHA).



AHA professionals help you under-

stand a new diagnosis, learn about treatment options, or find a specialist. They can also guide you through the health care system by helping with coverage and benefit questions.

This confidential, phone-based, one-on-one support is offered at no additional cost to you. AHA is available 24/7, whether you are a Blue Cross,

HealthPartners or PreferredOne member.

AHA is brought to you by the Minnesota Advantage Health Plan and the state's Joint Labor Management Committee on Health Plans.

Call today at 1-877-242-0111 or 952-883-5127 (TTY) or visit [www.advantagehealthadvisors.com](http://www.advantagehealthadvisors.com).



- 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

**HOURS**

Monday – Friday  
8:00 a.m. – 4:30 p.m.

651-355-0100  
Fax: 651-296-5445

**Eide Bailly****What's in a name?**

**Eide Bailly** – An employee benefit administrator, hired by the state to administer the Benny™ card, and the state sponsored HRA and pre-tax accounts (MDEA, DCEA, TEA, TEP).

Eide Bailly provides a website with information about these accounts. You can also use the website to access your account balances.

[www.eidebaillybenefits.com/som](http://www.eidebaillybenefits.com/som)

**HSA + (MDEA /+ HRA) = confusion and cost!**

Does your spouse have a health savings account (HSA)? If so, your pre-tax medical-dental expense account (MDEA) or health reimbursement account (HRA) may mean possible costly tax implications for your spouse.

Luckily, costly tax implications can be avoided by changing your MDEA or HRA to a limited purpose MDEA or HRA.

Federal law prohibits individuals enrolled in an HSA from coverage that begins after their insurance deductible is met. Standard MDEAs and HRAs cover a variety of medical expenses before the deductible is met.

The solution is a limited purpose MDEA (also known as a “limited purpose FSA”) and a limited purpose HRA that may be allowed with your spouse’s HSA. SEGIP offers these limited accounts.

Limited purpose accounts cover only dental, vision and preventative care expenses. They do not cover medical expenses such as copayments, and deductibles, or prescription drugs and over-the-counter drugs.

The facts of your particular case will determine the compatibility of your spouse’s HSA and your state sponsored MDEA and HRA. Contact your spouse’s HSA sponsor to understand what options will best meet your needs.

You may change your state sponsored MDEA or HRA to a limited purpose account at any time. To change your account or to see a list of eligible expenses under a limited purpose account, contact Eide Bailly at [www.eidebaillybenefits.com/som](http://www.eidebaillybenefits.com/som).

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appointments when it’s most convenient for you.

Phone-based programs include back health, weight management, stress management, physical activity, smoking cessation, blood pressure, and more.

To sign up, contact JourneyWell:  
952-967-5128,  
toll free 1-866-977-5128,  
TTY 1-877-222-2794,  
[www.journeywell.com](http://www.journeywell.com)

**TIDBIT**

Some fitness centers offer Minnesota state employees a discount. Be sure to ask at your gym.

State employees can also access fitness center and other discounts through State Employee, Inc. at [www.mnsei.com](http://www.mnsei.com) and [www.mersc.org](http://www.mersc.org)

**Why have an MDEA? Easy, it saves you money!**

Do you want to take home a bigger paycheck? Want to make paying for your health expenses easier?

A medical-dental expense account (MDEA) can help you do just that.

You decide how much to contribute to your MDEA for anticipated medical, dental, or vision expenses that would otherwise be paid out of your pocket. These funds are available to cover expenses for you and your eligible dependents.

Your MDEA is funded through a pre-tax reduction to your paycheck. Your taxable income and your taxes are reduced.

The dollars you direct to an MDEA are deducted from your paycheck in equal, semi-monthly amounts over the year.

For example, you decide to put \$480 in your MDEA and your tax rate is 25

percent. You will experience a \$20 contribution to your MDEA but will only see a \$15 decrease in 24 of your paychecks because of the tax savings.

Eligible expenses can be paid at the point-of-sale with your Benny™ card or by filing a paper or online claim.

You must enroll (or re-enroll) during each Open Enrollment. Carefully plan your annual elections. Amounts not spent by the end of the year are forfeited.

If you do not have an MDEA now, consider your HRA a test drive, as the two work much the same.

An MDEA is a great benefit that can save you money. More information and a list of permissible expenses are at [www.eidebaillybenefits.com/som](http://www.eidebaillybenefits.com/som).