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### TIDBIT

#### New Cards?

All Advantage members received new medical cards after the Open Enrollment held in November 2013. Check the card for accurate information including the spelling of your name, correct clinic and copay levels. If you or your enrolled dependents have not received a 2014 card or the information is incorrect call the plan administrator's number on the card or SEGIP at 651-355-0100.

#### Prepared by:

The Employee Insurance  
Division of Minnesota  
Management & Budget

## Online clinics – virtual care anytime, anywhere

Two online clinic options, Virtuwel and Online Care Anywhere, are available to Advantage members in Blue Cross, HealthPartners, and PreferredOne beginning in the 2014 plan year.

Both are available 24/7, including holidays. Your out-of-pocket cost is a \$10 copayment (or coinsurance under the Advantage Consumer Directed plan).

Virtuwel is an online clinic that treats more than 40 common conditions. Members enter [www.virtuwel.com](http://www.virtuwel.com) and pace themselves through simple questions about symptoms and medical history. A board-certified

nurse practitioner reviews the case, and if appropriate, makes a diagnosis and writes a treatment plan. If a prescription is necessary, it is sent to your pharmacy securely and electronically.

You may talk with a nurse practitioner about your treatment plan or progress at no charge.

The Virtuwel practitioner will direct you to your clinic if you need care beyond their services. You will not be charged for the online visit.

With Online Care Anywhere you can see a doctor online when you need to, from your home or your workplace, or when you're on vacation. No

appointment necessary. All in real time.

Online Care Anywhere ([www.OnlineCareAnywhereMN.com](http://www.OnlineCareAnywhereMN.com)) provides live face-to-face visits using video or secure text chat with licensed doctors who can discuss your health issues, provide diagnoses and prescribe medications if appropriate. They address concerns such as cold and flu symptoms, upper respiratory infections, allergies, children's health issues, aches and pains, and medication advice.

Both options are available to all Advantage members. The goal is to make care accessible and affordable.

## Qualified Life Events – Help manage life's changes

You may change your medical, dental, and pre-tax elections outside of Open Enrollment if you experience a Qualified Life Event.

Only certain events count. The full list is on the MMB website in the Summary of Benefits, Certificate of Coverage, union contracts, or the Your Employee Benefits booklet.

Events enable you to add or drop dependents from medical or dental coverage and make changes to your current pre-tax elections.

Changes must be consistent with the Qualified Life Event. Birth or adoption of a child is consistent with adding

the new dependent but not dropping one. A job loss is only a Qualified Life Event if it resulted in the loss of group insurance and then you may add your spouse or dependent to your coverage.

Timing is critical. When adding coverage, your paperwork must be at SEGIP within 30 days of the event. When cancelling coverage, your paperwork must be at SEGIP within 60 days of the event.

You must submit both the change form and documentation of the event. Don't wait for the documentation if you don't have it. For example, if you marry and are adding your

new spouse submit your enrollment application within the 30 day limit and send a copy of the certified marriage certificate later.

There are a few exceptions to the deadlines. For example, you may add a newborn child outside of the 30 day window.

Qualified Life Events give you opportunities to make your insurance coverage fit your life needs.

For more information see our website at [www.mmb.state.mn.us](http://www.mmb.state.mn.us).



**SEGIP Health Solutions** is part of the Employee Insurance Division of MMB. We offer a suite of health and well-being services, including the Employee Assistance Program (EAP), StayWell and Work Well.

## Stay well with StayWell® – Inspiring your health goals

We rely on you to make our state run and hum. That's why we partnered with StayWell Health Management to help you live your best life—for yourself, your family, your friends and our great state.

StayWell began offering services with the personal health assessment (PHA) during Open Enrollment. Sixty-eight percent of eligible employees completed their PHA. If you're an eligible employee who hasn't completed your PHA, you still can by visiting <https://SEGIP.staywell.com>.

Your PHA results lead you to a variety of programs customized to inspire your health goals. Nearly 2,000 employees have already signed up for their NextSteps® lifestyle management program. Over 1,000 employees are busy with self-directed, online healthy living programs.

Log in to your personal account to experience [StayWell Online®](#). You will find program invitations, headline news, quizzes, and classes on nutrition.

[StayWell Online®](#) interactive features make learning fun. It's a practical wellness resource. It offers something for everyone whether you're looking for family activities and recipes, how to be healthy at work or tips on savvy grocery shopping.

Look for a StayWell representative at employee health fairs, conferences and workplace seminars across the state. This service helps to support employees' effort to stay well at work.

If you have questions call the StayWell HelpLine at 855-428-6320.

## Eat for the Health of It – The challenge starts in March

SEGIP Health Solutions is excited to announce our first statewide wellness challenge—Eat for the Health of It.



This six week challenge will be sponsored by StayWell and promoted by Agency Wellness Champs. The program is designed to give you the tools, skills and incentives to make healthy food choices and improve your overall health.

During the challenge, you will assess your nutritional habits, make a plan, and take action. Specifically, you will

learn nutrition skills to:

- Reduce the risk of developing diseases like diabetes, heart disease, osteoporosis and cancer
- Eat for a healthy weight
- Eat healthy on the run
- Shop for good health
- Cook healthy

After a brief pre-assessment the challenge will last six weeks:

Week 1: Learn portion control and sizes

Week 2: Recognize your triggers

Week 3: Read labels

Week 4: Navigate the supermarket

Week 5: Cook to optimize health

Week 6: Eat healthy on the go

Of course, eating better means you feel better but you and your agency or worksite will also be eligible for a reward. The winning six agencies will earn a visit from the state's wellness program coordinator who will provide a variety of wellness related activities and materials.

Eat for the Health of It will begin in March 2014. More information is coming soon!

## Exercise and the brain – It's for everyone!

There is no cost to reduce the negative impact of stress and to keep your brain fit.

An exciting boom in brain research has found that physical activity can increase brain growth and mental hardiness at any age. You don't even have to sweat to make a difference.

Activities like stretching at your desk will improve mood and focus. Walking improves mood and can reduce risk of memory loss at any age. Using the stairs or just standing and shifting your weight will help refresh the brain and improve confidence.

Vigorous walking has been shown to relieve mild or moderate depression and improve learning.

Researchers have not yet determined a single "best" exercise for boosting the brain. But they seem to agree that you'll help yourself by improving from your baseline. If you sit while watching TV, try standing during the commercials. Even small changes matter.

Increased physical activity improves focus, enhances energy, mood and memory, improves impulse control, reduces vulnerability to stress, and increases productivity.

For more information, visit [www.mylifematters.com](http://www.mylifematters.com) (password: stmn1) or learn about the work of researchers like John Ratey, MD (Spark: The Revolutionary New Science of Exercise and the Brain).



## Take charge of your life – Plan your future through long-term care

Long-term care services are often required to meet medical and non-medical needs when chronic illness or disability prevent one from caring for him or herself for long periods of time.

Long-term care needs are best met when they are planned. Unfortunately, many do not start to plan until they need assistance or are in a crisis and are most vulnerable.

Fortunately, there are resources available. The Governor’s initiative,

Own Your Future Minnesota, has a website (<http://mn.gov/dhs/general-public/own-your-future>) rich with information about long-term care, planning for it, and using it.

In addition, the *Own Your Future Long-Term Care Planning Guide* is also available to walk you through the key information needed to create a long-term care plan. It includes some of the same information as the website but with more planning tools.

To order copies of the guide, e-mail [ownyourfuture@state.mn.us](mailto:ownyourfuture@state.mn.us). Provide a mailing address to which the guide can be sent and indicate how many copies you would like to receive.

SEGIP also supports you by offering long-term care coverage and legacy planning. See our website for more information.

Own your future, plan your future!

## Health care reform – Advantage is ahead of the curve

Despite all the hoopla about health care reform it’s had little effect on the Minnesota Advantage Health Plan.

Probably the most prominent change health care reform brought to Advantage was to expand coverage to include adult children until age 26.

Another change is that we now have a common format for describing coverage so that you can compare different plans. These documents, the Summary of Benefits and Coverage (SBC), are available on your health plan administrator’s website.

Most of the excitement was around items already included in Advantage. For example, health care reform prohibited caps on the dollar amount a plan must pay over an individual’s lifetime and required that preventive services be provided with no out-of-pocket costs. Advantage never had a limit on benefits and a key feature has always been no cost sharing for preventive services.

The new coverage mandates that took effect in 2014 apply to Advantage but again few will require a change.

Although the law now limits enrollment waiting periods to a maximum of 90 days, Advantage will retain its shorter 35-day waiting period. All plans are prohibited from applying a pre-existing condition for any members which was never part of Advantage.

Health care reform has garnered many headlines but has brought little disruption for Advantage members.



## Retirement – Plan ahead and save money

Give yourself time and save money! If you or your covered spouse will

be 65 or greater upon retirement a little advanced planning will go a long way.

SEGIP offers you the choice of three group retiree plans that coordinate with Medicare. But you must enroll within time limits.

Employees who retire can submit their insurance elections no later than 30 days after their retirement date. But, if you or your spouse are 65 or greater getting your application in before the deadline can save you money.

Applying as early as 60 days before you retire can save you money. Submitting later may require you to remain in

the active plan longer than you need to and cost you approximately \$250 more per month for single coverage and approximately \$750 more to cover your spouse.

We have three important steps to ensure you get the best benefit on time:

1. Submit your Continuation of Coverage Upon Retirement form up to 60 days before your retirement date.
2. Contact the Social Security Administration to ensure both Medicare A & B are in place by the first of the month following your retirement date.
3. Complete the group enrollment packet sent to your home address. Be sure your health carrier receives it PRIOR to the first of the month following your retirement date.

Each of the three health plan administrators offers a retiree plan. All three plans are comprehensive and feature prescription drug coverage but there are differences. There is a limited opportunity to switch between plan administrators and planning ahead will help you make the best choice.

Learn more about these plans at [www.mmb.state.mn.us](http://www.mmb.state.mn.us) or call us at 651-355-0100. Also on the MMB website is a two day retirement seminar offered by Enterprise Learning & Development.





<b>Health</b>	<b>INSURANCE CALL CENTER</b>
<b>Disability</b>	400 Centennial Building
<b>Long-term Care</b>	658 Cedar Street
<b>Retiree Coverage</b>	St. Paul, MN 55155
<b>Dental</b>	<a href="mailto:segip.mmb@state.mn.us">segip.mmb@state.mn.us</a>
<b>Life</b>	<b>Hours</b>
<b>Spouse/Dependent Coverage</b>	Monday - Friday
<b>Pre-tax Accounts</b>	8:00 a.m. - 4:30 p.m.
	651-355-0100

**Agency Wellness Champs**

**What's the word?**  
 Agency Wellness Champions are state employees who volunteer to provide leadership to wellness programs within their own state agency and represent their agency on WorkWell's statewide Agency Wellness Champions teams. Champions focus on healthy eating, physical activity, mental health and resilience, tobacco cessation and more. They strive to foster a healthy productive state government.



**Pre-Tax reimbursement deadline - 2.28.2014**

The deadline for submitting 2013 pre-tax reimbursement requests is midnight, Friday, February 28, 2014.

Your COMPLETED request for reimbursement and appropriate documentation must be postmarked, faxed, or uploaded to Eide Bailly prior to midnight on February 28, 2014.

You must submit BOTH your form and documentation substantiating the reimbursement on time. If your reimbursement request or documentation are not postmarked or in Eide Bailly's office by February 28, 2014 your unclaimed pre-tax dollars will be forfeited.

The deadline is governed by IRS regulations. The regulations must be followed by both the administrators and the members.

Forms and submission information are available at [www.eidebaillybenefits.com](http://www.eidebaillybenefits.com).

**Benny Debit Card - Is it in your pocket?**

A new Benny® card should be in your pocket if you have an MDEA or an HRA. Eide Bailly, the pre-tax plan administrator, mailed eligible members new cards for use beginning with plan year 2014.



The newly-issued Benny® card may not be used for expenses incurred prior to January 1, 2014.

Participants who only have the MnSCU HRA and receive a 2014 contribution will receive new cards by late February. These cards will include the 2014 contribution. Any roll-over dollars will be loaded on these cards in March. MnSCU HRA participants can submit manual claims (either online or via a paper reimbursement form) until they receive new cards.

The cost to reissue a card or replace lost cards is \$10 per two cards. The cost is deducted from the participant's account.

Contact Eide Bailly Employee Benefits at 612-253-6633 or 1-800-300-1672 with any questions regarding the debit card.

**Your health, your choices - Creating a net positive**

Want to reduce your medical costs today and in your future? Consider your daily choices.

Each day you make multiple choices that impact your short and long term health. In the language of the authors of Wellbeing (Tom Rath and Jim Harter, 2010) those choices are either "net positive" or "net negative."

Your health is a partnership between your genes, your personal history, your age, your health care team, and your daily choices. Each element influences your health every minute of every day.

Most adults strive to control their choices for physical activity, diet, bedtime, and other aspects of their life. When the number of positive choices outweigh the negatives a "net positive" and will more likely:

- improve your health and wellbeing
- feel better about yourself
- become more resilient to stress
- consume fewer medical services

SEGIP programs like StayWell, LifeMatters EAP, WorkWell and vaccination clinics make it easier to stick with "net positive" choices

that directly benefit you, your family, and your friends.

**TIDBIT**

**Flu clinic success!**  
 Last fall, SEGIP held 194 workplace flu vaccination clinics statewide. Over 16,000 employees were vaccinated. The largest clinic served 533 participants; the smallest served 5. Thank you to all who helped with the campaign and to employees who protected themselves and others against the flu.

