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Mark your calendar
SEGIP Open Enrollment
November 4 – 17, 2009

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

Long-term disability premium reduction and rebate

Employees participating in either the SEGIP Long-Term Disability Plan (LTD) or the Managers' Income Protection Plan (IPP) administered by The Hartford will see a little extra money in their paychecks over the remainder of 2009.

Here's the scoop. Beginning with the July 2nd paycheck, LTD and some IPP premiums will be reduced by 10%.

IPP participants enrolled in Plan A with a 30-day LTD elimination period will receive the premium reduction. However, the 10% reduction will not

affect some employee-paid IPP benefit options where the rate change was less than \$0.01.

And there is more. Employees who had LTD or IPP deductions from their January 2 through June 19, 2009 paychecks will receive a refund of premiums equal to the contributions they made during the first six months of 2009. This refund will appear on your July 31, 2009 paycheck. There is no tax liability associated with this refund.

Agencies who contribute to the long-term disability portion of the IPP for their

employees will see a similar 10% premium reduction and refund of agency-paid premiums.

The reason for this good news is that our long-term disability plans performed much better than expected in 2007 and 2008. Fewer claims and shorter claim periods mean that the plan is doing well and that The Hartford is able to lower premiums and refund monies to those who contribute to the plans through premium payments.

Safeguard your coverage - provide the correct SSN

Everybody knows the importance of protecting their social security number (SSN) so it is not lost or stolen and used fraudulently. But, did you know that providing an erroneous social security number can be as destructive as having it stolen?

Using the wrong SSN has an effect on both the provision and payment of health care. The wrong number can result in unpaid claims or in a dependent losing coverage or being placed on the wrong policy.

When a health plan discovers that the wrong SSN was assigned to an individual, service is fro-

zen for that member until the matter is resolved. This can result in the withholding of medical care or providers directly billing you for the cost of service that would otherwise have been paid by the health plan. In some cases, the wrong SSN has resulted in the cancellation of coverage due to alleged fraud.

Social security numbers remain an important part of insurance benefit administration even though they are no longer used as health insurance account numbers.

Under new Medicare reporting requirements employer health plans must now report member social security numbers to their

health carriers. The purpose of this requirement is to save Medicare money by paying only appropriate claims. Medicare uses the SSN to determine if a person has other primary health care insurance coverage.

Safeguard your (and your family's) access to coverage by reporting social security numbers accurately!

TIDBIT

Free Pedometer!

Get a pedometer & health coaching with JourneyWell's free programs. Log in to www.JourneyWell.com/SEGIP and click on *10,000 Steps* or the *Phone-based Physical Activity Program* to join.

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

Work Well Corner

Having an opportunity to celebrate co-workers' milestones such as birthdays and anniversaries can be lots of fun. However, if you are working on losing weight it can be a challenge to resist the treats.

Don't avoid the chance to celebrate because of the snacks. Instead, snack healthy.

Bring healthy snacks to share with your co-workers. Healthy snacks include nuts, tangerines, dried fruit, carrots, bananas, even small pieces of unfrosted cake are great foods to share. Check out www.catertohealth.org for more suggestions.

Be a role model for healthy snacking. Talk to your co-workers about the changes you are making and why. You may be surprised to learn how many people have the same aspirations—they just need a little inspiration.

Support each others' healthy intentions and pass the nuts!

Send your questions and suggestions to Work Well via Linda.Feltes@state.mn.us.



TIDBIT

Update your home mailing address

Get ready for Open Enrollment 2010! To receive notification of Open Enrollment and benefits changes for 2010, be sure your home mailing address is up to date.

Most SEGIP members can update their home mailing address 24/7 at www.state.mn.us/employeeselfservice by clicking on My Personal Information.

If you do not have access to a computer or Employee Self Service, contact your HR department to update your home address.

Healthy pregnancy programs

Pregnancy is a defining moment in your and your child's life. Whether it's your first child or your last, prenatal care helps lead to a healthy baby and mom. As an Advantage Health Plan member, a healthy pregnancy program is available to you.

By joining a program, you will have access to a wealth of information and support. There is no additional cost for these programs and they supplement your regular doctor visits. Extra support is a plus anytime and especially with a difficult pregnancy.

You will be paired with a registered nurse with maternity experience who provides personal sup-

port for moms-to-be and new parents. You'll receive valuable reading material, phone or email support, encouragement throughout your pregnancy and up to six weeks after, and expert advice on preterm labor and birth. When you want help, you have a nurse who will answer your questions on your schedule.

For more information, contact member services through your health insurance carrier: Blue Cross Blue Shield of Minnesota, HealthPartners or PreferredOne. Find the member services number on the back of your health insurance ID card or on the MMB website: www.mmb.state.mn.us/carriers/cont-carr.

Economic worries and uncertainties keeping you up at night? Get help from your EAP

There is nothing like the combination of a market meltdown, housing crash and recession to get people feeling on edge. If the stress of everyday life takes its toll, you can turn to the Employee Assistance Program (EAP).

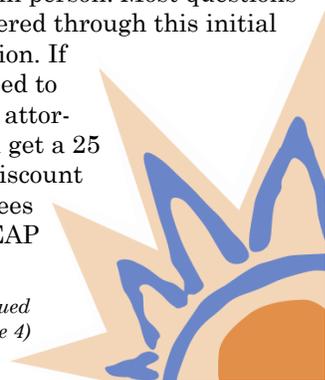
An EAP counselor can help with whatever you are facing. EAP is a benefit available to all employees and household family members. Professional counselors are available 24/7, 365 days a year. These services are confidential and are provided at no cost to you. Call EAP at 651-259-3840 or 800-657-3719.

A survey by the American Psychological Association found that 8 out of 10 Americans are feeling stress due to personal finances and one-third are losing sleep. In the prospect or aftermath of foreclosure, bankruptcy or an overextension in credit card debt, EAP

will help you determine the financial resource best for your situation. For example, if you are dealing with credit card debt, then a referral to a debt management program may be appropriate. Additionally, you may be referred to a behavioral health counselor to work through the emotional challenges that accompany your situation.

EAP also offers access to legal professionals. Legal services include a free 30-minute consultation by phone or in person. Most questions are answered through this initial consultation. If you do need to retain an attorney you'll get a 25 percent discount on legal fees with an EAP referral.

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The MMB website - a world of information

The Minnesota Management and Budget (MMB) website www.mmb.state.mn.us/ holds a world of information. With just a few clicks of the mouse, users can navigate the site and learn about a wide range of topics, including SEGIP.

To learn more about SEGIP and to search for information about the employee insurance program and related benefits, select the *Insur-*

ance and Wellness link located under *Pay and Benefits* on the MMB home page. Each page in the SEGIP section of the web has two navigation bars. The left hand (gray) navigation bar is topic/ audience oriented. The blue navigation bar provides related information regarding your benefits, including key topics and resources. There you will find SEGIP and carrier contacts, current topics, and a link to our SEGIP newslet-

ters. You will also find clinic and program information in this area.

Visiting the *Employees* area you will find information about your insurance benefits. Use the links on this page to locate forms, plan summaries and FAQs. A topics library provides informational articles on various insurance topics.

The MMB website is a world of information. Take time to explore all that it can provide you!

Just a “little” sick? Save time and money by using a convenience clinic

Most of us don't have extra time and money on our hands. To help budget our time and money, the Advantage Health Plan offers members access to a variety of convenience or retail health clinics in various metropolitan areas across Minnesota.

Convenience clinics provide quality medical care. They are staffed by nurse practitioners or physician assistants who are qualified to evaluate, diagnose and prescribe certain medications for minor illnesses, and to provide certain types of vaccinations and screenings.

These clinics are located in retail,

food, drug, mass merchandizing, and other venues including the Centennial Office Building. The clinics are usually available during the same hours as the site in which they are located—typically more than 9 to 5.

No appointment is necessary and best of all – the cost savings! Advantage members pay a \$10 copayment (at each cost level) per visit. The copayment is waived for preventive care (including vaccinations and some screenings). The first dollar deductible is also waived and copayments are credited to the out of pocket maximum.

There are age limits for certain

services. Clients with illnesses outside the scope of services, or who exhibit signs of a chronic condition, will be referred to their physician. If the condition is critical, a referral will be made to an urgent care center or emergency room. Patients who can't be treated are not charged for their visit.

Fairview Express Care, HealthStation, MinuteClinic, NOW Express Care and Target Clinics are among the convenience clinics participating in Advantage. To find a network convenience clinic near you, visit your health insurance carrier's web site. www.mmb.state.mn.us/carriers/cont-carr

Your insurance GPS to a successful retirement

Wouldn't it be great if life provided a GPS to help us find our way through the maze of retirement insurance? Taking a wrong turn on the retirement road can prove costly but SEGIP has many devices to help guide your way through the complexities.



The MMB website www.mmb.state.mn.us/ is a great starting point. By clicking on the *Insurance and Wellness* link on the gray navigation bar you will see

another link, *Retirees*. This link provides access to several resources to help ensure a successful retirement, including links to insurance plans, forms and rates.

The Management Analysis Development (MAD) division of MMB conducts a retirement course called *State Retirement Seminar*, for individuals contemplating retirement within approximately one year.

This course covers a wide variety of topics over a two-day session, including insurance. To find out more click on the *Management*

Analysis Development link in the gray navigational bar.

Additional resources to steer you in the right direction include your SEGIP Benefits Specialists, your agency's Human Resources Office, the insurance plans (health, dental, life), Centers for Medicare and Medicaid Services, and the Social Security Administration.

The road to retirement can be long and winding. By using all the resources available, you can plan your route to retirement and ensure that you reach your destination safely and happily.



- 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: 651-797-1313

**Convenience
clinic**

What's the word?

Walk-in neighborhood medical clinic, usually located in a retail setting that provides easy access and extended hours. Certified nurse practitioners or physician assistants provide select preventative health care services or diagnose and treat select common family illnesses using defined medical protocols.

Got a graduate? With health insurance?

If your child graduated this spring and is 19 years or older, you must notify SEGIP within 60 days of the graduation to ensure your child continues to have access to insurance continuation coverage.

Your spring-graduate will regain coverage, retroactive to graduation, if she or he returns to school full-time in the fall. To qualify for reinstatement your child must also be unmarried, less than 25 years of age, and have attended school full-time immediately before graduation.

The insurance application to reinstate coverage must be submitted within 30 days of your child's first day of classes. Please be sure to verify on the application that your child attends school on a full-time basis and request that the coverage is retroactive to graduation. Call SEGIP at 651-355-0100 if you have questions.

TIDBIT**New Benny acceptance regulation**

Be sure your drug store is still Benny eligible! Effective July 1, 2009 all retail pharmacies must have an IIAS (Inventory Information Approval System) in place. If they do not, IRS regulations will prevent them from accepting health debit cards even if they could previously accept them. Ask at your pharmacy or check the IIAS vendor list available at www.eidebailly.com/som to ensure your pharmacy is still qualified to accept Benny.

(EAP continued from page 2)

For challenges specific to managers and supervisors, EAP offers a range of support services. An EAP consultant can be reached at 651-259-3841.

Check your check – validate your pre-tax election

The pre-tax accounts offered to state employees are opportunities to increase your purchasing power by using pre-tax dollars to cover allowable expenses. These accounts are elected annually and include the medical-dental expense account (MDEA), dependent care account (DCEA), and the transit accounts (parking and bus pass or van pool).

It's important to ensure that your pre-tax elections are accurate. Despite careful administration, errors can occur, especially after a change in status such as a leave of absence or return to work.

The type of error and when it is reported are important factors in determining whether it can be corrected.

Too much money withheld in your pre-tax account is corrected by

refunding the money when the error is reported. This correction is limited to the year in which the dollars were withheld or the subsequent calendar year. Since the deduction was taken on a pre-tax basis, the refund is taxable.

Too little money withheld is only correctable during the plan year. This error is usually corrected by readjusting withholdings. After the calendar year ends reimbursement is limited to the amount actually withheld – not the amount you intended. Under certain circumstances, the transit and dependent care accounts may allow a post-calendar year correction. Consult with an MMB Benefits Specialist if you have questions.

Your elections can be checked in three ways. Eide Bailly Employee Benefits, the pre-tax plan administrator, mails quarterly statements

that detail pre-tax elections, contributions, and amounts reimbursed to participants' homes.

Most participants can check pre-tax deductions by reviewing paystub on Employee Self-Service at www.state.mn.us/employeeselfservice.

You may also view your account information 24/7 on Eide Bailly's website, www.eidebaillybenefits.com/som.

Protect your hard earned money. Review your pre-tax plan account statements and paystubs throughout the year to verify that you are receiving the benefits you elected.

We welcome your comments and feedback about this newsletter.

Email us at:

Segip.mmb@state.mn.us