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### 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

## Adult children – Covered by the Advantage Health Plan beginning January 1, 2011

The medical coverage of adult children up to age 26 begins January 1, 2011. This benefit is available regardless if your adult child is married, is not in school, has a job of his/her own or is not your tax dependent.

A 30-day Open Enrollment period for both parents and the adult child is legally required. To accommodate this requirement, an extended Open Enrollment will be held for all SEGIP members from November 1 through November 30, 2010.

There are some limita-

tions to the medical coverage. Adult children with access to their own or their spouse's employer-based group coverage are not eligible and may not enroll. When two state employees are the parents of an adult child, only one parent may cover that adult child. Your adult child's spouse is not eligible.

Beginning January 1, 2011, you may use your Medical Dental Expense Account (MDEA) and Health Reimbursement Arrangement (HRA) to pay for qualified medical expenses incurred by your adult child.

Insurance eligible employees will be able to enroll their adult child even if they left the program due to age, were not previously enrolled, were ineligible, or are currently on COBRA.

The federal tax code now makes the coverage of eligible adult children federally tax exempt. Minnesota law does not make such an exemption. Unless there is a change in tax law, employees will be required to pay state income tax on the benefit.

Information on how to enroll will be included in the Open Enrollment materials.

## SEGIP announces new EAP vendor: LifeMatters

LifeMatters is the state's new Employee Assistance Program (EAP) vendor. "LifeMatters will provide counseling and work/life services that will efficiently and effectively meet the needs of our employees and state agencies," said Nathan Moracco, SEGIP Manager.

The state's EAP provides confidential, accessible services to individual employees, their families and state agencies to restore and strengthen the health and productivity of employees and the workplace.

LifeMatters telephones are answered by professional counselors 24/7/365;

an employee needing assistance will *never* encounter a recorded message. The EAP is available for assistance with a variety of issues ranging from stress, depression, and workplace conflicts to balancing work and personal needs.

Those who prefer face-to-face counseling will be referred to an experienced EAP counselor in their local area for up to three free in-person sessions. If additional counseling is desired, referrals to the mental health network of the member's health plan will be arranged.

An added benefit is access to LifeMatters' robust website. It is equipped with an expansive library of infor-

mation on a variety of topics including emotional health, relationships, work/life, wellness, and workplace issues. The site also provides webinars, self-assessments and child/elder care locators. This information and more is at [www.neas.com](http://www.neas.com); the password is STMN1.

EAP is an important component of your benefit package, and one of the state's efforts to maintain a healthy and productive workplace. You may not need assistance now, but if you or your family members need help in the future, LifeMatters is always there. Here's the number to call: 800-657-3719.

**WELL•NESS** (wĕl'nĕs) 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

## Optimal lifestyle – Live tobacco free

You can reduce your risk of heart attack or stroke by quitting smoking.

Most people succeed at quitting smoking by taking small steps. Begin by setting a date and making plans to quit.

Getting support makes quitting easier. Tobacco cessation programs provide health coaching and nicotine replacement therapy (NRT). With personal guidance, you can learn strategies to beat cravings,

relieve stress, deal with tempting social situations and adjust to a nicotine free life.

The 2010-2011 Advantage Health Plan covers formulary NRT products with a prescription from a physician. Products are listed on the Navitus formulary.

People who get support are more likely to quit and need fewer attempts to achieve their goal. Advantage members can find the right program by calling member services at their health insurance carrier or JourneyWell

([www.mmb.state.mn.us/carriers/cont-carr](http://www.mmb.state.mn.us/carriers/cont-carr)) or see the back of their health insurance member ID card. There is no program fee.

If programs offered to Advantage members don't fit, or you do not belong to the program, you might select these public quit tobacco support websites: [QuitNet](#) and [smoke-free.gov](#).

## Role Model – What you do matters

Studies show that we affect the health habits of the people around us, and they us. We influence each others' [weight](#), [tobacco use](#), and even [happiness](#).

As parents and grandparents, we exert a strong influence on our children's health habits and outlooks. We decide what foods come into our homes and what is served at meals. We model time outdoors and quiet time, caring for ourselves and caring for others.

As co-workers, we influence the

wellness culture in our workplace. We help build a healthy workplace by coming to work rested and in our healthiest state of mind. The foods we bring for lunch or to share, using the stairs, walking for a break and not smoking while at work influence our co-workers choices.

Happiness has a ripple effect and is contagious. Surround yourself with happy people and you are more likely to be happy. Your happiness will spread to your friends, and your friends' friends.



You can improve your health by associating with people who have the habits you are trying to adopt. In return you will be supporting their healthy behavior.

For more information about opportunities to be well at work, please contact [Linda.Feltes@state.mn.us](mailto:Linda.Feltes@state.mn.us) or your agency's wellness committee.

## Living the simpler life

With life moving at high speed, many people are looking for ways to slow down. Often, living a more satisfying life means making wise and efficient use of time and resources.

More people are realizing that money and possessions do not lead them to happiness. Instead, they experience gratification by spending time with loved ones and in community connections.

Simple living is about designing your life to fit your ideals. It means ridding your life of the things that distract you from finding your

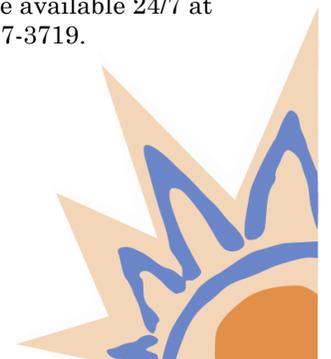
unique center. These distractions may include possessions that are no longer meaningful, social activities that you agree to out of politeness or duty, or maintaining relationships that no longer work.

Approach the simple life slowly. Start by cleaning out a closet or decluttering your social calendar. As you weed out what you no longer use and events you don't care about and let go of insignificant things, you'll have more time and energy to focus on what really matters and makes you happy.

Living a simpler life means more time

to spend with people you care about and doing the things that matter.

If you are looking for ways to simplify your life, give Employee Assistance Program (EAP) a call. Counselors are available 24/7 at 1-800-657-3719.



## Open Enrollment in gear

The Employee Insurance Division of Minnesota Management & Budget is gearing up for an open enrollment that will (for this year only!) encompass the entire month of November. (See page 1).

Staff is busy scheduling informational meetings for employees and retirees, finalizing provider networks, training HR staff members, writing printed materials, and developing the website.

Watch for complete information this fall, and be sure to plan to attend an Open Enrollment meeting. It's a great way to learn the details that will make your open enrollment successful.

Enjoy the rest of the summer, and see you in November!



**TIDBIT**

### Pre tax deadline

The deadline for pre tax reimbursements for the 2010 MDEA and DCEA is February 28, 2011. The request for reimbursement AND all accompanying substantiation MUST be either postmarked, faxed, or received by Eide Bailly Employee Benefits by this deadline. You can submit your eligible expenses throughout the plan year rather than risking a missed deadline and the loss of your money.

## Social Security numbers – All SEGIP members must have theirs on file

You may have noticed that SEGIP has begun asking for the Social Security Numbers (SS#) of your dependents. Some of you may have even received notice that failure to provide an accurate number could result in the loss of coverage for your dependent.

We have begun to collect SS#s because the Centers for Medicare and Medicaid Services (CMS) issued new regulations that require us to do so. In part, they are taking this

step to ensure proper coordination of benefits between CMS and other insurers.

SEGIP members who joined on or after January 1, 2009 are required to provide a valid SS#s for themselves and their covered dependents upon enrollment.

We will soon send letters to employees requesting the SS#s of their dependents who enrolled before January 1, 2009 and whose numbers are missing.

Providing the correct information is important. We cannot complete a dependent's enrollment until we receive a valid SS#. Duplicate or false data will result in claims being denied and could result in penalties.

For more information, please see: <http://www.cms.gov/MandatoryInsRep/>

## Medication Therapy Management – Help to coordinate medications

Navitus Health Solutions, the pharmacy benefit manager for the Advantage Health Plan, now offers a medication therapy management (MTM) program to state employees.

MTM helps ensure the safe and effective use of medications. It helps members gain a better understanding of their medications, increases the adherence to those medications, and prevents adverse drug events, conflicts and interactions. In short, it helps ensure medications are properly used so that health is improved and costs are controlled.

MTM is offered to Advantage members who are taking at least four maintenance medications to treat two different diseases. Approximately 9,000 members received

letters in early July inviting them to participate in the program. Participation is voluntary and at no cost to the member.

Services offered through the program include a comprehensive medication review, a personalized medication record and action plan. The goals of the review are to:

- Identify, resolve, and prevent medication-related problems
- Provide verbal education to enhance members' understanding and appropriate use of their medications
- Improve compliance with national treatment guidelines
- Ensure that drug costs borne by Advantage members and the Advantage plan are appropriate.

Navitus will administer the program in conjunction with the Medication Management Center at the University of Arizona College of Pharmacy.

If you would like further information about the MTM program, please call Navitus Customer Care at 1-866-333-2757.

**TIDBIT**

### Numbers in check

Making healthy lifestyle choices can help keep your blood pressure and cholesterol in check. However, everyone's treatment plan is different. JourneyWell health coaches can direct you to wellness programs to help keep your numbers in check. 1-866-977-5128, TTY at 1-877-222-2794, <http://www.journeywell.com/SEGIP>



- 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](mailto:segip.mmb@state.mn.us)

**HOURS**

Monday – Friday  
8:00 a.m. – 4:30 p.m.  
651-355-0100  
Fax: 651-797-1313

**EOB -  
Explanation of  
Benefits**

**What's the word?**

Explanation of Benefits (EOB) – A description of how your health care claim is paid. The EOB explains what portion of a claim is covered by the insurance plan and what portion is attributed to the member. It is sent to you by your health plan.

**Health care reform changes your MDEA**

Federal health care reform has brought significant change to the Medical/Dental Expense Account (MDEA), Health Reimbursement Arrangement (HRA), and Health-care Savings Account (HSA).

The reform has placed new limitations on what can be reimbursed from an MDEA, HRA, and HSA. Beginning January 1, 2011, over the counter (OTC) medications (except insulin), unless purchased with prescription, cannot be reimbursed by an MDEA, HRA, or HSA.

With the new regulations, the OTC items that may be purchased with your Benny Card will be limited to non-medicine or non-drug OTC items such as bandages, blood sugar test kits, and test strips. Examples of OTC items that you will not be able to purchase using the Benny Card include aspirin, acid control-

lers, allergy and sinus products, antibiotic products, pain relief, and cough, cold and flu products. With a prescription these same items can be purchased using a reimbursement form or by completing the online reimbursement at Eide Bailly's website ([www.eidebaillybenefits.com/som](http://www.eidebaillybenefits.com/som)) and then submitting the proper documentation timely.

You will be allowed to include the eligible medical expenses for your eligible adult children as reimbursable expenses under your MDEA and HRA beginning January 1, 2011.

Beginning January 1, 2013, health care reform reduced the annual maximum MDEA contributions to \$2,500. This is a decrease from the current \$5,000 MDEA maximum annual. The dependent daycare expense account (DCEA) maximum annual election remains \$5,000 per family.

**Food safety – Safe summer picnicking**

With the picnic season upon us, it's important to remember some basic rules about food safety. While ants may be tolerated, bacteria decidedly are not!

**Keep cold food cold.** Keep cold food at 40°F or colder to prevent bacterial growth. Pack cold foods in a sturdy, insulated cooler with plenty of ice or frozen gel packs. Place the frozen gel packs or ice between packages of food. Never just set containers of food on top of ice.

The trunk of your car can reach temperatures of 150°F so transport coolers in the passenger area. When you arrive at the picnic site, put a blanket over the cooler and place it in the shade to maintain cold temperatures. Keep the cooler closed until ready to use the contents.

**Keep hot food hot.** Keep hot foods at 140°F or hotter to prevent the growth of harmful bacteria. Take-out foods or foods cooked just before being transported to the picnic can be carried hot. Wrap hot food in towels, then newspaper, and place inside a box or heavy paper bag. Keep these foods warm on a lit grill or use within one hour.

If you cannot keep cold food cold and hot food hot, take foods that do not need refrigeration such as PB&Js, dried fruit and nuts, crackers, cookies and cakes.

**Wash your hands.** Pack moist towelettes or hand sanitizer if your picnic site does not have hand washing facilities.

**Pack plenty of utensils and dishware.** Never use utensils or dishware that have touched raw meat, fish or poultry or have been used to store fresh or cooked foods unless they have been washed between uses.



The penalty for HSA distributions of non-qualified medical expenses will increase from 10% to 20% beginning January 1, 2011. This is the HSA that accompanies the Advantage Consumer Directed Health Plan (ACDHP).

**TIDBIT****It pays to double check your EOB**

The Advantage Health Plan has defined cost sharing and out-of-pocket maximums. Ensure you are charged the proper amount by reviewing the Explanation of Benefits (EOB). The charges listed as your responsibility should match what you paid at the provider's office and what is listed on the schedule of benefits on the SEGIP website.