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### TIDBIT

#### Caught without a card?

If you find yourself at the pharmacy without your Navitus Card—you might be OK. Your employee ID is the basis of your Navitus identification number. The pharmacist may be able to find your coverage electronically with this information.

#### 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.

## Contracts approved with insurance changes

The collective bargaining agreements that recently went into effect (July 1, 2011 through June 30, 2013) include changes to your insurance coverage that take effect on April 1, 2013.

There are cost sharing increases to each Cost Level – in first-dollar deductibles, office visit copayments, coinsurance and out-of-pocket maximums. For example, office visit copayments will increase by \$1 per visit in Cost Levels 1 and 2 and by \$9 in Cost Level 3, while the increases to the first dollar deductible for single coverage range from \$25 to \$50. There is also a \$2 increase per prescription in each Cost Tier of the drug benefit.

The complete benefits schedule that takes effect

on April 1, 2013 is available at:

[www.mmb.state.mn.us/e-mp-insurance](http://www.mmb.state.mn.us/e-mp-insurance).

The premium rate remains unchanged.

Members will receive a new membership card from their health plan administrator (BlueCross/BlueShield, HealthPartners or PreferredOne) because the cards list your cost sharing amounts. Navitus, the pharmacy benefit manager, will not send new cards because the copays are not listed on them.

Members may consider changing their primary care clinic to one in a more favorably-priced Cost Level. Doing so prior to April 1 will help ensure participation in the

more favorable cost-sharing levels when the new cost-sharing terms take effect.

The following changes are not permitted at this time but may be done during Open Enrollment:

- Changing health plan administrators
- Changing coverage from single to family or family to single
- Dropping or adding dependents
- Changes to or stopping or starting a Medical-Dental Expense Account

Letters describing these changes were recently sent to all Advantage members. If you have questions concerning your Cost Level, provider or benefit changes, please contact your health plan administrator. If you have questions about legislative changes, please contact SEGIP at 651-355-0100.

## How to change your Primary Care Clinic – (almost) anytime

You control your medical out-of-pocket costs by the selection of a Primary Care Clinic (PCC) in one of four cost levels. The amount of your cost sharing—copayments, deductibles, and coinsurance—depends on the cost level of the PCC you choose.

You can change your PCC throughout the year, not just during Open Enrollment. Employees and covered dependents may change their PCC, regardless of the clinic's cost level, as often as once a month. However, you

and your covered dependents must remain with the same health plan administrator (BlueCross/BlueShield, HealthPartners or PreferredOne).

Changing your clinic is a two-step process:

- ⇒ First, choose a new PCC within your network by visiting the Minnesota Advantage Health Plan Clinic Directory at: [www.mmb.state.mn.us/insdir/provider\\_directory.aspx](http://www.mmb.state.mn.us/insdir/provider_directory.aspx).

⇒ Second, contact your health plan administrator at the phone number located on the back of your membership card and ask a representative to make your change. Be sure to ask them when the change will take effect.

The change will typically be effective the first of the next month after calling, and you will receive a new membership card listing your new PCC.

**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

## Know your health numbers – cholesterol

Knowing your numbers can help you maintain or improve your health. This issue, the spotlight is on the cholesterol number.

We typically learn our cholesterol numbers from a lab test called a lipid profile or lipid panel. The test measures blood levels of LDL, HDL, total cholesterol and triglycerides. Ideal cholesterol numbers for each are described in a range. Your doctor will tell you what numbers are right for you.

Keeping your numbers within healthy limits may prevent the buildup of cholesterol in your arteries. The narrowing of the arteries makes it hard for blood to flow and reduces the amount of blood that reaches tissues including the heart. This can lead to heart attack or stroke.

Your lifestyle—actions such as eating more fruits and vegetables, being physically active, keeping a healthy weight or not eating too many satu-

rated fats or trans-fats can, over time, maintain or improve your numbers.

Tweaking your numbers can help improve your health. You can seek help from your health administrator and LifeMatters at any time. In addition, many state agencies now offer well-being activities throughout the year.

You can get support from a health coach if you completed your annual Health Assessment and agreed to receive a coaching call. To contact a coach, call 952-967-5128 or 1-866-977-5128, or log-on to JourneyWell at [www.journeywell.com/segip](http://www.journeywell.com/segip).

### Numbers to Know

Weight  
Height  
Blood pressure  
Total cholesterol  
LDL – cholesterol  
HDL – cholesterol  
Triglycerides  
Glucose

#### Guidelines for desirable/optimal measurements

<b>LDL – cholesterol</b> is the “bad” cholesterol found in your blood which can clog arteries.	Below 100 mg/dL for people at risk of heart disease 100 – 129 mg/dL is near ideal
<b>HDL – cholesterol</b> is the “good” cholesterol, which helps clear bad cholesterol from your blood.	60 mg/dL and above
<b>Total cholesterol</b> – is a type of fat that helps build cells.	Below 200 mg/dL
<b>Triglycerides</b> – are a type of fat the body uses to store energy and give energy to muscles.	Below 150 mg/dL

## Take a stand – while you work

Scientists are beginning to understand the hazards of sitting. In fact, a new field of study is emerging called *sedentary physiology*. “Sitting is a dangerous risk factor for early death, on par with smoking and being obese,” Peter Katzmarzyk, a researcher at the Pennington Biomedical Research Center in Baton Rouge, recently told *USA Today*. “Most Americans could live two years longer on average if they’d spend less than three hours a day sitting.”

Even if you exercise regularly, sitting for a long period of time is an independent contributor to back pain, cancer, metabolic syndrome, hypertension, obesity, cardiovascular disease and diabetes.

Research shows that alternating between sitting and standing during the day improves an individual's physical and mental well-being. Being able to alternate between sitting

and standing while at work allows an employee to feel more comfortable, energized, focused and productive.

Here are suggestions for standing and moving more during your work day:

- Stand when you receive a phone call.
- Walk to your co-workers' desk instead of calling.
- Use a restroom on another floor.
- Walk up and down the stairs; avoid elevators.
- Have a standing or walking meeting.
- Park in the back of the lot.
- Set a reminder to get up every hour.
- Stand up and stretch.

Try a few on and see what you think. WorkWell would like to hear from you at: [linda.feltes@state.mn.us](mailto:linda.feltes@state.mn.us).

### JourneyWell success story

“The coach kept me motivated ... I am now down 50 lbs! My goal is better health ... and to get my cholesterol under control.”

– State of Minnesota employee

**TIDBIT**

#### JW virtual coaching

Take your mind off tobacco and quit for good. Team up with a virtual coach and start “Quit for Good” at: [www.journeywell.com/SEGIP](http://www.journeywell.com/SEGIP).

**TIDBIT**

#### 10,000 Steps®

Most popular JourneyWell program 5<sup>th</sup> year running is 10,000 Steps®. Since Open Enrollment, about 1,900 employees joined the program. So can you!

## Limited dependent audit is underway

A follow-up dependent eligibility verification audit (DEVA) started on March 18, 2013. This audit covers a relatively small group of dependents that have not previously been audited. It **does not** include previously verified dependents. It is being conducted to comply with state law.

This audit includes dependents enrolled between February, 2012 and January, 2013 excluding those enrolled during Open Enrollment. It will also include any other dependent currently enrolled but that was not verified during the audit con-

ducted last year.

Employees included in this audit will receive a notice from HMS, the vendor that conducted the previous audit. The envelopes include the SEGIP logo for easy identification.

The audit began March 18 and will end May 21, 2013.

Audited dependents that are unverified will lose coverage after the audit concludes. Documents submitted after the deadline will not be accepted. If you are unable to obtain documentation contact SEGIP.

Dependents who are otherwise eligible but are not verified in the audit process may be re-enrolled during the next Open Enrollment provided proper verification is submitted timely. The next Open Enrollment is anticipated to be held in late fall 2013 for coverage beginning January 1, 2014.

If you enrolled a dependent between February 2012 and January 2013 watch your mail for audit instructions.

## Legacy Planning Services – are you in charge of your future?

Frank Lloyd Wright secured his place in the world of architecture as an innovative and influential designer, but he may not have secured his own future! Although he was buried in a quiet family plot in Wisconsin, his fourth wife had other plans. After lying peacefully for nearly 25 years, she had Wright unearthed, cremated and shipped to Arizona!

What legacy will you leave behind?

You have access to resources that can help you work through end-of-life issues. SEGIP participants covered with life insurance (basic or optional life) through Minnesota Life have access to LifeSuite which include Legacy Planning Services.

Legacy Planning Services is a web-based resource that walks you, your

spouse, and children through important end-of-life issues. Get started at: [web1.lifebenefits.com/lbwcm/pd/stateofmn](http://web1.lifebenefits.com/lbwcm/pd/stateofmn). (This is the same site at which employees can submit their electronic beneficiary information.) From this site, you can click on LifeSuite.

Putting your wishes in writing and making sure that legal documents are properly drafted can make all the difference. The website provides simple ready-to-use documents like the Survivor Checklist, document locators,



and tutorials on how to write messages to loved ones.

Introductions and getting started tips are provided on such legal matters as living wills, health care directives, considerations for powers of attorney, and last wills and testaments. Advice on final arrangements can also be obtained, whether you are pre-planning or are in need of resources to determine average costs or tips on locating specific services.

Making use of these no-cost resources can help you and those around you be more comfortable with the legacy you leave behind.

Too bad Wright didn't have access to them.

## Prescription drug coverage has its own card

All Advantage members have prescription drug coverage and there is a separate card for the drug coverage.

Navitus is the Pharmacy Benefits Manager (PBM) for the Advantage Health Plan. They administer the prescription drug benefit no matter which health plan administrator was chosen: BlueCross/BlueShield, HealthPartners or PreferredOne.

Advantage features a separate PBM because of the benefits it brings

members. The PBM's focus is to provide access to the safest and most cost effective medications. It provides members with one formulary which provides the same prescription drug coverage for all members.

Navitus also offers a mail order prescription drug program. It provides members on maintenance medications with a 90-day supply for the cost of two rather than three copays. It's convenient. Your prescriptions are delivered to your door eliminating a wait in line.

Navitus has a website:

[www.navitus.com](http://www.navitus.com) to provide you with secure data. You can view the Advantage Plan formulary and your own history of pharmacy purchases. It contains information about recent drug recalls and the release of new generic drugs.

When you need a prescription, save time and avoid frustration by bringing your Navitus ID card to the pharmacy with you.



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

**HOURS**

Monday – Friday

8:00 a.m. – 4:30 p.m.

651-355-0100

**Pharmacy Benefit Manager**

**What's the word?**

A pharmacy benefit manager (PBM) is a company that administers the prescription drug benefit program for an employer or health plan.

A full-service PBM maintains eligibility, adjudicates prescription drug claims, provides clinical services, contracts and manages a pharmacy network, provides management reports, and ensures that members have timely information.

Advantage has a PBM—Navitus.

**Be a regular at the Farmers' Market**

Soon Minnesota's outdoor Farmers' Markets throughout the state will start brimming with produce and products from hundreds of local growers and producers.

St. Paul has markets every day at locations around the city, including the winter market inside Golden's Deli at 5<sup>th</sup> and Wall Streets. During the summer you can visit the Capitol Farmers' Market on Fridays and the Seventh Place Mall market on Tuesdays and Thursdays.

Buying locally grown products is good for you, good for your community and good for the environment. A trip to the market is always fun! Don't forget to bring your own bags.

**Join a Community-Supported Agriculture (CSA) farm**

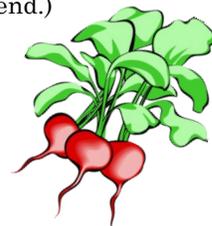
Now's the time to subscribe to a CSA!

Participants in a CSA buy a share, or a membership, in a local farm that in turn delivers a box of fresh produce to you each week during the growing season.

CSA farms are now accepting subscriptions for a weekly delivery of fresh Minnesota Grown produce. Buying a share ensures you will eat plenty of vegetables, learn what's in season and allows you to get to know your farmer.

The price, variety of produce, length of delivery season, pick-up/drop off locations and growing methods vary from farm to farm. Typical CSA memberships cost \$500-\$600, paid in full at the beginning of the growing season. Each week throughout the 16-20 week season, the CSA member receives a box of fresh produce. (It is also easy to share a membership with a co-worker, neighbor or friend.)

To locate Farmers' Markets and CSA growers near you, enter your zip code into the MN Department of Agriculture's Minnesota Grown site: [www3.mda.state.mn.us/mngrown/](http://www3.mda.state.mn.us/mngrown/).



**Long Term Care: Own Your Future Minnesota**

*Own Your Future* is a new initiative to help Minnesotans plan for how they will pay and arrange for the care they need as they age. This joint federal and state public awareness effort helps citizens to:

- Understand what long term care is;
- Talk to their families about their care needs and preferences when that time comes;
- Read stories of others and the plans they have created;
- Learn how to best protect themselves and their loved ones, both financially and

emotionally; and

- Discover what it takes to enjoy a good quality of life as they age.

A related program is M-Pel, the Minnesota Public Employee Long-Term Care Insurance plan offered to state employees through CNA. Since 2000, M-Pel has been providing group long term care insurance to current and former employees and their spouses as well as the parent's of current employees.

An important feature of the state's long term care insurance programs is the Minnesota Long Term Care

Partnership. Through this program, Minnesota residents who purchase certain long term care insurance policies may have more of their assets protected should they later need the state to help pay for their long term care. Some of the M-Pel plan options offered to state employees will qualify under the Minnesota Long Term Care Partnership.

Visit the *Own Your Future* website at: [mn.gov/ownyourfuture](http://mn.gov/ownyourfuture), or call 1-800-333-2433. Further information regarding M-Pel and the Long Term Care Partnership is available at: [www.mpel.org](http://www.mpel.org).