Open Enrollment 2011—The basics and the tools

**The basics:**

Open Enrollment is conducted online through Employee Self Service and enrollment changes must be made online between **November 1-30, 2010**.

You may make changes to your health coverage, long-term disability insurance and manager's IPP and you may add an eligible dependent to your health coverage.

Eligible adult children may be covered under your health coverage effective January 1, 2011 but must be enrolled during the November 2010 Open Enrollment period. (See page 3).

If your child is not enrolled during this Open Enrollment period, and no qualifying life event occurs after November 30, 2010, your adult child cannot be enrolled until the next Open Enrollment in late 2011.

You must re-enroll in pretax accounts each year, even if you are currently participating. The minimum annual participation level for both MDEA and DCEA is $100 and the TEA minimum is $50.

**Most benefit elections are effective January 1, 2011** and will remain in effect the entire calendar year, unless you experience a qualifying life event that allows you to make changes.

You only need to participate if you choose to make a change or utilize a pre-tax account in 2011. It is suggested you check to ensure your clinic has not changed cost levels.

**The tools:**

We provide a variety of online tools to help you complete your enrollment.

**Employee Self Service** is the Website where you enter your Open Enrollment changes for 2011: [www.state.mn.us/employee](http://www.state.mn.us/employee). You will need your employee ID and password to login.

**Benefit Summary** is located in Employee Self Service. It lists your current coverages and their monthly cost for both you and your employer.

**Links to carriers** lets you learn more about them and the services they provide.

**Clinic directory** lists all available primary care clinics, their cost level and which health plans provide access to them.

**MN HealthScores** provides objective information about the quality and value of clinics in our health plans: [www.mnhealthscores.org](http://www.mnhealthscores.org).

**Open Enrollment meetings** for all employees and participants will be held throughout the state. The meeting dates, times and locations are on the MMB Website.

**Retiree Open Enrollment meetings** will be held to answer questions about health care coverage in 2011. The MMB and MRSEA Websites post locations, dates and times of these meetings. [www.MRSEA.org](http://www.MRSEA.org).

**JourneyWell Health Assessment** is a tool that helps you track your current health status and identify health issues that may need attention. By taking the assessment, and agreeing to a follow-up call, you receive a $5 reduction on office visit copayments in 2011 for yourself and your covered dependents. It is available through [www.advantagehealthadvisors.com](http://www.advantagehealthadvisors.com).

**Enrollment flow chart** is a step-by-step guide on how to enter, save and submit enrollment changes. (See page 2.)
Guide to your Open Enrollment materials on the Internet

Open Enrollment Flow Chart

1. Gather and review information

- **<<Links to SEGIP Carriers>>**
  - Information about the plans, the carriers and their provider networks

- **<<Advantage Clinic Directory>>**
  - Review your clinic’s cost level for 2011
  - Find a new clinic if selecting a new carrier for 2011

- **<<Minnesota HealthScores>>**
  - Review the quality ratings of the clinic(s) you are considering
  - [www.mnhealthscores.org](http://www.mnhealthscores.org)

- **<<Benefits>>**
  - Review to ensure only eligible dependents are enrolled by comparing your dependents to the Dependent Chart on the Open Enrollment 2011 Webpage or to the Summary of Benefits dependent definitions

2. Enroll

- **<<Advantage Self Service>>**
  - [www.state.mn.us/employee](http://www.state.mn.us/employee)

- **<<Employee Self Service>>**
  - [www.state.mn.us/employee](http://www.state.mn.us/employee)

- **<<Benefits Enrollment>>**
  - Make your insurance elections
  - Enroll in a pre-tax expense account
  - Enroll eligible dependents
  - Make and retain a copy of your elections on this screen

3. Complete the Health Assessment

- **<<Health Assessment>>**
  - [www.AdvantageHealthAdvisors.com](http://www.AdvantageHealthAdvisors.com)

- **<<JourneyWell>>**
  - [www.journeywell.com/segip](http://www.journeywell.com/segip)

  - Complete the health assessment and agree to a follow-up call and receive $5 off office visit copayments for you and your covered family members in 2011

  - Enroll in a wellness program

Navigating Open Enrollment

This Open Enrollment flow chart is your step-by-step map to benefit elections.

1. Gather and review information to ensure you have everything you need to make your elections. Be sure to enroll only eligible dependents.

2. Enroll—by making your elections in Employee Self Service. Save and submit your Open Enrollment elections so that they are recorded.

3. Complete your annual health assessment. It helps you keep a pulse on your health status.

Following these steps will help ensure you are able to elect the benefit set that is best for you.

All elections are final as of midnight, November 30, 2010.
Dependent Care Expense Account (DCEA), Transit Expense Account (TEA).

For more information, and a complete list of life events, see the 2011 Pre Tax Plan Summary at www.eidebaillybenefits.com/som.

You can cover more kids – Broader insurance definitions of dependents

The definition of who is an eligible child for health insurance is changing under federal health reform.

Under the new law, biological, adopted (or placed for adoption), step and foster children may be covered until age 26. Gone are the caveats of “dependent on you for principal support and maintenance,” or “resides with you” or “full-time student.”

Effective January 1, 2011, biological children, adopted children, stepchildren, and foster children are eligible for health coverage until age 26 because of their relationship to you. They are eligible even if they do not live with you or are not dependent upon you or if they are married. However, your child’s spouse is not eligible.

Adult children with access to their own or their spouse’s employer based group health coverage are not eligible for coverage under their parent’s state employment coverage.

Coverage of grandchildren continues to be defined by the terms of your labor agreement or compensation plan.

Minnesota tax law does not provide tax-free coverage for children on their parent’s insurance plan who are over age 18 and are not full-time students. To learn more about this issue see your tax expert or go to www.taxes.state.mn.us/withholding.

This Open Enrollment is your opportunity to enroll your child. After Open Enrollment ends, you may only enroll your child if a qualifying life event occurs.

Enrollment in the pre-tax accounts – You must re-enroll every year

Each and every year you must re-enroll during Open Enrollment to continue participating in any of the pre-tax accounts. You may only enroll outside of Open Enrollment if you have a qualifying life event.

You must re-enroll each year, even if you are continuing the same dollar amount.

The MDEA is a use-or-lose deal. Dollar amounts do not carry over from year-to-year, so carefully choose the amount you wish to spend.

Pre-tax accounts include the Medical/Dental Expense Account (MDEA), Dependent Care Expense Account (DCEA), Transit Expense Account (TEA).

For more information, and a complete list of life events, see the 2011 Pre Tax Plan Summary at www.eidebaillybenefits.com/som.

Money in your pocket – $125 Health Reimbursement Arrangement

Employees enrolled in the Advantage Health Plan on January 1, 2011 will automatically receive a $125 State paid contribution to an HRA. This includes non-state employees and retirees on Advantage.

There are several ways to access your $125 HRA. You may use your Benny™ Card or submit manual requests for reimbursement (either paper or online).

The same reimbursement rules apply to the HRA as apply to the MDEA, except the HRA will reimburse Long Term Care premiums.

Unlike your MDEA, the $125 HRA will carry into future years if unspent.

The State will pay the administrative fee on your $125 HRA. However, beginning January 1, 2011, if you do not have an $125 HRA, and you have a remaining balance on your $250 HRA, a $2.65 monthly fee will be deducted from your $250 HRA account.

Shorter list of items reimbursable through your MDEA and HRA

What the federal government giveth, the federal government can taketh away. And it has done so with tax-free over-the-counter (OTC) medicines—sort of.

Under federal health care reform, the law was amended so that OTC medicines, except insulin, will not be reimbursed through the MDEA and HRA (and HSA, if applicable) without a prescription. This is effective January 1, 2011.

To manage this new provision, the items you may purchase with your Benny™ Card will change. OTC items that can be purchased using your Benny™ card will be limited to non-medicine or non-drug OTC items such as bandages, contact lens solution, blood sugar test kits, and test strips.

You may still use your Benny™ Card to pay for prescriptions from a pharmacist.

Examples of OTC items that cannot be purchased using your Benny™ Card include OTC acid controllers, allergy and sinus products, digestive aids, respiratory treatments, and stomach remedies. These types of expenses must be submitted manually for reimbursement, along with the prescription.

A list of reimbursable OTC items will be on the Eide Bailly site: www.eidebaillybenefits.com/som.
Open Enrollment
November 1 – 30, 2010

We're on the Web at:
www.mmb.state.mn.us

Insurance benefits OPEN ENROLLMENT is November 1 – 30, 2010.
This is your only notification. Enroll your newly eligible children now.
All Open Enrollment materials are at www.mmb.state.mn.us

Notice of the 30 day OE for adult children

Individuals whose coverage ended, or who were denied coverage (or were not eligible for coverage), because the availability of dependent coverage of children ended before attainment of age 26 are eligible to enroll in the Minnesota Advantage Health Plan. Individuals may request enrollment for such children for 30 days beginning November 1, 2010 and extending through November 30, 2010. Enrollment will be effective January 1, 2011. For more information, contact SEGIP at 651-355-0100.

Creditable Coverage

People who enroll in Medicare Part D after age 65 may find themselves paying higher premiums than those who enrolled before age 65. To avoid higher premiums you must be able to prove that you had continuous creditable coverage since age 65.

The MN Advantage Health Plan offers creditable coverage. Creditable coverage means that the amount the Advantage Plan expects to pay for prescription drugs is as much as, or more than, what the standard Medicare prescription drug coverage will pay.

Late Medicare enrollees will need to show proof of continuous coverage to avoid paying higher premiums. The Advantage Plan’s notice, or proof, of creditable coverage is available to you on the MMB Website shown above.

Health Assessment
Set your sights on a healthier you!

Complete the JourneyWell health assessment during this Open Enrollment period. Along with qualifying for a $5 reduction from your office visit copays, you also receive access to twelve wellness programs during 2011. Employees incur no program fees.