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TIDBIT

**Your Benny™ Card is
still good**

Your Benny is good for
five years. There is a
\$10 replacement fee
for a new card.

Disclaimer

This newsletter is for informa-
tional 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

Open Enrollment 2011 – The basics and the tools

The basics:

Open Enrollment is con-
ducted 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 in-
surance 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 effec-
tive 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 Enroll-
ment period, and no quali-
fying life event occurs after
November 30, 2010, your
adult child cannot be en-
rolled until the next Open
Enrollment in late 2011.

**You must re-enroll in
pretax accounts each
year**, even if you are cur-
rently participating. The

minimum annual participa-
tion 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 sug-
gested you check to ensure
your clinic has not changed
cost levels.



The tools:

We provide a
variety of
online tools to
help you com-
plete your enrollment.

Employee Self Service is
the Website where you
enter your Open Enroll-
ment changes for 2011:
www.state.mn.us/employee.
You will need your em-
ployee ID and password
to login.

Benefit Summary is lo-
cated in Employee Self
Service. It lists your cur-
rent coverages and their
monthly cost for both you
and your employer.

**Minnesota Management
& Budget (MMB) Website**
provides all the informa-
tion and tools necessary
for your Open Enrollment

at: www.mmb.state.mn.us
click on "Open Enrollment."

**Dependent Eligibility
Chart** helps you under-
stand who your eligible
dependents are.

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

**Open Enrollment meet-
ings** 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 loca-
tions, dates and times of
these meetings.
www.MRSEA.org

**JourneyWell Health
Assessment** is a tool that
helps you track your cur-
rent health status and
identify health issues that
may need attention. By tak-
ing 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.

Enrollment flow chart is a
step-by-step guide on how
to enter, save and submit
enrollment changes. (See
page 2.)

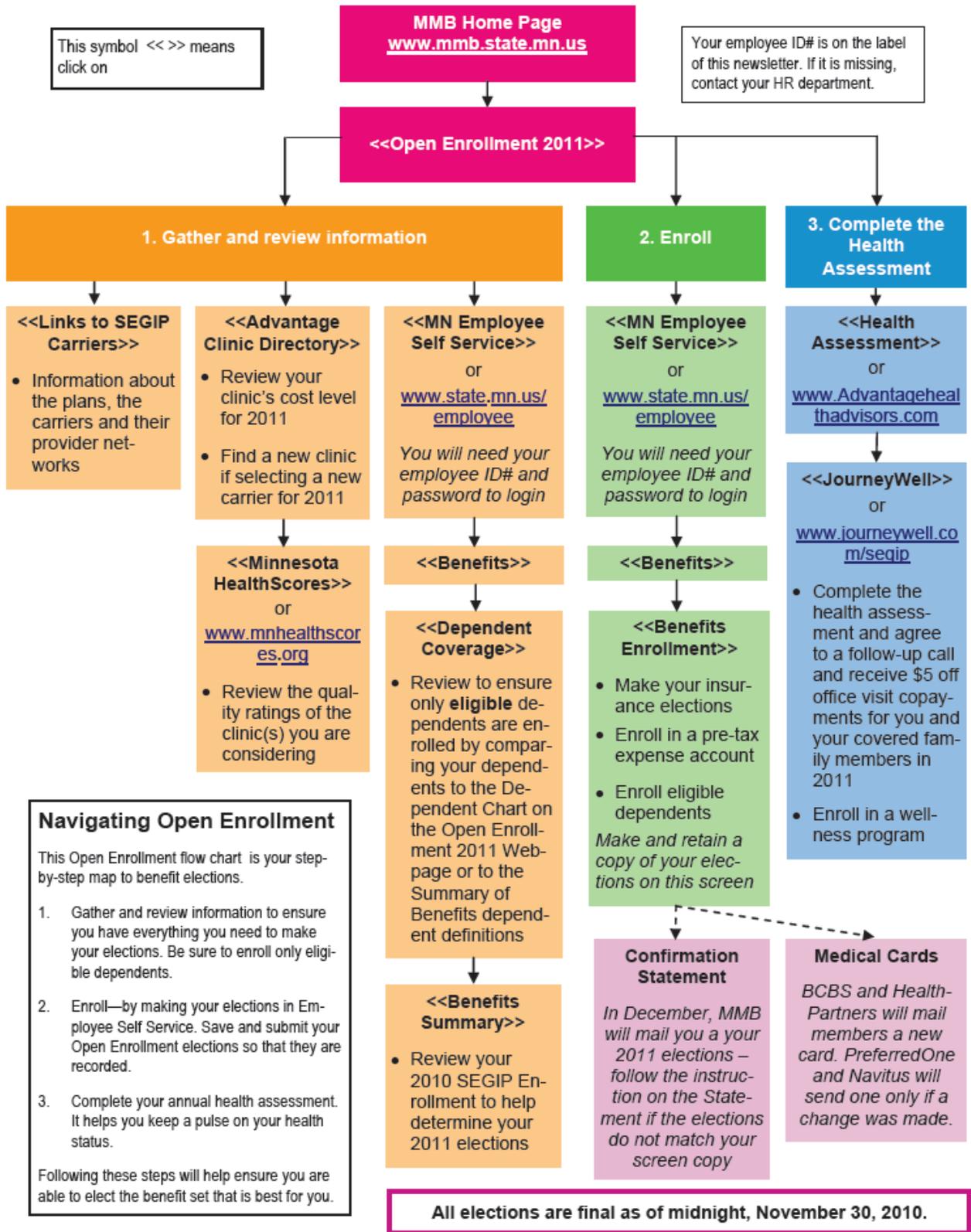
Guide to a your Open Enrollment materials on the Internet

FIND MORE INFORMATION AT: WWW.MMB.STATE.MN.US

Open Enrollment Flow Chart

This symbol <<>> means click on

Your employee ID# is on the label of this newsletter. If it is missing, contact your HR department.



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.

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 eligi-

ble 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 dol-

lar 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.

STATE EMPLOYEE GROUP INSURANCE PROGRAM

Minnesota Management & Budget
400 Centennial Building
658 Cedar Street
St. Paul MN 55155

Phone: 651-355-0100
Fax: 651-797-1313
E-mail: segip.mmb@state.mn.us



Open Enrollment
November 1 – 30, 2010

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

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U.S. POSTAGE
PAID
PERMIT 171
ST PAUL MN

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.

FIND MORE INFORMATION AT: WWW.MMB.STATE.MN.US