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Live Well. Learn How.

Complete the Journey-Well health assessment during the Open Enrollment. Along with qualifying for a \$5 reduction in your office visit copays, you also receive access to twelve wellness programs during 2012. Employees incur no program fees.

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

Open Enrollment 2012 – the basics and the tools

The basics:

Open Enrollment is conducted through Employee Self Service and enrollment changes must be made online **November 2 – 15, 2011**.

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

Dental coverage is availa-

ble during this Open Enrollment. After this enrollment period, you will not have the option to enroll in dental coverage again until 2014, unless you experience a relevant qualifying life event.

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.

The MDEA is limited to a maximum per participant amount of \$5,000.

Most benefit elections are effective January 1, 2012. Your 2012 election will remain in effect the entire calendar year, unless you experience a qualifying life event that allows you to make changes. See:

www.mmb.state.mn.us/change-ins



The tools:

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



Dependent Eligibility Chart helps you understand which dependents qualify for which coverages.

Employee Self Service is the Website where you make your Open Enrollment changes for 2012: 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 the monthly cost.

Minnesota Management & Budget (MMB) Website at: www.mmb.state.mn.us and click on "Open Enrollment." It holds all the information and tools necessary for your Open Enrollment, including:

Links to carriers lets you learn more about the insurance administrators and the services they provide.

Clinic directory lists all available Primary Care Clinics (PCC), their cost levels, and health carriers which provide access.

MN HealthScores provides objective information about the quality and value of clinics in our network: www.mnhealthscores.org.

Open Enrollment meetings for 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 2012. The MMB and MRSEA Websites post locations, dates and times of these meetings. 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 2012 for yourself and your covered dependents. It is available through www.advantagehealthadvisors.com.

Enrollment flow chart provided on the next page, is a step-by-step guide on how to enter, save and submit enrollment changes.

Steps to your Open Enrollment

All of the enrollment information and links you will need are at www.mmb.state.mn.us, click on Open Enrollment.

Gather and review information



Review your current benefits at Employee Self Service: www.state.mn.us/employee (you will need your employee ID# and password to login, see your HR office if you need your number).

Review your health clinic choice at www.mmb.state.mn.us/emp-oe

- Check your health clinic's cost level, it may change each year
- Check your health clinic's quality rating at www.mnhealthscores.org to ensure you are receiving quality health care

Enroll



Make your elections in Employee Self Service at: www.state.mn.us/employee (you will need your employee ID# and password to login, see your HR office if you need your number)

- Click on "State of MN Self Service"
- Under Benefits, click on "Benefits Enrollment" (you may be asked to confirm your home address)
- Click on "Select" in the Open Enrollment row
 - Your selections are listed, click on "Edit" to make a change to an election
- *Reminder: You must enroll in a pre-tax account every year to participate*
- Under each selection you may change your coverage, enroll or drop a dependent, and where appropriate you may select a plan administrator and clinic
- Review your dependents to ensure they are eligible under plan rules
- When you have made all of your changes:
 - Print a copy of your elections for your records
 - Click on "Continue"
- Complete your enrollment by clicking on "Submit"

Reminder: You must click on "Submit" by midnight on November 15, 2011 or your elections will not be made

Complete the Health Assessment



Access the Assessment at: www.Advantagehealthadvisors.com and then click on: www.journeywell.com/seqip.

- By completing the assessment and agreeing to a follow-up call you will receive \$5 off office visit copays for you and your covered dependents in 2012
- Enroll in a Wellness program

After Open Enrollment



You will receive a Confirmation Statement at your home address after open enrollment closes.

- If your elections do not match your copy, and you had clicked on "Submit," then follow the directions on the form
- If you did not click "Submit," your elections were not made, you will not be able to make a change at this time

BCBS and HealthPartners will mail members a new card. PreferredOne and Navitus will send a new card only if a change is made. Delta Dental will send all members a new card. HealthPartners Dental will mail a new card only if a change is made.

Reminder: Receiving a card is not a guarantee of eligibility

All elections are final as of midnight, November 15, 2011.

Benny is retiring! – EideBailly OneCard has been hired

Benny is “going fishing” beginning January 1, 2012. Eide Bailly Employee Benefits, the pre-tax account administrator for SEGIP, is replacing him with the EideBailly OneCard.



The IRS imposes the same restrictions on the EideBailly OneCard as it did on Benny. Purchases are limited to approved items and you will need to substantiate purchases as requested.

- View upcoming reimbursements
- Sign up for direct deposit
- Order new or report lost or stolen debit cards

Smartphone users can download an application to check balances and—coming soon—file claims and upload receipts.

Access your account at:
www.eidebailly.com/som.

Benny will stop taking on new work on December 19, 2011. Although the EideBailly OneCard will not formally begin work until January 1, 2012, they will be working together behind the scenes.

The EideBailly OneCard will be mailed to participants who have a 2012 MDEA, or a balance in their 2009 or 2011 State HRA, or a MnSCU HRA.

During the transition period (December 19 – 31, 2011), Benny will settle transactions and transfer balances for use with the EideBailly OneCard. While this work transpires, you will need to make reimbursement requests either by using the on-line or paper reimbursement processes.

Eide Bailly has also made enhancement to their Website providing greater online features. By logging on you will be able to:

- File claims and upload receipts online
- Upload debit card substantiation requests
- Securely access real time balances

TIDBIT	Even without a debit card, your money is yours
	The EideBailly OneCard is just one way of accessing your money. Your money is held in your MDEA or your HRA. You can access those accounts through either the paper method or by using your debit card.

Dental health is more than a pretty smile – it’s your health!

Dental health is more than just a pretty smile; it’s critical to general health. Plaque that builds-up on teeth can contribute to the plaque build-up in your arteries.

their benefits eligible dependents or change dental carriers.

the most coverage.

You may only enroll in dental coverage every other year and this is the year for it.

The dental plan offers one plan design, supported by two carriers: Delta Dental and HealthPartners Dental.

Dental coverage is an important option.

During this Open Enrollment, benefits eligible employees may add or drop coverage for themselves and

While both carriers offer the same coverage, there is a difference in the networks offered. Check to ensure that your dentist participates in the network of either carrier because using in-network providers gives you

Ignoring dental issues can lead to greater out of pocket expenses, not to mention potential health problems. Don’t risk your health. Use your dental benefits to strengthen your teeth and your overall health.



Dependent eligibility audit – relationship verification will be required

Relationships matter. Which relationships are entitled to be covered on your employment-based insurance is determined in law and your union contract or compensation plan.

Under a DEVA, employees with covered dependents must provide legal documents verifying the relationship.

dependents include legal spouse, biological, adopted and foster children, and in some instances disabled adult child, grandchild, and former spouse.

A dependent eligibility verification audit (DEVA) will be conducted in 2012 as required in law. It will affect all employees with dependents enrolled in the state’s health, dental or life insurance programs.

Specific legal documentation will be required to verify each relationship. For example, for a spouse, you will need to provide a marriage certificate to prove the marriage and a current tax return to show you are still married.

Caring about someone alone does not make them eligible for your insurance coverage.

During this Open Enrollment ensure all of your enrolled dependents meet the eligibility criteria. Eligible de-

More information on eligibility is available at:
www.mmb.state.mn.us/dep
or by calling SEGIP at 651.355.0100. Look for information about the audit in your mail during 2012.

STATE EMPLOYEE GROUP INSURANCE PROGRAM

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Open Enrollment
November 2 – 15, 2011

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

PRSRT STD
U.S. POSTAGE
PAID
PERMIT 171
ST PAUL MN

Insurance benefits OPEN ENROLLMENT is November 2 – 15, 2011.

This is your only notification.

All Open Enrollment materials are at: www.mmb.state.mn.us

Notice of Creditable Coverage – Medicare Part D

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 its website at: www.mmb.state.mn.us/doc/ins/navigation/disclosure-drug.pdf

Enrollment in Pre-Tax Accounts – you must re-enroll every year

In the pre-tax world, the past does not predict the future. To participate you MUST enroll during each and every Open Enrollment.

You can only enroll outside of Open Enrollment if you experience a qualifying event (such as the birth of a child).

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

Pretax accounts include the Medical/Dental Expense Account (MDEA), Dependent Care Expense Account – daycare (DCEA), and the Transit Expense Account (TEA).

The MDEA and DCEA are a use or lose deal. Dollar amounts do not carry forward from year to year. Choose carefully, since what you do not spend in 2012 will be lost.

Beginning in 2013 the maximum MDEA election will change to \$2,500 per participant. The current MDEA maximum is \$5,000 per participant.

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