

Open Enrollment

Dates: Oct. 27 - Nov. 9, 2015

What's open

- Health insurance
- Dental insurance
- Long-term disability
- Child life insurance
- Manager's Income Protection Plan (IPP)
- Flexible spending accounts
 - Medical/Dental (MDEA)
 - Dependent care (DCEA)
 - Transit (TEA)

Where to get information

- mn.gov/mmb/segip
- Your HR Rep

Open Enrollment Service Center

Monday - Friday
8 a.m. to 4 p.m.
Oct. 12 - Dec. 18, 2015
651-355-0100
1-800-664-3597



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.

Open Enrollment 2016

The basics:

Visit Employee Self Service between October 27 and November 9, 2015 to complete your Open Enrollment Elections for 2016 insurance benefits.

You may make changes to or enroll in health, dental, long-term disability, Manager's IPP, child life, and pretax account benefits.

You may remove or add eligible dependents to your health and/or dental coverages. If you add dependents, you will need to provide documents that verify their eligibility before their coverage becomes effective (even if an insurance card is received).

Health insurance premiums will increase by 7.4 percent in 2016 and dental premiums will decrease slightly. For employees who receive the full employer contribution, the single premium for health insurance is \$28.20 per month and family coverage is \$192.44 per month. Dental plan family rates will decrease to \$34.06 per month. The single premium for full-time employees remains \$5 per month.

For health insurance, first dollar deductibles, office visit copays, prescription drug copays and the plan out-of-pocket maximum will all change in 2016.

These changes are described in the Advantage Plan Schedule on the SEGIP website. Medical benefit enhancements for 2016 include palliative care and expanded autism coverage.

Premiums for long-term disability will decrease by 20.6 percent. Premiums for short-term disability (STD) will increase by 5.1 percent. There is no open enrollment for STD, but coverage can be added with proof of insurability.

You must re-enroll in the flexible spending accounts each year if you wish to participate.

Take your Health Assessment at SEGIP.staywell.com during Open Enrollment and agree to accept a health coach call to receive a \$5 reduction in office visit co-pays during 2016.

Most benefit elections are effective January 1, 2016. Your 2016 elections will remain in effect the entire calendar year, unless you separate from your employer or experience a qualifying life event that allows you to make changes.

The tools:

Three important tools are available to help make your Open Enrollment a success:

1. The SEGIP website contains everything you need to complete your Open Enrollment. Visit mn.gov/mmb/segip and click on the "Open Enrollment" tab. There you will find:

Links to plan administrators to learn more about them and the services they provide.

Clinic directory lists all Primary Care Clinics (PCC) available through Advantage and their cost levels by plan administrator. The lowest out-of-pocket costs are in Cost Levels 1 and 2.

MN HealthScores provides information about the quality and value of clinics in the network at mnhealthscores.org.



Dependent Eligibility Chart identifies eligible dependent types and the documents you will need to verify the eligibility of newly enrolled dependents.

Open Enrollment meetings are held for both employees and retirees at a variety of times and locations.

2. Employee Self Service is where you make your 2016 Open Enrollment elections and view your current benefit: www.state.mn.us/employee. Log on using your employee ID on this address label.

3. StayWell's confidential health assessment helps you discover your health risks and ways you can improve your health. Complete the assessment at SEGIP.staywell.com.

Steps to your Open Enrollment

All of the enrollment information and links you will need are at mn.gov/mmb/segip, 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; Your I.D. # is on the address label of this newsletter)

Review your health clinic choice at: mn.gov/mmb/segip

- Check your health clinic's cost level, it may be changing in 2016
- Check your health clinic's quality rating at mnhealthscores.org

Enroll

Make your elections in Employee Self Service at: www.state.mn.us/employee (you will need your employee ID# and password to login; your ID number is on the address label of this newsletter)

- Click on "State of MN Self Service"
- Under Benefits, click on "Benefits Enrollment" (verify your home address)
- Click on "Select" in the Open Enrollment row
 - Your options are listed, click on "Edit" to make a change to an election
 - Reminder: You must enroll in a flexible spending account every year to participate*
 - Under each selection you may change your coverage, enroll, or drop a dependent. 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 elections: Click on "Continue"
- Complete your enrollment by clicking on "Accept"
- Print a copy of your confirmation statement by clicking "Print Confirmation"

Reminder: You must click on "Accept" by 11:59 p.m. on November 9, 2015 or your elections will not be made

Complete the Health Assessment

Access the Assessment at: SEGIP.StayWell.com

- Complete the assessment and agree to a follow-up call to receive \$5 off office visit copays for you and your covered dependents in 2016
- Consider trying a recommended Wellness program

After Open Enrollment

Membership cards may be sent to your home:

PreferredOne, HealthPartners, Blue Cross Blue Shield, and Delta will mail all members a new card
Nativus and HealthPartners Dental will only send a card to new members

Newly enrolled dependents' eligibility must be verified:

You will receive a letter from SEGIP asking you to verify the eligibility of your new dependents

You must respond by December 19, 2015

Dependents are not enrolled unless they are verified (even if they receive a membership card)

All elections are final as of 11:59 p.m. NOVEMBER 9, 2015.

Health assessment - habits affect wellbeing

SEGIP offers the StayWell health assessment and wellness program to help you identify your health risks and improve your health.

Here's how:

STEP 1: Go to SEGIP.StayWell.com.

STEP 2: Take 10 minutes to complete the health assessment during Open Enrollment.

STEP 3: Answer YES to the last question on the health assessment: "Would you like to be contacted by a StayWell health professional?" It saves you and your covered dependents \$5 on each office visit copay

during 2016. Employees new to StayWell will need to create an account and then complete the health assessment. Previous participants may be asked to update passwords.

After you complete the health assessment, take a look at your results and consider signing up for a recommended program at SEGIP.staywell.com or by calling 855-428-6320.



Elect a pre tax account - mind your money

Re-enrollment is required to participate in a pretax account in 2016! Your current elected amount does not automatically renew. You must enroll again each year you wish to participate.

Pretax accounts include the Medical/Dental Expense Account (MDEA), the Dependent Care Expense Account (DCEA), and the Transit Expense Accounts (TEA), including mass transit (BVEA) and parking (PKEA).



You must submit reimbursement requests for 2015 expenses by February 29, 2016. Up to \$500 of your unspent 2015 MDEA balance will automatically carry over if you are participating in the plan on December 31, 2015. This amount will be available for 2016 expenses.

You may elect up to the maximum amount - \$2,550 for your MDEA in 2016 even if you carry over an unspent balance for 2015.

More information is available at www.eidebaillybenefits.com.

Keep smiling - dental is open this year and it has a bigger benefit!

You may enroll in or change dental coverage this year. Dental coverage is only open for enrollment once every two years.

Basic and major restorative services will have enhanced coverage beginning in 2016. The coverage for fillings, endodontics, periodontics, oral surgery, and crowns will increase from 60 percent to 80 percent.

Single premiums for employees who receive the full employer contribution remain at \$5 per month. The premiums for family dental coverage will decrease slightly.

State Dental Plan (Delta) and HealthPartners State Dental Plan of Minnesota both offer the same plan design although there are differences in provider networks and some administrative differences. Check to ensure that your dentist is a participating provider to receive in-network benefits.

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Changing just your clinic?

When changing only your Primary Care Clinic (PCC), and not your administrator (Blue Cross, HealthPartners, or PreferredOne), make the change by calling the phone number on the back of your medical card. PCC only changes cannot be made in Employee Self Service.

Get your money right.

Access your 2016 MDEA funds beginning January 1, 2016. The Benny card cannot be used for 2015 expenses after January 1, 2016. After January reimbursement requests for 2015 expenses should be submitted on paper or online. Remember to save receipts from all debit card transactions.

Filing an income tax return for 2015?

In January 2016, employees who received health insurance coverage through SEGIP in 2015 will receive a form 1095-C. This is a new, annual tax form you will need to complete federal income tax returns. Look for future communications as to when the 1095-C will be available.

STATE EMPLOYEE GROUP INSURANCE PROGRAM

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

Phone: 651-355-0100 or
800-664-3597 (October 12 to December 18, 2015)
Fax: 651-296-5445
Email: segip.mmb@state.mn.us

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**OPEN ENROLLMENT
October 27 – November 9, 2015**

We're on the Web at:
mn.gov/mmb/segip

**Insurance Benefits OPEN ENROLLMENT is October 27 – November 9, 2015.
This is your only notification.
All Open Enrollment materials are at mn.gov/mmb/segip**

Creditable Coverage

People who enroll in Medicare Part D after age 65 may find themselves paying higher premiums than those who enrolled at age 65. To avoid higher premiums you must be able to prove that you had continuous creditable drug 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. The Advantage Plan's notice, (or proof), of creditable coverage, is available to you on the SEGIP website shown above.

2016 Medical benefit enhancements

Additional autism spectrum coverage begins January 1, 2016. Some examples include Intensive Early Intervention Behavioral Therapy Services (EIBTS), Intensive Behavior Intervention (IBI) and Lovaas Therapy. Members seeking these therapies should contact their primary care clinic for a referral to providers specializing in them.

Palliative care coverage will begin January 1, 2016. It provides care for seriously ill patients that focuses on relief from symptoms, pain, and the physical and mental stress of illness. A physician must order the care in writing as part of a written home care plan. Members may seek care from registered nurses, social workers, and chaplains. Pediatric and/or adolescent anticipatory grief support counseling

services, home health care, and respite care services may be available. Members seeking palliative care benefits should contact their primary care clinic for a referral to a palliative care specialist.

Your 2016 Summary of Benefits has specific information about coverage for both these benefits. Deductibles and coinsurance may apply.

TIDBIT

Manage your costs. You can use convenience care for a copayment of only \$10. Convenience care clinics and on-line care both are staffed by qualified providers who can diagnose and prescribe medications for simple illnesses. Individuals with an illness that is outside the scope of services offered by these clinics will be referred elsewhere and not charged for the visit.

FIND MORE INFORMATION AT: MN.GOV/MMB/SEGIP