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### TIDBIT

Pre-tax deadline is near!  
The 2014 plan year pre-tax reimbursement deadline is **Saturday, February 28, 2015**. All reimbursement claims and documentation must either be postmarked, entered online, or successfully faxed by this date.

### 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 decision.

### Prepared by:

The Labor Relations &  
Employee Insurance  
Division of Minnesota  
Management & Budget

## StayWell—Strive, energize, refocus in 2015

SEGIP provides services to support you with your personal, family, workplace and financial wellbeing. In the past two years, we've offered additional wellness services and challenges,

making the State a healthier place for employees to work. Holly Glaubitz, our new StayWell on-site coordinator will continue to travel throughout the State promoting how to have a

healthy work day. Many employees have already taken steps to thrive, energize and focus their goals.

Join the movement, already underway by the numbers:

67%



Eligible state of MN employees who completed a health assessment

2,700



State of MN employees who worked with a health coach

4,000+



Registrants in two statewide challenges throughout 2014

22



On-site StayWell events

With the New Year upon us, it's time to consider a new you. Watch for health challenges or check out other activities at [segip.staywell.com](http://segip.staywell.com) or 855-428-6320.

## Diabetes Medication Therapy Management and Lifestyle Program

State of Minnesota employees with diabetes are invited to join the Diabetes Medication Therapy Management (MTM) program. Participants say they are glad they joined.

When you join, you benefit. You will receive a thorough review of all your medications and help overcoming the barriers to taking your medications as prescribed.

You'll meet as needed with a program MTM pharmacist of your choice but at least twice a year. The MTM program covers the cost.

For simply enrolling in the MTM program you get a one-time, \$50 Health Reimbursement Arrangement (HRA) contribution.

Co-pays are waived for formula diabetes medications and formulary test supplies. Members with diabetes spend on average \$344 annually for their diabetic medications and supplies. That's a savings to you!

There is another one-time financial benefit. You get an additional \$200 contribution to your HRA after completing the StayWell lifestyle coaching program of your choice.

This MTM program is a partnership of you, your doctor and health plan, Navitus, StayWell, and the UPlan Pharmacy Network. With their expert support and your passion, you'll have opportunities to achieve financial and health improvement benefits.

### To Enroll

1. Choose a pharmacist from the [Directory of MTM Pharmacists](#) or at the MTM website [www.mn.gov/MTM](http://www.mn.gov/MTM).

2. Make an appointment with that pharmacist.

### Questions?

Find answers at [www.mn.gov/MTM](http://www.mn.gov/MTM). If you don't find what you need there, call Navitus at 1-866-333-2757.



unite for diabetes



**HEALTH SOLUTIONS** –coaching, consultations, and culture Offering employees a suite of health and well-being services. Find us at <http://www.mn.gov/mmb/segip/Health-Solutions>

## Work Well - Get involved, feel good

Work Well supports the development of effective worksite wellness programs within state agencies.

Worksite wellness is a set of activities, policies and practices designed to support healthy behavior in the workplace and to improve health outcomes.

Work Well is driven by Agency Wellness Champions. Champions are volunteer representatives from agencies that are committed to their

co-workers' wellbeing.

You can become involved by:

1. Taking care of your health. A very effective way to promote wellness in your agency is to model it. Healthy behavior is contagious.
2. Joining your agency's wellness committee. Here is a link to the [Agency Wellness Champions](#) where you can inquire about

ongoing projects in your agency.

3. No committee? No problem! Contact [Work.Well@state.mn.us](mailto:Work.Well@state.mn.us) for information about how to start one.



## Five ways to use your employee assistance program (EAP)

Nearly any concern can be addressed through LifeMatters EAP and there is no charge for using this benefit. You can remain anonymous when you call. Here are a few ways that LifeMatters helps:

1. Relationships. Your partner argues with silence and you argue with words (loud ones). There is a better way, and LifeMatters' experienced counselors can help you find it.
2. Legal consultation. An angry neighbor gets ill after eating your chicken salad at the block's potluck supper and threatens to sue.

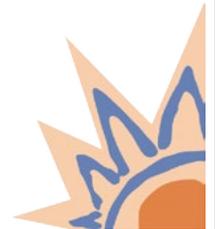
LifeMatters can connect you with an attorney for a free 30-minute consultation.

3. Debt management. You're behind in your bills, your credit cards are maxed, and you don't know how you are going to pay for parking. Good thing there is no financial charge for financial counseling through LifeMatters!
4. Elder care resources. Your elderly father is getting forgetful, he's physically weak, but doesn't want to give up his home. LifeMatters can connect you to resources to assist with

your father's needs.

5. Self-assessments. You've wondered whether or not you have a problem with alcohol (or other concerns), but you aren't ready to talk to someone about it. Use tools under the [Assessment tab](#) to help you answer your own question.

When you or your family need useful ideas from reliable professionals visit [mylifematters.com](http://mylifematters.com) (STMN1) or call 1-800-657-3719.



## Quit tobacco for the last time - For you and yours

Mark Twain said, "Quitting smoking is easy. I've done it a thousand times." Maybe you've also tried to quit. It is hard but your employee benefits provide help.

Most successful quitters used more than one strategy to quit tobacco for good. State employees have two sets of benefits that support quitting tobacco.

Your employee health plan provides tobacco cessation coaching programs at no cost. To start using this benefit, call the member services number on your health insurance card.

Through the Advantage Plan you have access to up to three months

of medications per calendar year to help you quit smoking. The covered medications include generic Chantix and Zyban, as well as Nicotine Replacement Therapies including gum, lozenge, patch, inhaler, and nasal mist. To start this benefit, visit your doctor for a prescription.

You can use your pre-tax account to purchase over-the-counter Nicotine Replacement Therapies if you have a prescription.

Your co-payment for these formulary medications is waived when you complete your personal health assessment and participate in a health coaching program.

Learn more about your [tobacco cessation benefits](#) offered through SEGIP.

<b>TIDBIT</b>	<p>Quit with the QuitPlan</p> <p>If you, or someone you love, are not Advantage Plan members hope is not lost. The QuitPlan is there for all Minnesotans. Contact them at 888-354-PLAN or go to <a href="http://quitplan.com">quitplan.com</a>.</p>
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## Flexible Spending Accounts – “Hey, it’s my money!”

Yep, it’s your money that funds your flexible spending accounts (FSAs).

The benefit, and pain, of FSAs is that you can pay eligible medical expenses with pre-tax dollars. You pay no income tax on those dollars so the IRS wants to ensure only allowable expenses are paid. It is your money but it’s sort of the IRS’s money too.

The IRS and U.S. Treasury rules govern FSAs and address all aspects of them from enrollment and reimbursement deadlines to required substantiation.

One of the most misunderstood rules is the requirement to substantiate.

Requiring a receipt is the IRS’s way of ensuring that only expenses allowed by the IRS are paid. No receipt, no reimbursement. Ouch.

The Benny Card is not always able to automatically substantiate expenses. Protect your money by always keeping a proper receipt of purchases made with the Benny Card. Without the receipt you may be required to pay back a reimbursement. Technology has its limits!

A new rule effective for the 2014 plan year allows up to \$500 of unreimbursed Medical/Dental Expense Account (MDEA) money to

automatically carry over from one plan year to the next. The amount carried forward is available to pay expenses incurred both in the previous year through the run out period and in the current year.

The deadline for the 2014 plan year is February 28, 2015.

As always, there are rules to follow with the carry over. To be eligible for the carry over you must have contributed your full 2014 election amount. Save those receipts!

For more information visit Eide Bailly’s website at [www.eidebaillybenefits.com](http://www.eidebaillybenefits.com).

## Short Term Disability – Financial protection when you need it most

Time away from work for a medical situation can be costly. The Hartford, with the assistance of the Ochs Agency, offers a reliable way to protect your income.

If you’re enrolled in short term disability (STD), starting a claim is easy. Just pick up your phone and call 1-800-898-2458. For planned absences, you may start this process 30 days prior to your last working day before your leave begins. Income replacement begins on the first day

of a non-work related accident and eighth day of an illness.

If you experience a medical emergency during which you will need your STD coverage, call The Hartford as soon as possible. You and your physician are responsible for providing The Hartford with detailed medical updates while you are disabled.

If you’re not enrolled in STD, it’s not too late. A recent premium decrease of nearly 27% makes this benefit

especially affordable. To apply, complete the Optional Application found under the Disability & LTC tab at [www.mn.gov/mmb/segip](http://www.mn.gov/mmb/segip). You can apply for a monthly benefit of up to 66.67% of your gross salary. The Hartford must approve your application before it can go into effect.

Monthly premium rates are on the SEGIP website. If you have questions about STD coverage, please call the SEGIP Service Center at 651-335-0100.

## Retirement – Be covered and happy in retirement



It is exciting to pick a retirement date. Meeting the deadlines for electing insurance is less exciting but helps ensure a happy retirement.

Upon retirement from state service, you can continue medical and dental insurance indefinitely if you submit your Continuation of Coverage Upon Retirement form within 30-days of your retirement date. But why wait? Make life easier by submitting your form up to 60 days prior to your retirement date.

If you, or your spouse, are age 65+ you will also need to:

Enroll in Medicare Parts A & B. Coverage should be effective the first of the month following your retirement. You can apply 30 to 60 days prior to retirement if you have deferred enrollment.

After submitting your Continuation form your claim administrator will mail a Senior Plan enrollment packet to your home. Complete and return the packet to the administrator prior to the first of the month following your retirement (this is a Medicare Rule).

By signing up within 30 days of your retirement you may also continue:

- Basic Life can be continued up to 18 months following retirement.
- Optional Employee and Optional Spouse Life may be continued after retirement until you reach age 65 or for 18 months. You or your spouse may qualify for the 15% paid up.
- Long Term Care Insurance is a portable benefit and can be continued indefinitely following retirement.

Be covered in retirement and be happy.



- Health
- Disability
- Long-term Care
- Retiree Coverage
- Dental
- Life
- Spouse/Dependent Coverage
- Pre-tax Accounts

**INSURANCE SERVICE CENTER**  
 400 Centennial Office Building  
 658 Cedar Street  
 St. Paul MN 55155  
 segip.mmb@state.mn.us  
**HOURS**  
 Monday – Friday  
 8:00 a.m. – 4:30 p.m.  
 651-355-0100  
 Fax: 651-797-1313



**What's the word?**

Wellbeing is a state of mind characterized by good health and healthy thinking.

The five essential elements defined in the book Wellbeing are: Social (strong relationships), Physical (good health and energy), Financial (use of resources), Career (how you occupy your time), and Community (engagement).

SEGIP Health Solutions programs support employees in each of the areas.

**Statewide Challenge Winners**

Last year about 4,000 employees from 45 state agencies joined the Eat for the Health of It and Stress Quest Challenges offered by StayWell.

Cheers to the winning agencies! And thanks to agency wellness champions, agency leadership and human resources staff who helped promote the Challenges.

Winning agencies receive an on-site visit from StayWell's wellness professionals. The agencies partner with StayWell to determine how to make the most of their visit.

This year we hope your agency makes the list!

<u>Eat for the Health of It</u>	<u>Stress Quest</u>
Court of Appeals	DNR St. Paul and Grand Rapids
Department of Commerce	Explore Minnesota
Department of Education	Legislative Auditor
Explore Minnesota	Mn.IT
Retirement Groups (PERA, TRA, MSRS)	MnSCU System Office & Mankato
	Retirement Groups (PERA, TRA, MSRS)

**StayWell. Helping you live well.**

StayWell is our health and wellness vendor who provides the personal health assessment, individual well-being programs and agency support for a healthier workplace. Find this and more at [segip.staywell.com](http://segip.staywell.com) or call their HelpLine 855-428-6320. Check out the [StayWell 5-minute video](#).



**Choosing Wisely - Talk to your doctor**

No doubt about it, one key to health and longevity is a healthy lifestyle. Knowing how to talk to your doctor can help you get there.

[Choosing Wisely® Minnesota](#) has five tips for talking with your doctor about tests and procedures. Use these tips at your next appointment:

1. Is this test or procedure necessary? Medical tests help you and your doctor decide on treatments and medical procedures.
  2. What are the risks? Will there be side effects? What are the chances of getting inaccurate results? Could that lead to more testing or another procedure?
  3. Are there simpler, safer options? Sometimes only a lifestyle change is needed, such as eating healthier foods or exercising more.
  4. What happens if I don't do anything? Ask if your condition might get worse — or better — if you don't have the test or procedure right away.
  5. How much does it cost? Ask if there are less-expensive options, what your insurance covers, and about generic drugs.
- The choices you make, whether at home, work, or the doctor's office can make a lasting difference to your health.

**TIDBIT**

**Pay for parking at work?**  
 Don't pay twice!  
 Check your paycheck to see if you have covered your parking expenses as both a pre-tax deduction through your agency and with a Transit Expense Account administered through Eide Bailly.  
 You cannot deduct expenses from your paycheck and be reimbursed. If you have duplicate deductions, you must stop one or risk losing the excess deductions. For more information, please contact SEGIP or your HR office.