

Open Enrollment



In a Nutshell

Dates

November 4 – 17, 2009

Where to enroll

www.mmb.state.mn.us

What's open

Health insurance

Dental insurance

Long term disability

Increase life insurance

Managers Income
Protection Program

Pre-tax expense accounts:
Medical/Dental (MDEA)
Dependent Care (DCEA)
Transportation (TEA)

Where to get information

www.mmb.state.mn.us

From your HR Rep

**Open Enrollment
Call Center**

651-355-0100

1-800-664-3597

Fax

651-797-1313

(MN Relay Service)

1-800-627-3529

Monday – Friday

8 a.m. to 4 p.m.

Oct. 21 – Dec. 31, 2009

Disclaimer

This newsletter is for informational purposes only and is not a plan document, or legal, medical or retirement advice. Consult a qualified professional before making decisions.

Open Enrollment 2010: the basics and the tools

Open Enrollment is your opportunity to change your insurance benefit elections and make new pre-tax spending account elections for 2010. Take a few minutes to review your decisions to ensure they are right for you.

The basics:

Open Enrollment is conducted online through Employee Self Service and changes must be made online between November 4-17, 2009.

Most benefit elections are effective January 1, 2010 and will remain in effect the entire calendar

year, unless you experience a qualifying life event that allows changes.

You must re-enroll in pre-tax accounts each year, even if you are currently participating. All pre-tax accounts have a minimum annual election amount: the minimum for both MDEA and DCEA is \$100; the TEA minimum is \$50.

Dental insurance coverage is open this year and will not be available for Open Enrollment again until 2012.

You may make changes to your medical insurance, long-term disability or

manager's IPP plans. You need only enroll if you choose to make a change. However, you should check to ensure your clinic has not changed cost levels.

Members currently enrolled in optional employee or spouse life insurance may increase their policy by certain amounts without evidence of insurability. If you do not have optional life, you may apply with evidence of insurability.

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



The tools:

Employee Self Service is where you enter your Open Enrollment changes for 2010: 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.**

The Minnesota Management & Budget (MMB) Website provides all the information and links to tools you need to enroll: www.mmb.state.mn.us, click on "Insurance & Wellness" in the left navigation bar.

Enrollment flow chart is a step-by-step guide on how to enter, save and submit enrollment changes. It also explains how to ensure your electronic elections were successfully submitted. (See page 3.)

JourneyWell Health Assessment is a tool that helps you track your current health status and identify health issues that may need some attention. JourneyWell offers supporting wellness programs at no cost. You also receive a \$5 reduction on office visit copayments in 2010 for yourself and your covered dependents. It is available through www.advantagehealthadvisors.com.

Links to carriers lets you learn more about them and the services they provide. Dental clinics are listed here.

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

MN Community Measurements provides objective information about the quality and value of clinics in our health plans: www.mnhealthscores.org

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

Retiree Open Enrollment meetings will be held to answer questions about health care coverage in 2010. The MMB and MSREA Websites will post locations, dates and

(Tools continued on page 4)

Health assessment – take steps for better health

MMB is again partnering with JourneyWell to offer employees a voluntary personal health assessment and supporting wellness programs.

Employees eligible for health insurance who take the online health assessment during Open Enrollment **and** agree to a follow-up call from a JourneyWell health coach will qualify for a \$5 reduction on office visit copays in 2010 for themselves and their covered dependents.

Employees who take the assessment can join the JourneyWell programs at no cost during 2010 and

review their individual health potential report online at any time. This report shows current health status, risks and potential for improvement, based on your responses to assessment questions.

For a more accurate report, gather information, such as blood pressure and cholesterol numbers, prior to completing the assessment. The *Getting Started Tipsheet*, which provides a full list of these items, can be found at: <https://www.journeywell.com/files/46820.pdf>.

To qualify for the office visit copay reduction, the assessment must be taken between November 4 – 17, 2009.

Although, the assessment is available year-round, you must take it during each Open Enrollment and agree to a follow-up call in order to receive the \$5 copay reduction on office visits for the upcoming year.

The assessment is confidential and found at www.advantagehealthadvisors.com.

In late October, JourneyWell will send you instructions about how to take the health assessment along with wellness program information.

Confirmation statements – coming to you in December

SEGIP offers a secure and seamless Open Enrollment. To verify that your insurance benefit elections were properly recorded, we will mail you a confirmation statement in December.

The confirmation statement is not a second chance to enroll. It allows you the opportunity to correct documented errors.

It is important your enrollment is correct because most benefit elections can only be changed under limited circumstances outside Open Enrollment.

Take these steps to ensure your elections are correct:

- Verify your current mailing address in Employee Self Service. Your confirmation statement will be mailed to that address.
- Make your elections in Employee Self Service during Open Enrollment, November 4 – 17, 2009.
- Be sure to save and submit your Open Enrollment elections to finalize your elections.
- Print and keep a copy of the

screen listing your 2010 elections.

- Review your confirmation statement for inaccuracies as soon as you receive it.

Statements will be mailed to all insurance eligible employees, even those who did not make changes during the 2010 Open Enrollment.

The statement will include instructions and a deadline for reporting inaccuracies. You need respond only if there is an inaccuracy.

Life insurance beneficiaries – re-designate this fall

How members designate their beneficiaries is changing this fall. We are moving from a paper based process to an online system. The new system will give you added functionality and convenience. Real time changes can be made 24/7.

Beginning this fall your life insurance carrier, Minnesota Life, will provide a secure Website for electing, storing, and updating your life insurance beneficiary designations.

Your current beneficiary designations, submitted on paper, will cease to be valid as of March 1, 2010. You

are encouraged to enter your beneficiary choices in the new online system.

Naming your beneficiary is important because it determines who will receive your policy payout. Over time, events such as marriage, divorce, birth and death may change whom you chose as a beneficiary.

Your beneficiary, according to law, will automatically be selected for you if you make no election in the new system.

By November, you will receive a let-

ter from SEGIP and Minnesota Life with instructions on where and how to make this change.

TIDBIT

Benny lives!

Your Benny Card is good for five years. It allows you continued access to your 2009 HRA dollars as well as your 2010-2013 MDEA elections. When the 2011 HRA is available it can be accessed on your Benny card.



Navigating Open Enrollment – step-by-step

The Open Enrollment flow chart below is your step-by-step map to benefits elections.

1. Check information on the MMB Website to ensure that you elect the benefits that best meet your needs.
2. Go to Employee Self Service and record your elections. Be sure to save and submit your Open En-

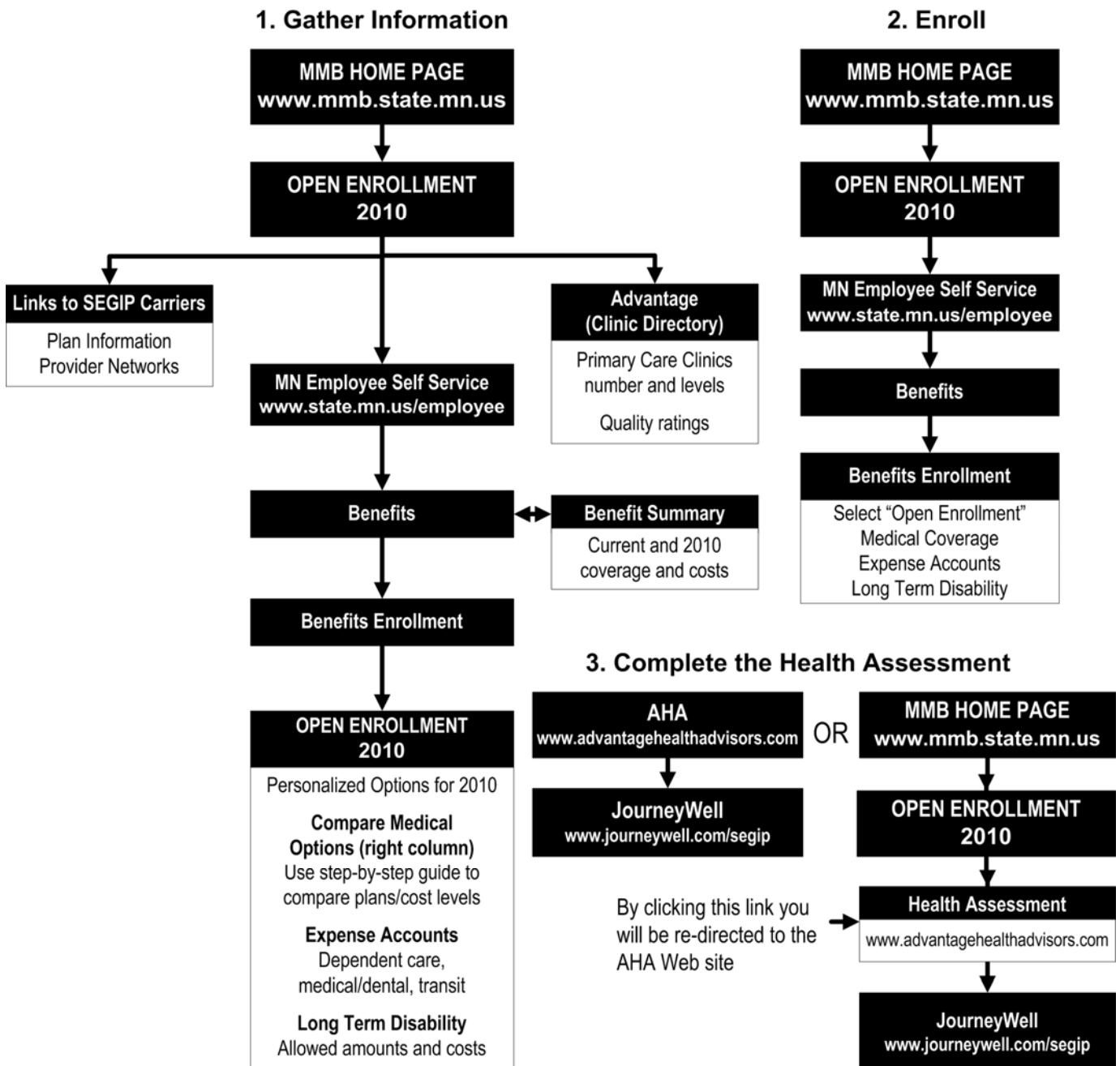
rollment elections to finalize them. Double check to ensure your elections were properly saved.

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

Following the chart will make Open Enrollment as easy as 1-2-3.

TIDBIT	Your employee ID number
	Your employee ID number is found on the address label of this newsletter. Use this number to log into Employee Self Service, where you enter your Open Enrollment changes for 2010: www.state.mn.us/employee .

Enrollment Flow Chart



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 4 – 17, 2009*

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

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

Insurance benefits OPEN ENROLLMENT is November 4 – 17, 2009

This is your only notification. All Open Enrollment materials are online at:

www.mmb.state.mn.us

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, or more than, what the standard Medicare prescription drug coverage will pay.

Late Medicare enrollees will need to show proof of continuous cover-

age to avoid paying higher premiums. The Advantage Plan's notice, or proof, of creditable coverage is available to you on the MMB Website which is listed above.

(Tools continued from page 1)

times of these meetings.

All the information and tools necessary for your Open Enrollment are on the MMB Website:
www.mmb.state.mn.us.

TIDBIT

Cover 'em once and only once!

Related state employees may not cover one another on their medical or dental insurance plan. Children cannot be covered on two different SEGIP medical or dental plans (even if the parents are unmarried state employees). Improperly enrolling dependents in medical or dental coverage can result in the loss of coverage and reversal of claims payment. If you have questions, call SEGIP at 651-355-0100.

Prepared by:

The Employee Insurance Division of
Minnesota Management & Budget

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