

The **segip** Newsletter

Open Enrollment Edition

October 2016

OPEN ENROLLMENT IS October 26 - November 8, 2016

THIS IS YOUR ANNUAL CHANCE TO CHANGE CERTAIN INSURANCE BENEFITS FOR THE NEXT YEAR.

Open Enrollment information is at:

mn.gov/mmb/segip

Open Enrollment tab on far right

segip.staywell.com

Information about the Health Assessment and Wellness programs

Open Enrollment Service Center

October 10 - December 16, 2016

Monday - Friday, 8 a.m. to 4 p.m.

651-355-0100 or 1-800-664-3597

CHANGES YOU CAN MAKE

MEDICAL PLAN

- Change carrier (BlueCross BlueShield, HealthPartners, PreferredOne)
- Add or remove dependents

PRE-TAX SPENDING ACCOUNTS FOR 2017

- Enroll in a:
 - Medical/Dental Expense Account (MDEA)
 - Dependent Care Expense Account (DCEA, daycare)
 - Transit (PKEA and BVEA)

CHILD LIFE INSURANCE

- Add or drop coverage

LONG-TERM DISABILITY

- Enroll or change the amount of coverage

MANAGER'S INCOME PROTECTION PLAN

- Reduce elimination period by 30 days

2017 PREMIUMS

MEDICAL PREMIUMS FOR 2017

The monthly employee contribution is

DENTAL PREMIUMS FOR 2017

The monthly employee contribution is

IF YOU RECEIVE A PARTIAL EMPLOYER CONTRIBUTION



\$30.66 for employee-only coverage. This is an increase of \$2.46 per month.

\$5.00 for employee-only coverage. This is the same as in 2016.

Find your new contribution rates in the Rate Guide at mn.gov/mmb/segip and click on Open Enrollment.



\$209.20 for family coverage. This is an increase of \$16.76 per month.

\$38.00 for family coverage. This is an increase of \$3.94 per month.

ALL ELECTIONS ARE FINAL AS OF 11:59 P.M. NOVEMBER 8, 2016



STEPS TO YOUR 2017 OPEN ENROLLMENT



OPEN ENROLLMENT MUST DOS

NEED HELP?

Contact the Open Enrollment
Service Center

October 10 - December 16, 2016
Monday through Friday, 8 a.m. to 4 p.m.
651-355-0100 or 1-800-664-3597

1 CHECK YOUR PRIMARY CARE CLINIC

- Cost level. It may change each year. Another carrier may offer your primary care clinic at a lower cost level.
- Quality rating. Help ensure you receive quality health care at mnhealthscores.org.

2 COMPLETE THE HEALTH ASSESSMENT AND AGREE TO RECEIVE A FOLLOW-UP CALL TO SAVE \$5 ON COPAYS FOR YOU AND YOUR COVERED DEPENDENTS IN 2017

- See StayWell Health Assessment instructions on page 3 of this newsletter.



3 ELECT YOUR PRE-TAX BENEFITS - THEY DO NOT AUTOMATICALLY RENEW

- Medical/Dental Expense Account (MDEA), Dependent Care Expense Account (DCEA), Transit Expense Accounts (PKEA and BVEA).
- Up to \$500 of your unspent 2016 MDEA will carry over to 2017 if you made your full 2016 contributions.
- Elect a Limited Purpose MDEA if you or your spouse or dependent are contributing to an HSA in 2017.

4 ENROLL OR MAKE CHANGES TO BENEFITS

- Go to employee Self Service at state.mn.us/employee.
- Log in with your employee ID number and password. Your ID number is on the address label of this newsletter or see your HR office to obtain it.
- To enroll a dependent you will need their SSN and primary care clinic number. After Open Enrollment, we will send you a letter asking you to verify their eligibility (see page 4).
- Complete your enrollment by clicking **“Accept.”** **You must click “Accept” by 11:59 p.m. on November 8, 2016 or your elections will not be made.** You know you have finished when you reach the Confirmation Statement.
- Keep a copy of your Confirmation Statement. It will confirm and prove your elections.



STAYWELL HEALTH ASSESSMENT



LEARN YOUR HEALTH STATUS AND SAVE \$5 ON YOUR COPAYS

1. Go to segip.staywell.com.
2. Take the 10-minute confidential health assessment.
3. Agree to a follow-up call from a StayWell health professional to save \$5 on office visit copays for you and your covered dependents in 2017.
4. Enroll in a Wellness program of your choice.



STAYWELL HELPLINE:

855-428-6320

STAYWELL HELPLINE HOURS:

Monday – Thursday, 8 a.m. – 8 p.m.

Friday, 8 a.m. – 6 p.m.

Saturday, 8 a.m. – 1 p.m.

HOW TO LOG IN

Returning users: Log in with the same user name and password you used last year. If you forgot your user name or password, click Forgot User Name or Forgot Password to get started.

New users: Click Create My Account Now! and follow the instructions.

ACHIEVE YOUR WELLNESS GOALS WITH SUPPORT OF THE SEGIP WELLNESS PROGRAM

Whether you prefer the live support of a health coach or the independence of an online program, you have a variety of tools and resources to make your wellness goals a reality. The best part is, you can choose what's right for you.

WELLNESS PROGRAM OPTIONS

- Health coaching: Typically people connect with their coach about once a month.
- New! Self-directed coaching: A way to make healthy lifestyle changes through a personalized, online program.
- Digital workshops: Quick and easy to do. Includes a brief article, 5-minute video and a short quiz.

Click the Programs tab on segip.staywell.com to learn more.

RE-ELECT YOUR PRE-TAX BENEFITS

Think of your pre-tax plans as a candidate. You must re-elect them each Open Enrollment. Your pre-tax benefit elections (MDEA, DCEA, PKEA, BVEA) do not automatically renew year to year.



AFTER OPEN ENROLLMENT



DON'T FORGET

MEMBERSHIP CARDS MAY BE MAILED TO YOUR HOME

- HealthPartners and BlueCross BlueShield will mail a new card.
- PreferredOne will mail a card to new members or those with a clinic change.
- Navitus will mail a card to new members.
- HealthPartners Dental and Delta Dental will not mail a new card.
- 121 Benefits will mail new Benny cards to MDEA or HRA participants every three years.



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 14, 2016.
- Dependents are not enrolled until they are verified (even if they receive a membership card).



CHECK YOUR CLINIC

Buildings don't move but cost levels do! Avoid surprise cost increases by checking your clinic's cost level every Open Enrollment. Check your clinic with all three carriers; you may be surprised to find it costs less through another carrier. Outside Open Enrollment you can change clinics and cost levels but not your carrier.

GET YOUR FORM 1095-C FAST

How do I get my IRS form 1095-C faster? Consent to get your IRS Form 1095-C electronically by December 16, 2016 to get your 2016 1095-C form as soon as possible.

How do I give consent? Give your consent through the Benefits section of Self Service. Log in at state.mn.us/employee, click on Benefits, and then 1095-C Consent. A confirmation will be sent to your primary email address listed in Self Service. To view that address, log in to Self Service, click on My Personal Information, and Email Address.

What is form 1095-C? The 1095-C is an annual tax document that was introduced in 2015. Large employers are required to provide this form to employees annually by January 31 every year. Although you do not include this form with your tax filing, your tax preparer may require a copy and the IRS suggests you keep it with your other important tax documents.



YOUR CLINIC



DID YOUR CLINIC CHANGE COST LEVELS?

CHOOSING THE RIGHT CLINIC IS IMPORTANT FOR YOU AND YOUR FAMILY

From year to year, your clinic may change cost levels. This can affect the out-of-pocket expenses you pay. During Open Enrollment, check on your clinic's cost level to ensure you know what you will pay during 2017.

Your primary care clinic's cost level may differ among the carriers (BlueCross BlueShield, HealthPartners, and PreferredOne). You may save money by checking now to see if your clinic will be available at a lower cost level through another carrier in 2017.

You may only change your carrier during Open Enrollment, but you can change from one clinic to another offered by your carrier at any time. Clinic changes are effective the first of the month following the request date.

During Open Enrollment, if you only need to change your primary care clinic (and not your carrier), you must call your carrier directly at the phone number on the back of your medical ID card.

Starting October 12, 2016 you can find 2017 clinic cost levels in the directory on SEGIP's website, mn.gov/mmb/segip.

ATTEND AN OPEN ENROLLMENT MEETING

Attend one of 38 Open Enrollment meetings to learn more about your benefits for 2017. From October 10 – 21, SEGIP will host 20 Metro Area meetings and 18 in Greater Minnesota.

A complete list of the OE meetings are at mn.gov/mmb/segip.

BENNY CARD EXPIRATION DATES

Take a look at your Benny Card. It expires every three years and this may be the year. If so, watch for new cards to arrive at your home address in December.

DURING OPEN ENROLLMENT YOU HAVE OPTIONS IF YOUR CLINIC'S COST LEVEL INCREASED:

- Elect a Medical/Dental Expense Account (MDEA) to help offset increased out-of-pocket expenses.
- Take the Health Assessment and follow the instructions required to receive a \$5 discount on office visit copays.
- Change your carrier or primary care clinic to obtain a lower cost level.

Dependents may choose a different clinic and/or cost level than you, but must be enrolled with the same carrier.



STATE EMPLOYEE GROUP INSURANCE PROGRAM

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2017 OPEN ENROLLMENT

October 26 - November 8, 2016

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

Phone: 651-355-0100 or 1-800-664-3597

FAX: 651-296-5445

Email: segip.mmb@state.mn.us

Web: mn.gov/mmb/segip

segip



Insurance Benefits Open Enrollment is October 26 – November 8, 2016.
All Open Enrollment materials are at mn.gov/mmb/segip

THIS IS YOUR ONLY NOTIFICATION.

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.

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 at mn.gov/mmb/segip.

2016 PRE-TAX FILING DEADLINE

February 28, 2017 is the filing deadline for reimbursement requests for 2016 pre-tax expenses. Keep a copy of your submission along with the fax or email confirmation for your records. Up to \$500 of your unspent 2016 MDEA balance may carry over to 2017 if all 2016 contributions have been made; any other remaining funds are forfeited.

ALL ELECTIONS ARE FINAL AS OF 11:59 P.M. NOVEMBER 8, 2016

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