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Insurance Benefits Open Enrollment

October 31 – November 20, 2019

- All Open Enrollment materials are at mn.gov/mmb/segip.
- Text **mn segip** to **468311** to subscribe to our text messaging service for the latest Open Enrollment information.

**THIS IS YOUR ONLY
MAILED NOTIFICATION.**

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

Insurance Benefits
OPEN ENROLLMENT
October 31 – November 20, 2019

Attend an Open Enrollment meeting. Dates and locations are at mn.gov/mmb/segip.

**October 31 –
November 20, 2019**
is your chance to
change certain
insurance benefits for
the next year.

Make the most of your Open Enrollment.

Your employee benefits are a valuable part of total compensation. Open Enrollment is your annual opportunity to ensure you are getting the most from your benefits. Learn more at mn.gov/mmb/segip.

OPEN ENROLLMENT INFORMATION IS AT

mn.gov/mmb/segip

Select the Open Enrollment tab on the right.

OPEN ENROLLMENT SERVICE CENTER

M – F – 7 a.m. to 4 p.m.

651-355-0100 (Metro)
800-664-3597 (Greater MN)

Closed November 11, 2019 in
observation of Veterans Day

November 20 only:
7 a.m. – 7:30 p.m.

HEALTH ASSESSMENT AND PROGRAMS

join.virginpulse.com/segip


Member Services phone: 833-862-9188

Member Services email:
support@virginpulse.com

Phone and email member service hours:
M – F – 7 a.m. – 8 p.m. CST
Live chat, member service hours:
M – F – 1 a.m. – 8 p.m. CST

2020 Medical and Dental Costs

	Medical Premiums for 2020 Monthly employee cost (with full employer contribution) is:	Dental Premiums for 2020 Monthly employee cost (with full employer contribution) is:	If you receive a partial employer contribution:
Single Coverage	\$35.04	\$13.50	Find your new contribution rates in the 2020 Rate Guide at mn.gov/mmb/segip
Family Coverage	\$239.02	\$53.40	

 Check the 2020 Rate Guide on the SEGIP website at mn.gov/mmb/segip for all insurance benefit premium costs for the coming plan year.

All accepted elections are final as of 11:59 p.m. on November 20, 2019.

Benefit Changes You Can Make

MEDICAL PLAN


- Change carrier (BlueCross BlueShield, HealthPartners, PreferredOne)
- Enroll in or waive
- Add or drop your dependents

WAIVING MEDICAL COVERAGE

If you have SEGIP coverage and want to waive for 2020: You must submit a Waiver of Medical Insurance form and provide proof of other insurance coverage to SEGIP.

If you want to continue waiving and you:

- **Waived after 1/1/19:** You do not need to do anything to continue waiving your medical coverage in 2020.
- **Waived before 1/1/19:** You must confirm that you want your medical coverage to remain waived in 2020. Go to Self Service, select “Benefits”, “Waiver of Medical Insurance”, then select the box attesting that you waive your medical coverage and that you continue to have other coverage.

 The other coverage you carry must meet the IRS definition of Minimum Essential Coverage.

DENTAL PLAN

- Change carrier (State Dental Plan Group 216-Delta Dental or HealthPartners State of MN Dental Plan)
- Enroll in or waive
- Add or drop your dependents

Note: dental coverage will NOT be open next year.

LIFE INSURANCE

You can enroll in or increase within specified limits Employee, Spouse, and Child Life insurance, without evidence of good health.

PRE-TAX SPENDING ACCOUNTS

Enroll in:

- Medical/Dental Expense Account (MDEA)
- Dependent Care (Daycare) Expense Account (DCEA)
- Transit Expense Accounts (PKEA and BVEA)

Up to \$500 of your unspent 2019 MDEA may be carried over to 2020 if you contributed your full 2019 election.

LONG TERM DISABILITY

Enroll in or change the amount of coverage.

MANAGER'S INCOME PROTECTION PLAN

Reduce the elimination period by 30 days.

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

The maximum election for an employee has been increased from \$100,000 to \$200,000. You may enroll in this coverage or increase your elected amount. Elections above \$100,000 are effective January 1, 2020. Amounts are limited for employees age 61 and above.



Are you enrolling a spouse or child this year?

Open Enrollment is your annual opportunity to enroll eligible dependents for the plan year (unless you experience a qualified life event). SEGIP is required to verify the eligibility of all newly enrolled dependents. We will mail you a letter asking you to submit documentation for your new enrollees. Dependents will not be enrolled for 2020 unless verified by December 19, 2019 (even if they receive a membership card).

Enroll using Employee Self Service at mn.gov/selfservice.

What to know

HEALTH PLAN COSTS

The Minnesota Advantage Health Plan has increases to copays, deductibles, and maximums in 2020. You can find all the details in the document called “Schedule of Benefits” at mn.gov/mmb/segip.

EXPANDED DENTAL BENEFITS

Beginning in 2020, preventive services will not count toward the \$2,000 annual plan maximum. The lifetime orthodontia maximum will increase to \$3,000. There will no longer be a two-year waiting period for repairs on already repaired teeth.

MAINTENANCE MEDICATIONS AT LOWER COSTS

Members can now get a 90-day supply of qualifying maintenance medications filled at a cost of only two co-payments from any pharmacy in the CVS Caremark network. Find details and a pharmacy near you at www.caremark.com/mycaremark.

MEDICARE PART D CREDITABLE COVERAGE

People enrolling in Medicare Part D must be able to prove continuous creditable drug coverage since their original eligibility period. The MN Advantage Health Plan provides creditable drug coverage because it expects to pay as much as, or more than, what the standard Medicare prescription drug coverage will pay.

Those enrolling in Medicare after their initial eligibility period will need to show proof of continuous coverage to avoid paying a lifetime penalty in addition to the Part D premium. The MN Advantage Plan’s notice, or proof of creditable coverage, is available at mn.gov/mmb/segip.

What to do

1

CHECK YOUR PRIMARY CARE CLINIC

Many primary care clinics are changing cost levels for 2020. This may change your out-of-pocket costs. Your clinic may be available at a lower cost level through a different carrier, or a different clinic may be available at a lower cost tier. Access the 2020 clinic directory at mn.gov/mmb/segip (select the Open Enrollment tab). While you can change your clinic up to once per month by calling your medical carrier, Open Enrollment is your only opportunity to change carriers.

2

TAKE THE HEALTH ASSESSMENT

Complete the health assessment at join.virginpulse.com/segip and agree to a follow up phone call to receive \$5 off office visit co-payments for you and your covered family members in 2020.

3

MANAGE YOUR BENEFICIARIES

A beneficiary designation determines who will receive your benefits upon your death. To designate or review your life insurance beneficiary, visit www.LifeBenefits.com and log into your account.

Your MSRS accounts also have beneficiaries. Visit www.msrs.state.mn.us to review or designate a beneficiary for your pension, Minnesota Deferred Compensation Plan (MNDCP), and Health Care Savings Plan (HCSP) plans.

Enrollment tips

- ✔ Your coverages and elections continue into 2020 unless you make proactive changes, with the exception of pre-tax accounts.
- ✔ You must make a new election to continue pre-tax spending accounts in 2020. Pre-tax accounts do not automatically continue into the next year.
- ✔ **Be sure to select “accept” when you complete your enrollment.** You will know your enrollment is finished when you see your Confirmation Statement.

Everything you need for Open Enrollment is at mn.gov/mmb/segip.