

INSURANCE BENEFITS
**OPEN ENROLLMENT
FOR 2024**

Oct. 26 – Nov. 15, 2023

This is your only mailed notification.
Learn more at mn.gov/mmb/segip.

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

INSURANCE
BENEFITS

Open Enrollment for 2024
October 26 - November 15, 2023



Learn more about 2024 benefit options
and rates at mn.gov/mmb/segip

Sign Up, Waive, or Change Benefits

Medical, Dental, Vision, Disability, and Life Insurance, and Pre-Tax Expense Accounts.

Learn more at mn.gov/mmb/segip.

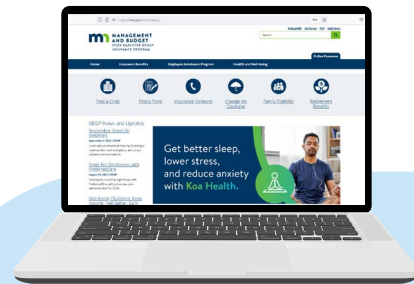


Learn details about:

- People with PreferredOne must choose a new medical plan administrator.
- Some mental health office visits will be free.
- Blue Cross and HealthPartners both offer fertility treatment, including IVF.
- Dental insurance pays for more of your care.
- It's now easier for people to get care when they live or travel outside Minnesota.
- Medical and dental expense account carryover amount changes.

Double check:

- Your Primary Care Clinic's 2024 cost level. You may be able to save money by switching plan administrators. The lower the cost level, the less you pay when you get care.
- What you'll pay each month for benefits.
- Your pre-tax expense account balances. Too much? Too little? What will you need in 2024?
- Who will receive your benefits when you die? Verify or change your beneficiary.



Visit mn.gov/mmb/segip after **Oct. 12, 2023** to find helpful videos, the Open Enrollment Guide, details about what you will pay, clinic cost levels, what's new for 2024, and more.

If you have PreferredOne in 2023 you must select a new plan administrator

If you do not select Blue Cross or HealthPartners, you will be automatically assigned. You will not be able to change plan administrators until 2025 if you get assigned.

Benefit changes you can make

MMB and the state's labor unions worked together during collective bargaining to improve benefits.

Medical coverage

The Minnesota Advantage Health Plan is one of the reasons the state is known for its great benefits. The plan is low cost for even the most expensive prescription drugs. Fertility treatments include IVF and will be available from either plan administrator. In 2024, some mental health office visits may be free. Plus, the plan offers low cost and free care for people with type 1 and type 2 diabetes. You can:

- Pick a plan administrator: Blue Cross and Blue Shield of Minnesota or HealthPartners.
- Sign up for or waive coverage.
- Add or drop children, spouse, or other dependents.

Waiving medical coverage

If you have health insurance through a different employer group or the U.S. military you may be able to waive medical coverage offered through your state employer. If you:

- Are waiving state coverage for the first time—Submit a *Waiver of Medical Insurance* form and provide proof that you have other acceptable insurance.
- Waived before Jan. 1, 2023 and want to waive for 2024—You must go to Self Service and attest you still have other coverage and want to continue to waive coverage offered by your employer.
- Waived after Jan. 1, 2023 and want to waive for 2024—No action is needed.

Dental coverage

The state employee in-network dental plan pays 80% of the cost of care for children and adults. In 2024 the dental plan will pay for up to \$2,200 in care. You can:

- Sign up with a plan administrator: Delta Dental Group 216 or HealthPartners Dental.
- Change or drop coverage.
- Add or drop children, spouse, other dependents.

Vision plan

Helps pay for in-network eyeglasses or contacts, and Lasik.

You Need to Know: You can sign up for the vision plan even if you don't have state employee medical insurance.

Pre-tax medical and dental, day care, and transit expenses accounts

Set aside tax-free dollars to pay for health, day care, and transit expenses. The three Pre-tax Expense Accounts you may sign up for each year are Medical/Dental, Dependent Care, and Transit. Some of the eligible expenses may include care before and after school, bus passes for work; and many vision, medical and dental expenses.

You Need to Know: If you want a pre-tax account, you must sign up every year. The Dependent Care Pre-tax account does not allow you to carry funds over to the next year.

Life insurance

Life insurance helps protect your loved one's financial future. When a person dies, loved ones can use life insurance to pay expenses. You can:

- Enroll or increase coverage for yourself and your spouse.
- Enroll your child(ren) up to age 26.

Long-term disability coverage

Sign up for or change the amount of money you receive each month if you face a disabling illness or injury and can't work for a long time.

Managers Income Protection Plan

Reduce the amount of time between when you're unable to work and when you start to get money from insurance.

If you add someone to your coverage

Watch the U.S. Mail for a letter at the end of November. **You must send documents to prove the person(s) you added to your benefits is eligible.** Proof is required for medical, dental, vision, and life insurance.

You Need to Know: If SEGIP doesn't receive your proof by Jan. 19, 2024 the person(s) you tried to add will not be enrolled—even if they get an insurance ID card or paperwork.

What to know

Don't wait: Shop for your benefits; remember to check out and submit!

You do not have benefits until you submit! First you'll add your choices to your cart. Then you will check out and submit. Submit tells the system to make changes. You will know your enrollment is done when you see the Confirmation Statement. Take a photo or save it somewhere safe. Send this proof to your home email address. You'll need it if you have questions.

Open Enrollment materials are on the SEGIP website Oct. 12, 2023.

Note: This document highlights general information about some of the benefits when you get care in network and follow other rules. For more detail, go to mn.gov/mmb/segip. Summary of Benefits documents describe your insurance coverage. IRS rules govern Pre-tax Expense Accounts. The official documents, not the highlights outlined in this mailer, decide what is covered and how. If you need help, call SEGIP Member Services at 651-355-0100.

Medicare Part D creditable coverage - avoid penalties

People enrolling in Medicare Part D must be able to prove continuous creditable drug coverage since their original eligibility period. The Minnesota 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 may need proof of continuous coverage to avoid paying a lifetime penalty in addition to the Part D premium. Go to the website for the Minnesota Advantage Health Plan's notice or evidence of creditable coverage.

Sign Up for Your 2024 Benefits

The deadline to sign up for 2024 benefits is **11:59 p.m., Nov. 15, 2023.**

Go to mn.gov/mmb/segip

Get Help

Member Services

651-355-0100

800-664-3597

Special Hours

Oct. 2 to Nov. 17

Weekdays 7 a.m. to 4 p.m.

Deadline day, Nov. 15, 7 a.m. to 7 p.m.

Closed for Veterans Day, Friday, Nov. 10

To request an alternative format of this document, contact us at **651-355-0100** or segip.mmb@state.mn.us

Check out new rates for 2024

Access all rates in the 2024 Rate Guide at mn.gov/mmb/segip.

	Medical premiums for 2024 Monthly employee cost (with full employer contribution)	Dental premiums for 2024 Monthly employee cost (with full employer contribution)	Vision premiums for 2024 Monthly employee cost (benefit has no employer contribution)
Single	\$39.66	\$13.48	\$4.90
Family	\$270.54	\$57.48	\$14.06

Premiums shown are for employees who work at least 30 hours a week.