

Open Enrollment: November 4 – 17, 2009

Effective Date: January 1, 2010

What's Open?

Health Insurance

- ❖ Employees may change plans.
- ❖ Employees may add or drop dependent coverage.

Employee Health Costs for 2010

	<i>Semi-Monthly Costs</i>		
	<u>Employee Cost</u>	<u>Dependent Cost</u>	<u>Total Cost</u>
Advantage Blue Cross	\$0	\$65.10	\$65.10
Advantage HealthPartners	\$0	\$65.10	\$65.10
Advantage PreferredOne	\$0	\$65.10	\$65.10

Dental Insurance

- ❖ Employees may change plans.
- ❖ Employees may add or drop dependent coverage

Employee Dental Costs for 2010

	<i>Semi-Monthly Costs</i>		
	<u>Employee Cost</u>	<u>Dependent Cost</u>	<u>Total Cost</u>
State Dental Plan (Delta Dental)	\$2.50	\$12.66	\$15.16
Health Partners State of MN Dental Plan	\$2.50	\$14.29	\$16.79

Long-Term Disability

- ❖ Employees can enroll in or increase long term disability coverage.
- ❖ The maximum amount is based on the employee's annual salary.
- ❖ Must be actively at work in order for these changes to go into effect.

Pre-Tax

- ❖ Employees may enroll in the accounts for 2010
 - ❖ Employees who are already enrolled in one of these plans and want to continue participation in 2010, **must** re-enroll.
 - ❖ There are four accounts:
 - Medical/Dental Expense Account
 - Dependent Daycare Expense Account
 - Transit—Parking Expense Account—{Fees for our permits are pre-tax as long as they are deducted from paychecks, so please don't sign up for this account.}
 - Transit—Bus Pass/Van Pool Expense Account

Optional employee and spouse Life Insurance

If you currently have Employee or Spouse Optional Life Coverage, you may add the following without evidence of good health:

Now Insured for:	May Add:
\$ 5,000 to \$39,999	\$ 5,000
\$40,000 to \$59,999	\$10,000
\$60,000 to \$79,999	\$15,000
\$80,000 to \$99,999	\$20,000
\$100,000 or more	\$25,000

Managers Income Protection Plan

Managers may increase or decrease the disability elimination period by one 30 day unit.

Continuing

Personal Health Assessment Survey

As in year's past, If employees complete a health assessment survey by Journeywell AND agree to one followup call by a health coach, they will receive the lower office co-pay. To access: www.advantagehealthadvisors.com (Survey available from November 4 – 17.) For a more accurate report, gather information such as blood pressure and cholesterol numbers. The Getting Started Tipsheet provides a list of these items. To view, please go to: <https://www.journeywell.com/files/46820.pdf>

The Benny (debit) Card

Employees who participate in the Medical/Dental Expense Account and/or who have HRA Accounts, have received a “pre-loaded” debit card—referred to as “The Benny Card”. Purchasing items directly with the Benny Card reduces the need for paper reimbursements--- however, employees can still request reimbursement via the paper method. The Benny Card is good for five years—so hold on to those red cards!

What's New?

Pre-Tax minimum

Effective January 1, 2010, the minimum annual election for Medical/Dental and Dependent Care Expense accounts is \$100.

Beneficiary Management

Beginning this fall, Minnesota Life will provide a secure website for electing, storing and updating life insurance beneficiary designations. By November, employees will receive a letter at their home addresses with instructions on where and how to proceed. Existing beneficiary designations will no longer be valid as of March 1, 2010. If no election is made by that time, beneficiaries will be selected based on current law.

Informational Meetings

Members of the State's Benefits Division and Insurance Representatives will be on campus to present open enrollment information on Wednesday, October 21, 2009 from 9:00am to 11:00am in the CMU Ballroom.

In addition, Human Resources Staff will be holding informational open enrollment meetings:

- ❖ Tuesday, November 3 at 2:00pm in OW 207
- ❖ Wednesday, November 4 at 7:00am in MA 268.
- ❖ Friday, November 6 at 10:00am in CMU 214.
- ❖ Monday, November 9 at 3:00pm in LI 103 (Library Auditorium)
- ❖ Thursday, November 12 at Noon in CMU 214.

If you need disability-related accommodation, it will be made available upon advance notice. Also, it would be our pleasure to come directly to your departments for group presentations. Please contact Ilene at 2067 to schedule.

If you are unable to attend any of the on campus meetings, there are additional locations around the state, to view, please go to <http://www.mmb.state.mn.us/doc/ins/mailman/2010-meetings.pdf>

Enrollment Procedures

Go to the Minnesota Employee Self Service screen (www.state.mn.us/employee) and sign in. {The State ID number is the same one used to access paycheck information (Call HR at 2157 if you've forgotten or misplaced your number).

Then click on Benefits, then Benefits Enroll, then Open Enrollment. When making an enrollment selection, the process is not complete until you check "submit". Print a copy of your changes.

For additional assistance, contact the Open Enrollment phone room: 1-800-664-3597. Hearing Impaired callers by use 651-282-2699 TTY or 711.

If you need a computer in a private location—the Human Resources Office has one! Please contact us at 2067 for availability.

This is a brief overview of open enrollment information. For complete details, go to <http://www.swift.state.mn.us/ee-oe>

IF YOU WANT YOUR PERSONAL PRE-TAX DEDUCTIONS TO CONTINUE, YOU MUST RE-ENROLL FOR 2010.

TO MAINTAIN YOUR CURRENT LEVEL OF COVERAGES, IT'S NOT NECESSARY TO DO ANYTHING, BUT, TO OBTAIN THE LOWER OFFICE COPAY, YOU MUST COMPLETE THE HEALTH ASSESSMENT AND AGREE TO ACCEPT ONE FOLLOW UP PHONE CALL FROM A HEALTH COACH.