

To Insurance-Eligible IFO and Administrators:

This is to remind you about the 2010 MnSCU Health Reimbursement Arrangement (HRA) contributions. Faculty and administrators who are eligible for insurance on January 1, 2010, will be eligible for the 2010 MnSCU HRA. The amount that will be contributed by the university for each eligible employee in 2010 will be \$800 for IFO and \$600 for Administrators.

The MnSCU HRA is an employer-owned account from which an eligible employee may be reimbursed for out-of-pocket medical and dental expenses incurred by the employee, spouse, and eligible dependent children. The account is administered by Eide Bailly.

### **Current Participants**

If you have a MnSCU HRA account in 2009, the 2010 contribution will either be added to it or else directed to the Health Care Savings Plan (HCSP) depending on your account balance on December 31.

Eligible participants with existing MnSCU HRA accounts with a balance of **less than \$500**, based on claims received (not postmarked) by Eide Bailly by close of business December 31, 2009, will have a new contribution added to their HRA account with Eide Bailly. The new balance will be loaded onto Benny cards after Eide Bailly has finished processing the claims received in December.

Eligible participants who have **\$500 or more** in their HRA account at Eide Bailly as of December 31, 2009, will have their new contribution sent to the Minnesota State Retirement System (MSRS), for posting to a Health Care Savings Account (HCSP).

The HCSP is administered by the Minnesota State Retirement System (MSRS). Unlike the HRA, the HCSP account is owned by the employee, who can direct the investment of his/her account into any of the State Board of Investment (SBI) funds. The HCSP cannot be used to reimburse for medical/dental expenses while a participant is actively employed, but is used to pay for these expenses (or for insurance premium expenses) upon separation from State service.

It generally takes several weeks following December 31 for Eide Bailly to figure out the HRA account balances, add new contributions (if any), update the online accounts, and load the balances onto the Benny™ cards. If you have to pay for items or services yourself before your account or Benny™ card has been updated for 2010, you may submit paper reimbursement claims with receipts to Eide Bailly. Claims will be processed after Eide Bailly has finished updating their account records.

### **New Participants**

If this is the first year that you are eligible for insurance, this will be the first time you have the MnSCU HRA. The account will take effect on January 1, 2010. You may use the MnSCU HRA for out-of-pocket medical and dental expenses incurred beginning January 1, 2010, for yourself, your spouse and eligible dependent children. You will receive additional information in the mail from Eide Bailly, the plan administrator.

The MnSCU HRA balance will be loaded onto a debit card called the Benny™ card. If you enrolled in the Medical/Dental Expense Account (MDEA) during Open Enrollment, the MDEA will also be loaded onto your Benny™ card.

The Benny™ card is a debit card which you may use to make purchases or payments for qualified expenses from the MDEA and/or HRA. Anyone enrolled in the MDEA during 2009 should already have Benny™ cards. Those of you who were not enrolled in the MDEA in 2009 will be issued two Benny™ cards. They look like red MasterCard credit cards, so watch for them in your mail at home and don't throw them away!

If you have an MDEA account, Benny™ card transactions and reimbursement claims will be deducted from the MDEA first. Once your MDEA is exhausted, then Benny™ card transactions and reimbursement claims will be deducted from the HRA.

Additional information about the MnSCU HRA, MDEA, Benny™ cards, access to your account online, and paper reimbursement claim forms are available on the Eide Bailly website, [www.eidebaillybenefits.com/som](http://www.eidebaillybenefits.com/som). You may also contact Eide Bailly at 1-800-300-1672.