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CVS Caremark Mailings & Communications

In late November, the State of Minnesota's new pharmacy benefits manager, CVS Caremark, mailed letters to some SEGIP members with inaccurate information regarding their medication.

CVS Caremark recently sent new letters to many members. Any letter dated December 8 or later is updated and accurate, so please refer to those mailings for information regarding your 2018 pharmacy benefits. If you haven't received anything yet, please keep an eye on your mail for a possible letter, as well as your CVS Caremark welcome kit that includes membership ID cards, which you should use beginning Jan. 1, 2018.

If you have questions about your medication, call CVS Caremark directly at the SEGIP-specific CVS customer service line: **844-345-3234**. This is the only number that takes you to CVS customer service staff who are trained on SEGIP benefits. They will be able to tell you whether your medication is covered in 2018, what options are available to you if it is not currently covered, your co-pay in 2018, and more.



2018 Insurance Cards

New 2018 cards have started arriving at home addresses. Please check your cards for accuracy. Contact your insurance carrier if names are not spelled correctly, or if the wrong primary care clinic or copay is printed on the health insurance card.

If you need to change a Primary Care Clinic, call the Member Services phone number listed on the back of the card. Clinic changes are made effective the first of the month, following the month in which you call to request the change.



Transit Expense Reimbursement Deadline

Employees enrolled in the 2017 Transit Expense Account (TEA) for their parking permit expenses must submit reimbursement requests to 121 Benefits. Reimbursement requests must be submitted after the permit has taken effect but no later than 180 calendar days from the date the parking permit took effect. February 16, 2018, will be the absolute deadline for 121 Benefits to receive reimbursement claims for permits that are effective on August 21, 2017. Following are instructions to help with the reimbursement process.

- The 2017 reimbursement form is on the 121 Benefits website, <http://www.121benefits.com/participants/#planinfo>. Under “Forms” and under “SEGIP Materials” in the “Reimbursement Forms” section click on “2017 Transit Reimbursement Form.” Alternately, you may submit claims electronically through the website.
- For “Benefit Year” put 2017 (not 2017-18).
- Your “State Employee ID Number” is the same ID number you use to look up your paycheck stubs.
- In the “Date Expense Incurred or Period Covered” put the following:
 - The first (or start) date should be the date the permit took effect, not the date you paid for the permit. Most campus permits take effect on 08/21/2017 so that would be the start date.
 - The second (or end) date must be no later than 12/31/2017 but may be earlier. The maximum expense reimbursement allowed is \$255 per month. Permits costing no more than \$255 may have a reimbursement end date on or after 09/21/2017 but no later than 12/31/2017. Gold permits cost \$320 so the reimbursement end date must be mid-October or later (for example, 10/15/2017 would be okay) and no later 12/31/2017.
- For “Expense Description” write “MnSCU parking permit.”
- The “Service Provider” is “Minnesota State University, Mankato” for university parking permits.
- Somewhere on the form write “Paid in April (or whenever you have paid for your permit) but expense incurred beginning in August – approved by MMB and 121 Benefits.” If you submit your claim electronically, write this note on the copy of your receipt. This is to help 121 Benefit’s claims processors spot one of our claims and understand why the receipt shows a date that does not correspond with the permit dates.
- Attach a copy of your receipt to the form or upload or fax the receipt to 121 Benefits if submitting your claim electronically. Copies of cancelled checks or credit card statements are not acceptable as receipts. You may obtain a copy of your parking permit receipt from the Campus Hub. You should also keep copies for your records as well as document when and how you sent any electronic or fax submissions.
- Submit your claim to 121 Benefits no earlier than the “end date” you used for the period covered. 121 Benefits must receive the claim and documentation no later than February 16, 2018.

If you have questions, you may contact 121 Benefits at 800-300-1672 or Human Resources at 389-2015 or hr@mnsu.edu.

BENNY CARD

You may use the Benny™ card to purchase or pay for out-of-pocket medical and dental expenses incurred during 2018. You may not use a debit card to pay for prior year expenses.

Some retailers and health or dental providers may not be able to process Benny™ card transactions, or you may prefer not to use the debit card. In those cases, after you have paid for the item or service, you may submit a reimbursement claim to 121 Benefits when you have accumulated at least \$50 in expenses. Claims may be submitted using paper forms or via your online account at www.121benefits.com. You must also send documentation such as copies of itemized receipts or billing statements to 121 Benefits. Credit card statements, bank statements, and cancelled checks are not acceptable documentation. Whether you use the Benny™ card or submit a reimbursement claim, remember to keep copies of all your receipts, billing statements, and other documentation. You may be required to provide proof of an eligible expense at a later date.

Health and Dental Phone Numbers

Blue Cross Blue Shield:

800-262-0819

Delta Dental: 800-553-9536

HealthPartners health/dental:

888-343-4404

CVS Caremark Pharmacy

benefits: 844-345-3234

PreferredOne: 800-997-1750

Insurance carrier phone
numbers & website links are

also available at <https://>

www.mn.gov/mmb/segip/

[medical-dental/med-dent-](https://www.mn.gov/mmb/segip/medical-dental/med-dent-)

[newhire/get-started/](https://www.mn.gov/mmb/segip/medical-dental/med-dent-newhire/get-started/).



HCSP Changes for Rehired Employees

Rehired employees may not request reimbursement of medical and dental expenses from the Health Care Savings Plan (HCSP) that are incurred during the time they are re-employed.

- A rehired employee who is eligible for health insurance may not use the HCSP for expenses incurred after the rehire date.
- A rehired employee who is not eligible for health insurance may use the HCSP for expenses incurred while re-employed, but may use only those HCSP funds that were deposited into the plan prior to January 1, 2014.
- For these purposes a rehired employee is one who is re-employed by their previous public employer and who was separated from employment for less than 26 weeks.

These changes were implemented to comply with the Affordable Care Act and protect the HCSP's status as a post-termination plan. For additional information, please see the MSRS website, www.msrs.state.mn.us.

2018 TSA and Deferred Comp Limits

The Deferred Compensation Plan and the Tax Sheltered Annuity (TSA)/403(b) Plan are Voluntary retirement plans available to all employees. The maximum contribution allowed for these plans has increased for 2018:

- \$18,500 under age 50
- \$24,500 age 50 or older

Both the TSA/403(b) and Deferred Compensation plans have catch-up provisions that may allow additional contributions over and above these limits. Employees who are interested in making higher contributions under a catch-up provision should contact the plan administrator to determine eligibility and amount. For Deferred Compensation, call MSRS at 800-657-5757. For the TSA/403(b) Plan, call TIAA at 800-682-8969.

Retirement Seminars

Enterprise Talent Development (ETD) of Minnesota Management & Budget (MMB) offers two insightful seminars on retirement. The Pre-Planning for Retirement Seminar and the State Retirement Seminar are specifically for all Minnesota state employees. Planning for your retirement includes many factors and they can provide the tools for you to create a successful retirement whether you're at the beginning, middle or end of your career at the state. More information is available here: <https://mn.gov/mmb/etd/retirement-seminars>.

MDEA, HRA, & DCEA Reimbursement Deadline

Reimbursement claims for 2017 medical, dental, and dependent day care expenses must be received by 121 Benefits no later than February 28, 2018. Claims may be submitted by paper form or electronically. To obtain forms or access your account go to www.121benefits.com.

Documentation such as receipts or billing statements must also be received by 121 Benefits by February 28. Call 121 Benefits at 800-300-1672 if you have questions or need assistance.