



Date: November 7, 2011

To: Former State of Minnesota Employees

From: State Employees Group Insurance Program (SEGIP)

Phone: 651-355-0100; 1-800-664-3597

Subject: Minnesota Advantage Health Plan
2012 Rates and Benefits

Dear Former State of Minnesota Employee and Family Members,

The state and the union health plan coalition have agreed to an interim solution regarding insurance plan design and contributions to premiums for the Minnesota Advantage Health Plan for 2012. SEGIP will proceed with an open enrollment in which there will be no plan design changes to the Advantage Plan, and no changes to the premium rates at this time.

The 2012 clinic networks are now currently reflected in the network directories which can be found online at www.mmb.state.mn.us. You may also check your clinic and doctor's availability by visiting the websites of each plan.

The employer and the unions will continue to bargain and there is a possibility that they will negotiate changes to the Advantage plan design and/or premiums that will be effective sometime in 2012. If this happens, a communication will be sent to you notifying you of any changes. Keep in mind that, as a former employee, you may cancel coverage at any time. However, if you leave the SEGIP, you will not have an opportunity to re-enroll in the future.

In addition, the employer and the unions have agreed to a number of technical changes concerning the definitions of dependents that bring the definitions into conformity with State and Federal law. Those definitions are included here:

<http://www.mmb.state.mn.us/doc/ins/depend/dep-elig-chart.pdf>

If your dependents do not meet these definitions and are therefore not eligible to participate, you should contact the insurance plan you are with in writing if you are a retiree or participating in the former employee with disability group to drop them from coverage. COBRA participants with ineligible dependents must contact Minnesota Management and Budget to drop ineligible dependents from coverage.

As a reminder, the SEGIP Open Enrollment website (<http://www.mmb.state.mn.us/oe>) is still your best source of information. It contains all the information you need to make enrollment changes, including medical and dental plan designs, premium rates, and the clinic directory for the 2012 Advantage Health Plan and senior plans that coordinate with Medicare (for eligible retirees).

If you have questions regarding this communication, please contact SEGIP at the phone numbers listed above. Thank you for your continued participation in the SEGIP.

