



Pre-Tax Benefits

Enrollment Information for the Employees of the State of Minnesota | October 2010

Your Chance to Sign Up for Tax-Saving Benefits

Open enrollment for your 2011 insurance benefits will take place between November 1 and November 30, 2010. This is your opportunity to enroll in the following Pre-Tax Accounts sponsored by the State Employee Group Insurance Program (SEGIP):

- Medical-Dental Expense Account (\$100 minimum election required)
- Dependent Care Expense Account (\$100 minimum election required)
- Transit Expense Accounts- Parking or Buspass/Vanpool (\$50 minimum election required for each transit account)

These accounts are an important part of your comprehensive and flexible benefits package because they allow you to pay for certain medical, dependent care, and work-related transit expenses with pre-tax dollars.

Enrollment Process:

Go to www.mmb.state.mn.us and click on Open Enrollment Information. There, you will find complete instructions for enrollment in your 2011 benefits. Enrollment in the pre tax accounts is not done on the Eide Bailly site.

Go to www.eidebaillybenefits.com/som

The Eide Bailly website provides plan information, direct deposit forms, and worksheets for each of the pre-tax accounts for you to review and print copies.

You will find the following information on the Eide Bailly website:

- *2011 Plan Year Summary*—This booklet outlines the rules for administration of the pre-tax program—for example, procedures for reimbursement, status changes allowing mid-year election changes, and rules that apply if you go on leave or leave State employment.
- *MDEA and DCEA Worksheets*—These worksheets help you to accurately estimate the amounts to set aside in these accounts by providing examples of reimbursable health care and dependent care expenses—as well as examples of expenses that are not reimbursable.
- *Reimbursement Request Form*—If you prefer to submit your claims manually, you would complete and submit this form.
- *Direct Deposit Form*—If you prefer to have your reimbursements directly deposited to your bank account, you would complete and submit this form.

Carefully review all of the information prior to enrolling. MDEA and DCEA are irrevocable elections and cannot be changed unless you experience a qualifying event. Please see the Plan Year Summary for further information. Determine the dollar amount you wish to set aside for each account. We encourage you to use the online worksheets to help you in your calculations.

Complete your enrollment at www.mmb.state.mn.us

You have 24/7 access to your pre-tax benefits through the following website: www.eidebaillybenefits.com/som. Please make note of the website address for future reference.

On-line Claims Entry

You are able to submit your pre-tax claims via your personal on-line account. Save yourself the time of completing a form—simply log-in to your account and key in the information. Choose how you submit your receipts—1) fax or 2) mail, to ensure processing of your claim. More information is available at www.eidebaillybenefits.com/som.

Use Your Debit Card

New participants in the MDEA program will receive a debit card (the Benny™ card) which will allow payments from their available MDEA (and HRAs if applicable) balance, for eligible products and services received at approved retailers and provider offices. The card will make accessing your money faster and easier. Participants will receive cards and further information in early January. The card is available to you at no cost, and will be administered by Eide Bailly. Replacement and additional cards can be issued for \$10 for two cards.

If you are re-enrolling, you should retain the card previously issued. Issued cards are valid for 5 years.

Changes Affecting the Pre-tax Accounts Due to Healthcare Reform

Over-the-counter medications (except insulin) will require a doctor's written prescription in order to be an eligible expense for reimbursement beginning January 1, 2011. These items will have to be paid for out of pocket and claimed on a manual claim form. Non-medications, such as bandaids and saline solution will not require the Rx and can be purchased with the debit card.

Expenses for dependents can also be submitted for reimbursement through the end of the year in which they turn age 26.

High Deductible Health Plan (HDHP) Participants

If you or your spouse are covered by a HDHP, participation in the pre-tax benefit may change to a Limited Purpose account. Please contact Eide Bailly Customer Service regarding your enrollment options.

Questions?

If you have questions regarding the benefit plans, calculating the dollars you wish to set aside, or completing your enrollment, contact Eide Bailly Employee Benefits.



EMPLOYEE BENEFITS