

<p><i>City of Minneapolis</i> Human Resources- Benefits Room 100, Public Service Center 250 South Fourth Street Minneapolis, MN 55415-1339</p>	<p>Benefit Plans after Separation of Employment</p> <p>2012</p>
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Following is information on City-sponsored benefit plans after you leave the City.

Benefit Plan Continuation

Participation in most City of Minneapolis benefit plans ends on the last day of the month in which final payroll contributions are taken. Federal and Minnesota State laws allow employees and their dependents the opportunity to continue certain benefit plans following separation of employment. Generally, coverage can be continued for up to 18 months following separation from employment. **Continuation laws apply to the City's medical, dental, Minneflex health care spending account, HRA/VEBA and life insurance plans.** Complete information is mailed to employees' homes from the City shortly after they separate.

Medical and dental plan continuation rates

Your cost to continue the City's medical plan depends on the network your selected, coverage option (single or family) and whether or not you completed certain wellness program activities by August 31, 2011. The monthly medical continuation rates for 2102 are shown below.

Medica Network and Option	Completer Premium	Non-Completer Premium
Elect or Essential Network – Single Coverage	\$ 447.60	\$ 476.10
Elect or Essential Network – Family Coverage	\$1,423.31	\$1,523.73
Choice Network – Single Coverage	\$ 476.17	\$ 506.56
Choice Network – Family Coverage	\$1,523.73	\$1,620.99

For 2012, the cost to continue dental coverage is \$58.00 per month regardless of whether you elect single or family coverage.

Minneflex Spending Accounts

Health care spending account: You may continue to submit claims for eligible health care expenses that are incurred on or before to your separation date. You may continue to submit AND incur expenses through the end of the calendar year by electing to continue contributions to the plan on an after-tax basis.

Dependent care spending account: Eligible dependent care expenses incurred before and after your retirement date can be reimbursed but only up to the amount actually deducted from your pay during the calendar year in which you employment ends.

If you do not submit claims by the April 15th following the end of the year in which your employment ends, you will forfeit any balance in your spending account(s).

HRA/VEBA

Money remaining in your HRA/VEBA account after you separate from the City will be available to pay for eligible health care expenses. You have 18 months after an eligible health expense was incurred to submit a claim for reimbursement.

If you die before you have claimed your entire account balance, your qualified dependents could continue to receive reimbursement of their eligible health expenses

It is important that you let the City know about future address changes. If the plan has been unable to contact you for a 36-month period at your last known address, you will forfeit any money remaining in your account. Forfeitures will be used to pay administrative expenses.

Long Term Disability

This plan ends on your separation date. It cannot be continued or converted. If you are receiving long term disability benefits at the time of your separation, these payments will continue according to the terms of the plan.

Short Term Disability

If you are enrolled for voluntary short term disability insurance, this plan will also end on your separation date. This insurance cannot be continued or converted.

Metropass and Contract Parking

Payroll deductions for the Metropass and contract parking are taken from the second paycheck each month to pre-pay for the next month. Cancellation requests are available on the City's benefits website and must be sent to the City's benefits office 30 days prior to the date you want your participation to end.

MSRS Health Care Savings Plan

If you contribute to the Minnesota State Retirement System (MSRS) health care savings plan through ongoing contributions or with sick leave severance or vacation pay, you can use funds in your account for eligible health care expenses after you leave the City. You will receive information directly from MSRS about how to obtain payments from your account. If you have questions about the health care savings plan, contact MSRS.

Pension and Deferred Compensation Plans

Contact your pension plan and deferred compensation plan(s) directly for information on your benefits from these plans.

Address Changes

Please notify the Benefits Office of any address changes. It is important that you advise the City of Minneapolis any address changes that occur before W-2 statements are mailed the last week of January.

Organization	Contact Information
Medica	952-945-8000 or 1-800-952-3455 www.medica.com
Delta Dental of Minnesota	651-406-5916 or 1-800-552-9536 www.deltadentalmn.org
OptumHealth Financial Services (formerly ARC) (Minneflex and HRA/VEBA claims)	763-421-5510 or 1-866-898-4371 www.arcbenefitaccess.com
ING/Reliastar (short term disability)	1-800-373-3771
Deferred Compensation Plans ICMA Retirement Corporation ING Minnesota State Deferred Comp Plan	1-800-735-7202, ext. 5938 612-492-0202 or 612-492-0208 651-284-7789, 1-877-457-6466
Public Employees Retirement Association	651-296-7460 or 1-800-652-9026 www.mnpera.org
Minneapolis Employees Retirement Fund (MERF)	651-355-0042
Minneapolis Firefighters Relief Association	612-331-4255
Minneapolis Police Relief Association	612-378-1449
Laborers International Union of North America (Liuna)	1-800-544-7422
IUOE Central Pension Fund	202-362-1000 www.cpfuoe.org
Plumbers National Pension Fund	1-800-638-7442
MSRS Health Care Savings Plan	651-296-2761 or 1-800-657-5757 www.msrs.state.mn.us
City of Minneapolis Benefits Office Medical, dental, life insurance continuation; address changes Metropass and contract parking	612-673-3347 612-673-3761