

City of Minneapolis

Human Resources - Benefits
Room 100 Public Service Center
250 South Fourth Street
Minneapolis, MN 55415-1339

2013 New Hire Benefit Enrollment

For benefit-eligible employees of:
City of Minneapolis, Municipal Building Commission,
Youth Coordinating Board, Board of Estimate & Taxation

Welcome to the City of Minneapolis! The New Hire Benefit Enrollment packet includes the benefit plan information outlined in the chart below. This important information is provided to assist you in making your benefit plan elections.

Form or Document	Purpose
Personal Enrollment Form	Lists benefit plan options and monthly costs. Use this form to record your enrollment choices.
Medica / health matters Your Guide to Enrollment Finding Medica Network Providers	Contains information on the Medica health plan and network options to help you make your medical plan selection.
Summary Plan Descriptions and Certificates for: <ul style="list-style-type: none">• Health Care Reimbursement Arrangement Plan• Dental Benefit Plan• Group Life Insurance• Short Term Disability Income Insurance Plan• Long Term Disability (Group Disability Insurance Certificate)• Minneflex (Health & Dependent Care Spending Accounts)• Summary of Benefits and Coverage (SBC), Medica and HRA• Transportation Benefits Plan Information / Enrollment Form• Deferred Compensation	These documents describe in more detail the various benefit plans offered by the City of Minneapolis. You should keep these documents for future reference.
Notice of Privacy Practices	Describes how the City's health plans use your personal health information and how you can access this information.
Notice of Health & Life Insurance Continuation Rights	Explains your rights and responsibilities under state and federal continuation laws.

The CityTalk website at <http://www.minneapolismn.gov/benefits> provides summary information on all of the City's benefit plans. The website also contains links to plan providers, a forms section, and other tools for getting the most out of your benefits. Questions? Please e-mail benefits@minneapolismn.gov or call 612-673-2031 to contact the City's benefits staff.

Benefit Enrollment

The **Personal Enrollment Form** lists your benefit plan options and the associated monthly costs. Review the information in this packet carefully before making your benefit choices. Generally your enrollment choices will remain in effect throughout the current year and can only be changed during the year if you or an eligible dependent experience a change in status (marriage, divorce, birth, etc).

- You may enroll online – refer to the enrollment instructions starting on page 21 of the **HRIS Employee Self Service User Guide** in your orientation binder. Please print and retain the enrollment summary screen for your records.
- You may enroll by returning your completed enrollment form to Employee Benefits, Room 100 Public Service Center. Be sure to make a copy of the completed enrollment form for your records.

You should complete your enrollment as soon as possible to ensure that you have coverage on the effective date shown on your enrollment form. **If you do not enroll within 31 days of your effective date, you will be enrolled with single coverage in the Medica Choice network and the dental plan, in basic life insurance and in long-term disability, if applicable.**

Medical Plan

The City's medical plan offers a wide range of covered services including: physician and hospital services, preventive benefits, and prescription drugs. The City pays the majority of the premium for this plan. Your pre-tax contribution is based on the provider network and coverage level (single or family). The enclosed **Medica / health matters Your Guide to Enrollment** contains information on the plan and the three Medica provider networks. Monthly employee contributions are shown on the enclosed enrollment form. **Finding Medica Network Providers** lists the primary care clinics in the Elect and Essential networks as well as information on locating participating providers for all three provider networks.

The medical plan rewards employees who take an active role in managing their health. Completing the Wellness Program can qualify you for a lower monthly premium than if you had not completed the program. As a new hire, you will pay the wellness rate. To continue to have the Wellness Rate for 2014, you will need to complete 300 points by August 31. Pay attention to your department, the City webpage, and your mymedica.com online account for information on earning points.

Primary Care Clinic Elections for Medica Elect and Medica Essential

If you choose the Medica Elect or Essential network, then all family members must choose a primary care clinic within the chosen network. You may not split family members between the networks. You or your family members may switch primary care clinics within your selected network during the year by contacting Medica. You or your family members may not switch between networks during the course of the year. If you enroll in the Elect or Essential network, you must enter the 11-digit clinic number in the "Clinic #" option on your online enrollment screen or on the medical section of your enrollment form – see the enclosed **Finding Medica Network Providers** for more information.

Forced Medical Enrollment: You can waive medical coverage only if you are covered by another medical plan. If you elect to waive the City's medical plan, you must enter the name of the other medical plan and the contract holder (spouse, self, other job, etc.) in the 'Other coverage line' on the medical section of your enrollment form. If you enroll online, you must send your other coverage information to Mary.Hosch@minneapolis.gov. If you do not provide this information, you will automatically be enrolled in the Medica Choice network with single coverage.

HealthCare Reimbursement Arrangement (HRA)

The City contributes to an HRA plan that is funded by a voluntary employees' beneficiary association (VEBA) trust. The HRA/VEBA provides tax-free reimbursement of health care expenses not paid by other plans. Unused funds in your account are carried over from year to year to build for future expenses while earning tax-free interest. Monthly contributions to your HRA/VEBA account are based on the coverage level you elect. For 2013, the City of Minneapolis will contribute \$90/month (single) or \$190/month (family) to your HRA/VEBA account. Refer to the **HealthCare Reimbursement Arrangement Plan Summary** for information on the HRA/VEBA.

Dental Plan

This plan provides comprehensive dental benefits through Delta Dental of Minnesota. If services of Delta Preferred Option dentists are used, the plan pays up to \$1,500 each year for each covered family member. If services are provided by Delta Premier dentists, the annual maximum is reduced to \$1,000. The City pays 100% of the premium for you and all eligible dependents. Refer to the Dental Benefit Plan Summary for details.

Plan Feature	Benefit
Annual deductible *	\$50 (\$150 per family) *
Diagnostic & preventive services	100%
Basic services	80%
Major services	50%
Annual maximum benefit	\$1,500 Delta Preferred \$1,000 Delta Premier
Orthodontics (children age 8 to age 18)	50%
Lifetime orthodontia maximum	\$1,000

* Does not apply to diagnostic, preventive or orthodontic services.

Eligible Dependents

Your eligible dependents may participate in the medical and dental plans. Eligible dependents include:

- Your spouse – the person of the opposite sex to whom you are legally married.
- Your children who are under age 26.
- Your disabled children of any age.

The term "children" includes:

- Natural children, step children, adopted children, and legal wards.
- Grandchildren who reside with you continuously from birth and are financially dependent upon you.

Eligible Dependents (cont.)

To ensure that your dependents are properly enrolled for benefits, please submit copies of marriage/birth certificates for enrolled dependents to the Benefits Office Room 100, 250 South 4th Street, Minneapolis, MN 55415. You may, instead, fax these documents to 612-673-2533.

You will also be required to provide the Social Security number for your covered spouse. The federal Centers for Medicare and Medicaid Services (CMS) mandates that health plans maintain the Social Security numbers for any member age 45 or older. This allows CMS to properly coordinate Medicare or Medicaid payments with other health insurance coverage. Failure to report the required Social Security numbers may subject the plan to civil penalties up to \$1,000 for each day of non-compliance. Such penalty would be assessed to the employee.

Basic Life Insurance

You automatically receive a basic life and accidental death and dismemberment (AD&D) term insurance policy equal to \$10,000. This insurance coverage is an employer paid benefit.

Optional Life Insurance

You may purchase additional life insurance coverage up to five times your annual salary. The maximum coverage amount is \$500,000.

You can choose to purchase optional coverage on either a pre-tax or an after-tax basis. The monthly cost per \$1,000 of optional life and AD&D insurance is based on age and smoker status. Your enrollment form reflects the monthly cost of each life insurance option.

* Your age at the beginning of the year.

Age *	Smoker	Non-smoker
Less than 30	\$.06	\$.043
30 – 34	\$.068	\$.068
35 – 39	\$.085	\$.077
40 – 44	\$.136	\$.094
45 – 49	\$.230	\$.170
50 – 54	\$.417	\$.298
55 – 59	\$.646	\$.417
60 - 64	\$1.003	\$.706
65 – 69	\$1.165	\$1.148
70 and over	\$2.168	\$1.828

Dependent Life Insurance

You may also enroll for dependent life insurance coverage for your eligible dependents (your legal spouse and dependent children to age 19). Dependent Life Insurance provides coverage equal to \$5,000 for each covered dependent (\$500 for newborns to 6 months of age). The monthly cost for this coverage is \$1.60. The cost is the same no matter how many eligible dependents are enrolled.

The enclosed **City of Minneapolis Group Life Insurance Certificate** includes details on the basic, optional, and dependent life insurance plans.

Life Insurance Beneficiaries

You must designate beneficiaries according to the instructions provided on the *Dependents and Beneficiaries* link if using HRIS Employee Self Service enrollment, or provide beneficiary information on the paper enrollment form.

Long Term Disability Insurance

The City provides long term disability insurance coverage for most employees. This plan provides benefits equal to 60% of base pay after 90 days of disability. The maximum long term disability benefit is \$6,000 per month. The City pays the full cost of this coverage.

If your **Personal Enrollment Form** includes Long Term Disability, please see the enclosed **City of Minneapolis Group Disability Insurance Certificate** to review details on the plan.

Health Care and Dependent Day Care Spending Accounts

These accounts allow you to use pre-tax dollars to pay for certain out-of-pocket medical, dental, vision and dependent care expenses. The minimum annual contribution to both accounts is \$100. The maximum annual contribution for the dependent care flexible spending is \$5,000. The maximum annual contribution for the health care flexible spending is \$2,500. Health Care Spending Account elections will be loaded onto a debit card and mailed to you within the month. Use the debit card for prescriptions, payment to doctors/dentist, eye glasses, etc. There may be instances when you will need to provide proof of purchases; so keep your receipts! Use the **Health Benefits Calculator** to estimate your out-of-pocket expenses. You should plan carefully as any contributions not used to pay for eligible expenses will be forfeited at the end of the plan year.

Refer to the **Minneflex Summary Plan Description** for information on the spending accounts.

Medica Optum EAP

The City's Employee Assistance Program (EAP) provides help for you and your family members with financial, legal, work-related and relationship issues. EAP services include confidential telephone counseling service 24 hours a day, 7 days a week. Each person may also receive up to three in-person sessions per issue. See page 12 of the enclosed **Medica enrollment guide** for more information.

Voluntary Disability Income Insurance

ING Premier Disability Income Insurance can provide protection against loss of income due to a disability caused by a covered illness or injury. This employee-paid insurance provides a monthly benefit from \$300 to \$6,000 for up to six months for Fire, Police and Library employees and for up to three months for most other employees. The monthly premium is based on your age and the coverage level you elect. If you would like more information on this insurance, please call Geralyn at 1-800-373-3771 within 30 days of the 'Effective Date' shown on your enrollment form.

Deferred Compensation Plans

You are eligible to participate in a 457 deferred compensation plan. This plan allows you to save for retirement on a pre-tax basis. For 2013, the annual contribution limit is \$17,500 (\$23,000 for employees ages 50 and older). You don't pay taxes on contributions and earnings until you withdraw your funds. Funds in the account are not available to you until termination of employment, retirement, death or for certain unforeseen financial emergencies (as defined by the IRS). Refer to the enclosed Deferred Compensation packet for more information.

Transportation Benefits Plan

The Transportation Benefits Plan provides options for eligible City employees to pay for commuting expenses with pre-tax dollars. The plan allows eligible employees to purchase a discounted Metropass for unlimited rides on metro-area buses and the light rail system. You can instead elect to set aside money each month to pay for qualified parking or van pool expenses. You can find more information and enrollment forms on the CityTalk benefits link.

PERA

You are automatically enrolled in the Public Employees Retirement Association (PERA) Coordinated Retirement Plan. This retirement plan provides pension, disability and survivor benefits. You and the City both contribute a percentage of your pay to fund future benefits. Contribution percentages are determined by Minnesota law. Plan information will be mailed to your home after PERA receives your first contribution.

Other Benefit Resources

Shown below is contact information for companies that provide services for the City of Minneapolis benefit plans.

Medica: Call customer service with questions about plan benefits and participating network providers. Visit www.medica.com for health and prescription drug information and to find network providers.	952-945-8000 1-800-952-3455
WageWorks: For claims and account activity for Health & Dependent Care Minneflex Accounts and for the HRA/VEBA. www.wageworks.com for claim forms and account information.	1-855-428-0446
Delta Dental Plan of Minnesota: Call with questions about plan benefit levels, dental claims or to find a network dentist. Visit www.deltadentalmn.org to look up information on claims, benefit coverage or to search for a network dentist.	651-406-5916 1-800-553-9536
ING/ReliaStar: For plan and enrollment information on Disability Income Insurance (ask for Geralyn).	1-800-373-3771
Medica Optum EAP: Call when you or a household member needs professional support to deal with a variety of personal issues. Visit www.liveandworkwell.com (After you "Click here to enter using an Access Code," Log On using "Medica" as your Access Code.)	1-800-626-7944
Deferred Compensation Plan Minnesota State Deferred Compensation Plan (MNDCP)	651-296-2761

This New Hire Benefit Enrollment brochure contains summary information on City of Minneapolis benefit plans. If there are any inconsistencies between the information contained in this summary and the more detailed plan provisions, the more detailed provisions prevail. 1/2013