Flexible Benefits and Transit Plan Accounts
2018 Open Enrollment Information for Employees of the State of Minnesota
October 2017

Your Chance to Sign Up for Tax-Savings Benefits
Open enrollment for your 2018 insurance benefits will take place October 26 through November 8, 2017. This is your opportunity to enroll in the following Flexible Spending Accounts (FSA) and Transit Expense Accounts (TEA) sponsored by the State Employee Group Insurance Program (SEGIP):

- Medical/Dental Expense Account – (MDEA) ($100 minimum election required)
- Dependent Care (daycare) Expense Account – (DCEA) ($100 minimum election required)
- Transit Expense Account – Parking (PKEA) ($50 minimum election required)
- Transit Expense Account – Bus Pass/Vanpool (BVEA) ($50 minimum election required)

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

Carefully review all of the information prior to enrolling to 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. 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.

Enrollment Process
Go to www.mn.gov/mmb/segip and click on the Open Enrollment tab. There you will find complete instructions for enrollment in your 2018 benefits. Enrollment in the flexible spending and transit expense accounts is not done on the 121 Benefits site.

Effective January 1, your debit cards will be loaded with your 2018 MDEA elections (including any carryover amounts) and any remaining State HRA amounts.

Participants who only have the Minnesota State HRA and receive a 2018 contribution will receive the new contribution mid-January with a January 1st effective date; any roll over dollars will be loaded on the card in March.

Important Notice Regarding Commuter Reimbursements
The Internal Revenue Service (IRS) has changed its allowed method of purchase and reimbursement for commuter expenses.

Effective January 1, 2018, work-related commuter transit expenses must be made using a commuter pass (daily, weekly, monthly, etc.) such as the Go-To card and the Northstar Pass and the purchase must be made using the Benny card or the new 121 Benefits Debit card. While most participants are familiar with the Benny card (changing to the 121 Benefits Debit card) for the Medical/Dental Expense Account (MDEA) or the Health Reimbursement Arrangement (HRA), the debit card will now have a separate “purse” for commuter expenses. Cash reimbursements (i.e. manual claims) for bus fare and light rail expenses will no longer be accepted for expenses incurred in 2018. This IRS change does not affect parking or van pool reimbursements.

Please review the Transit Expense Plan flyer found on 121 Benefits’ website under Quick Answers on the State of Minnesota Employee Benefits page prior to enrolling in this benefit.
MDEA Carryover
The IRS allows eligible MDEA participants to carry over up to $500 of any unused MDEA funds into the next plan year. To be eligible for the carryover, you must have made all contributions towards the 2017 MDEA election. Note that any funds carried over into 2018 will not affect your new election. For example, you may still elect up to the 2018 plan maximum in the MDEA (The 2017 limit is $2600 and the IRS has not yet announced the 2018 limit) and carry over up to $500 of any remaining funds from 2017. More details will be shared at Open Enrollment meetings and in additional communications.

Debit Cards
If you are a current MDEA and/or HRA participant and have Benny® cards that expire beginning sometime in late November/early December of 2017, or you request another set of debit cards beginning in late November/early December, you will receive a set of new, blue, 121 Benefits debit cards. If you received a new set of Benny® cards in December of 2016, you will continue to use those cards through the 3 year expiration date; after the 3 year expiration date, you will automatically receive a set of new, blue, 121 Benefits debit cards at no charge 15-30 days prior to the expiration date. You may use the current set of cards through the expiration date or you may use the new cards once you receive them. If you are new to the program or you only had the BVEA in past years and reelect it for 2018, you will be issued a set of two blue 121 Benefits debit cards in December. Your name and the State of Minnesota will be listed on the card. Debit cards are valid for 3 years and will activate on the first swipe.

Please note that there is a $10 charge per set of two cards to either replace lost cards or reissue new ones.

IMPORTANT: Remember to save ALL receipts from your debit card transactions. The IRS requires that all debit card transactions be verified whether through automatic matches or requests for substantiation.

The debit card is just one way in which to receive reimbursement from your MDEA or HRA (and the only way to receive reimbursement for mass transit expenses). You may also request reimbursement through the online portal, via the mobile app, or by completing a paper reimbursement request form.

121 Benefits Website
The 121 Benefits website has forms and plan information to help you get the most benefit from your election.

Take a look at www.121benefits.com

Access Your Account
Go to www.121benefits.com and hover over the orange Account Access button on the top right of the web page and then choose FSA-HRA-HSA Login, or under the Participants tab, choose the FSA-HRA-HSA Login from the drop down menu. If you are a current participant, use your current username and password to access your 2018 account information after January 1, 2018. New participants and participants who have not accessed their account online before will need to establish a new login and password. Login using your employee ID number and the last four digits of your social security number as both your Username and Password. For example, if your employee ID is 12345678 and the last four digits of your social security number are 1234, your Username and Password for your first time login would be 123456781234. You will be prompted immediately to create a new password. You will also be prompted to choose and answer five security questions. You can also change your Username if you would like to.

By Accessing This Online Portal, You Can:
• File claims online and upload receipts (as well as upload receipts to substantiate debit card transactions)
• Securely access real time plan balances
• View all plan, claims and payment detail
• View upcoming reimbursements
• Order new or report lost or stolen debit cards
• Sign up for direct deposit
• Log in anytime to view any letter that was sent to you during a specific time frame
• Access forms including reimbursement request forms and direct deposit forms
• Review plan information, including Plan Summaries, and all information about your specific elections
• Use your smartphone to review your account, check balances, upload receipts and sign up for text alerts!
Submitting Claims

If you do not use your debit card, you are able to submit claims via your personal online account or by using the Mobile App. **(Note: Beginning in 2018, to be reimbursed for mass transit expenses under the BVEA, the debit card is the only option.)** Save yourself the time of completing a form – simply log in to your account and enter in the information.

Choose how you submit your receipts to complete the processing of your claim:

- Upload to the website,
- Mobile App,
- Fax, or
- Mail

Go Green!

Please include your email address on your account if you wish to go green and receive correspondence via email rather than in the mail. Be sure to keep this email updated so that you continue to receive communications.

Get started with the 121 Benefits Mobile App today by downloading from the App Store and Google Play!

Visit 121 Benefits website

You will find the following information on the 121 Benefits website:

- **2018 Plan Year Summary** – This booklet outlines the rules for administration of the flexible benefits plan – for example, procedures for reimbursement, status changes that allow mid-year election changes, and rules that apply if you go on leave or leave State employment.
- **MDEA and DCEA Worksheets and an online, searchable expense tool** – These worksheets (and online tool) help you to accurately estimate the amounts to set aside in these accounts by providing examples of reimbursable health care expenses – as well as examples of expenses that are not reimbursable.
- **Direct Deposit Form** – If you prefer to have your reimbursements directly deposited to your bank account, you would complete and submit this form. You can also request direct deposit online by accessing the online portal.
- **Reimbursement Request Form** – If you prefer to submit your claims using a paper reimbursement form, you would complete and submit this form.

Other how-to's for the website:

- To review your personal and dependent(s) info: Click on the ‘Profile’ tab
- To view your account information: Go to the ‘Accounts’ tab and select the ‘Account Summary’ option. Your elections and available balances are also available to view on the home page.
- To see your claims that have been paid: Go to the ‘Accounts’ tab and select ‘Payments’.

2009 and 2011 Healthcare Reimbursement Accounts

Insurance eligible employees received Healthcare Reimbursement Accounts (HRA) in 2009 ($250) and 2011 ($125). A monthly administrative fee is deducted from your account. If you have a balance in both the 2009 HRA and 2011 HRA, there is only one administrative fee deducted. Remember that reimbursements are first deducted from active 2009 and 2011 HRAs, next from the MDEA, and finally from Minnesota State HRAs, if applicable.

High Deductible Health Plan (HDHP) Participants

If you or your spouse are covered by a HDHP and contribute to a Health Care Savings Account (HSA) or receive employer contributions to a HSA, participation in the MDEA or HRA must be changed to a Limited Purpose Account. If you have a dependent who is employed elsewhere and is eligible to contribute to a HSA and their expenses could potentially be submitted under your or your spouse’s FSA through the end of the year they turn 26, your dependent is not eligible to make or receive HSA contributions. The Limited Purpose MDEA or HRA covers dental and vision expenses. You must elect the Limited Purpose Account at Open Enrollment or prior to the start of the new plan year; you cannot switch from the MDEA to a Limited Purpose Account mid-year. Please contact 121 Benefits regarding your enrollment options.
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