



# Flexible Benefits Plan

## 2023 OPEN ENROLLMENT INFORMATION

### MEDICAL/DENTAL, DEPENDENT CARE, AND TRANSIT EXPENSE ACCOUNT



THE STATE EMPLOYEE GROUP INSURANCE PROGRAM (SEGIP) OFFERS THE FOLLOWING PRE-TAX FLEXIBLE SPENDING ACCOUNTS AND TRANSIT EXPENSE ACCOUNTS:

MEDICAL/DENTAL  
EXPENSE ACCOUNT  
(MDEA)

\$100 MINIMUM  
ELECTION REQUIRED

DEPENDENT CARE  
(DAYCARE) EXPENSE  
ACCOUNT (DCEA)

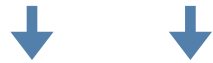
\$100 MINIMUM  
ELECTION REQUIRED

TRANSIT EXPENSE  
ACCOUNT -  
PARKING (PKEA)

\$50 MINIMUM  
ELECTION REQUIRED

TRANSIT EXPENSE  
ACCOUNT - BUS PASS/  
VANPOOL (BVEA)

\$50 MINIMUM  
ELECTION REQUIRED



### OPEN ENROLLMENT IS YOUR CHANCE TO SIGN UP FOR BENEFITS SIGN UP FOR TAX SAVINGS BENEFITS

Open enrollment for your 2023 insurance benefits is **Thursday, October 27th** through **Wednesday, November 16th, 2022**.

This is your opportunity to enroll in the Flexible Spending Accounts (FSA) and Transit Expense Accounts (TEA). These accounts are an important part of your comprehensive benefits package because they allow you to pay for certain medical, dependent daycare, and your work-related transit expenses with pre-tax dollars. The pre-tax accounts must be re-elected each plan year in which you wish to participate.

Carefully review all of the information prior to enrolling to decide the dollar amount you wish to set aside for each account. We encourage you to reference the online Eligible Expense Searchable List and 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.



### HOW TO ENROLL

Go to: [mn.gov/selfservice](https://mn.gov/selfservice) and click on the "Open Enrollment" tile. There, you will find complete instructions for enrollment in your 2023 benefits. Remember that enrollment in the flexible spending and transit expense accounts cannot be done through the Benefit Resource website.



### MDEA/DCEA CARRY OVER

Eligible MDEA participants may be able to carry over up to \$570 of their remaining 2022 MDEA funds into the 2023 plan year, as long as you fully fund your 2022 MDEA. A new 2023 election of at least the \$100 minimum is also required to qualify for the carryover.

There is no DCEA carryover allowed into the 2023 plan year. All unused DCEA contributions not submitted for reimbursement timely will be forfeited.

Carryover funds do not affect your new election amount for either account. 2022 eligible expenses must be submitted for reimbursement by the filing deadline of Tuesday, February 28, 2023.

**Note:** A 2023 PKEA and/or BVEA must be elected by 12/31/22 to be eligible for account balances to rollover to a 2023 account. Funds are forfeited if a new election is not made.





## ACCESSING YOUR ACCOUNT FUNDS



### BENEFITS CARD

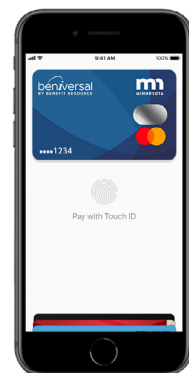
Participants enrolled in a 2022 MDEA, TEA or HRA may use their same benefits card in 2023. New participants will receive two Beniversal® Prepaid Mastercards® by mail in a plain white envelope. Additional cards may be requested for a fee of \$10 for two cards.

After activating your card using the instructions provided, you can conveniently access funds for eligible expenses from your Medical/Dental Expense Account (MDEA), Health Reimbursement Account (HRA), and Transit Expense Account (TEA).

You can enable your card for contactless payments through Apple Pay®, Google Pay®, and Samsung Pay® digital wallets to pay for eligible expenses at healthcare or commuting locations from your mobile device.\*

## DEBIT CARD REMINDERS

- Only use your new debit card in 2023 for 2023 expenses. Prior year expenses cannot be paid from 2023 funds.
- Replacement cards are \$10 for two cards.
- Your Beniversal cards will be loaded with your 2023 MDEA election amount on January 1 as long as you are actively working and not on unpaid leave on this date. The PKEA and BVEA will be funded after each pay period's contribution.
- Debit cards and accounts become inactive if you begin an unpaid leave of absence or layoff, and when you separate. You must actively elect to continue and pay the monthly contribution amounts in order for the debit cards to be active.
- Any carry over amounts and remaining State HRA amounts are applied to your card on January 1st.
- If you aren't able to use your debit card, you may request reimbursement through the mobile app, the online portal, or by completing a paper reimbursement form (except for mass transit expenses which must be paid for using the debit card).



## SAVE ALL RECEIPTS

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 documentation.



## SUBMITTING A CLAIM FOR REIMBURSEMENT

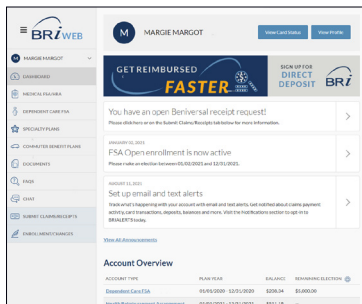
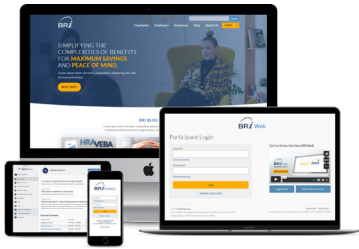
If you are not using the Beniversal card or if you have Dependent Care (day care) expenses, you can submit a claim with your itemized receipt or supporting documentation. Claims can be submitted three ways:

- Online at BRIWEB
- Through BRIMOBILE
- By mailing a claim form

See our 'Claims Best Practices' Infographic for assistance by clicking the image on the left.



## TOOLS TO MANAGE YOUR ACCOUNT



### BRIWEB ONLINE PORTAL

Go to [BenefitResource.com/state-of-minnesota](https://BenefitResource.com/state-of-minnesota) and click the “BRIWEB LOGIN” button toward the top of the page once it is available.

New participants and participants who have not accessed their account online before will need to click “**Register an Account**”. To complete the registration process, you will need:

- Company Code: Minnesota
- Member ID: Employee ID + last 4 digits of your SSN
- Access to a phone number or email address that you can use to register
- Your home zip code

### THROUGH BRIWEB, YOU CAN:

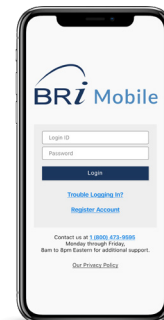
- Submit claims and receipts
- View account balances, transaction, and claims information
- Update your profile (e.g, login and contact info, direct deposit, card activation)
- Sign-up for real-time text or email alerts regarding your account
- Download forms, plan documents, and other educational resources

### BRIMOBILE APP

Download the BRIMOBILE app for on-the-go account access, available for both Apple and Android in your device’s app store. This app provides participants with instant and secure access to:

- Scan and search for eligible items
- View current and prior year balances
- Access recent card transactions
- Submit and view recent claims
- Upload receipts
- Sign up for notifications

NOTE: You’ll need to register for an account on BRIWEB to get your Login ID and Password.



DOWNLOAD  
IT TODAY!



### BRIALERTS

BRIALERTS provide real-time text<sup>1</sup> or email notifications regarding the status of your accounts. You can sign up for the following alert types through BRIWEB or BRIMOBILE:

- Card activity - denials
- Card activity - deposits
- Card activity - purchases
- Claims payment activity
- Monthly account balance summary



## HIGH DEDUCTIBLE HEALTH PLAN (HDHP) PARTICIPANTS

If you or your spouse are covered by a HDHP and contribute to a Health Savings Account (HSA) or receive employer contributions to a HSA, participation in the MDEA or HRA must be changed to a Limited Purpose Account to avoid potential tax complications. If you have a dependent who is eligible to contribute to a HSA through their employer and their expenses could potentially be submitted under your or your spouse's MDEA through the end of the year they turn 26, your dependent is not eligible to make or receive HSA contributions on a tax-free basis.

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 change the MDEA to a Limited Purpose Account mid-year. Please contact Benefit Resource regarding your enrollment options.



## MANAGE YOUR ACCOUNT

To effectively manage your account, it's important to know what your balance is. You can quickly check your account balance in just a few minutes with one of these four options:

### BRIWEB

Login to your online account through a web or mobile browser.

### BRIMOBILE

Download the app through the App Store or Google Play.

### BRIALERTS

Sign up to receive email/text alerts through BRIWEB or BRIMOBILE.

### CALL IN

Call the Participant Services number at (800) 300 - 1672



## HAVE QUESTIONS? NEED ADDITIONAL ASSISTANCE?

BRI has the tools and resources you need to effectively manage your pre-tax benefit plan funds. And if you need help, we're here to support.



## VISIT (AND BOOKMARK!) YOUR CUSTOM SITE

Visit [BenefitResource.com/state-of-minnesota](https://BenefitResource.com/state-of-minnesota) to access all State of Minnesota pre-tax benefit plan materials. There, you'll find:

- How to access the online portal
- Participant Services contact information
- Plan documents
- Open Enrollment materials
- Enrollment & change forms
- Eligible expense lists, tools & calculators
- Tips on using your Beniversal card
- How to access & manage your account
- Reimbursement resources
- FAQs & Quick Answers
- Forms
- ...and more!



## CONTACT PARTICIPANT SERVICES

Participant Services is available to assist with any questions you may have via phone, email and live chat. Both English- and Spanish-speaking representatives are available.



(800) 300 - 1672 (M - F, 7am - 7pm (CT))



[ParticipantServices@BenefitResource.com](mailto:ParticipantServices@BenefitResource.com)



Live chat is available through the participant login at [BenefitResource.com](https://BenefitResource.com)