



Flexible Benefits Plan

2025 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 2025 insurance benefits is **Thursday, October 24th** through **Wednesday, November 13th, 2024**.

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 total 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. 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 and click on the "Open Enrollment" tile. There, you will find complete instructions for enrollment in your 2025 benefits. Remember that enrollment in the flexible spending and transit expense accounts cannot be done through the Benefit Resource website.



MDEA CARRY OVER

Eligible MDEA participants may be able to carry over up to \$640 of their remaining 2024 MDEA funds into the 2025 plan year, as long as you fully fund your 2024 MDEA. A new 2025 election of at least the \$100 minimum is also required to qualify for the carryover.

There is no DCEA carryover allowed into the 2025 plan year. All DCEA contributions not reimbursed by eligible claim requests will be forfeited.

Carryover funds do not affect your new election amount for the MDEA. 2024 eligible expenses must be submitted for reimbursement by the filing deadline of Friday, February 28, 2025.

Note: A 2025 PKEA and/or BVEA must be elected by December 31, 2024 to be eligible for account balances to rollover to a 2025 account. Funds are forfeited if a new election is not made.



ACCESSING YOUR ACCOUNT FUNDS



BENEFITS CARD

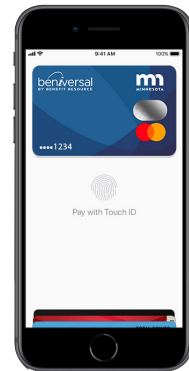
Participants enrolled in a 2024 MDEA, TEA, or HRA may use their same benefits card in 2025. New participants will receive two Beniversal® Prepaid Mastercards® by mail in a plain white envelope.

After activating your card using the instructions provided, you can 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

- Use your debit card in 2025 only for 2025 expenses. Prior year expenses cannot be paid from 2025 funds.
- Your Beniversal cards will be loaded with your 2025 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 eligible 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).



Apple Pay

Google Pay

Samsung Pay



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.



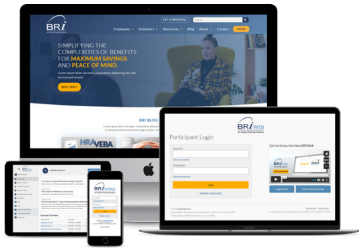
SUBMITTING A CLAIM FOR REIMBURSEMENT

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' resource at BenefitResource.com/state-of-minnesota for assistance.

TOOLS TO MANAGE YOUR ACCOUNT



BRIWEB ONLINE PORTAL

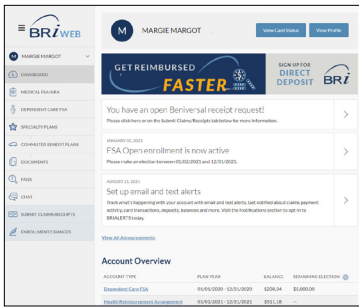
Go to BenefitResource.com/state-of-minnesota and click the “BRIWEB LOGIN” button toward the top of the page.

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
- Personal Information: First name, last name, date of birth, home zip code

If the system cannot identify you by the information above, you will also need to provide:

- Member ID: Employee ID + last 4 digits of your SSN



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 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

CHECK YOUR BALANCE

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

HIGH DEDUCTIBLE HEALTH PLAN (HDHP) PARTICIPANTS

Those enrolled in a HDHP and who contribute to a Health Savings Account (HSA) must change their MDEA or HRA to a Limited Purpose Account to avoid potential tax complications. This applies whether it is you or your spouse who is covered by the HDHP and either contribute your own funds or receive employer contributions to a HSA. 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.

Note: Timing is important. 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.



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 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

 Live chat is available through the participant login at BenefitResource.com