

## 2024 Employment Separation Benefits

*This guide provides basic information about City-sponsored benefit plans after you leave the City.*

### **Benefit Plan Continuation**

You will be covered under most City of Minneapolis benefit plans until the last day of the month in which your employment ends. 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 spending account, HRA/VEBA and life insurance plans.** Complete COBRA information will be mailed to your home from BRI) shortly after your benefit coverage ends.

### **Medical, dental and life insurance continuation**

Your cost to continue the City's medical plan depends on the network you selected, your coverage option (single or family) and whether or not you are eligible for reduced wellness premiums. The monthly medical continuation premiums for 2024 are shown below.

Network	Wellness Rate		Standard Rate	
	Single	Family	Single	Family
Medica Choice Passport	\$822	\$2,280	\$878	\$2440
Medica Elect	\$752	\$2098	\$810	\$2258
Vantage Plus (Fairview/North Memorial/HealthEast)	\$712	\$1988	\$766	\$2136
Park Nicollet and HealthPartners Medical Group Frist with Medica™	\$690	\$1926	\$744	\$2076
Ridgeview Community Network	\$690	\$1926	\$744	\$2076
Clear Value (Hennepin Health)	\$690	\$1926	\$744	\$2076

For 2024, the cost to continue dental coverage is \$36.00 per month for single and \$98.00 per month for family coverage.

Monthly medical premium costs are adjusted at the beginning of each calendar year. You will be advised in advance of any premium changes. During the annual open enrollment period which occurs in November each year, you will have the opportunity to change your network election effective the following calendar year.

### **Life Insurance**

You may elect to continue your basic, optional and dependent life insurance through The Standard at the same rate you are paying upon separation, for 18 months. Following the 18-month continuation period, you would then have the option of converting to an individual policy without submitting the Evidence of Insurability packet to The Standard. A few months before your continuation period is ending, you will receive notice from BRI. If you wish to convert at that time, please contact the Benefits office at the City.

### **Minneflex Spending Accounts**

Continuation options will be based on your elections and account balances at the time you separate.

Health care spending account: You may continue to submit claims for eligible health care expenses incurred on or before your separation date. If you have a positive account balance at the time you separate, 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 separation date can be reimbursed but only up to the amount actually deducted from your pay.

Claims for reimbursement must be filed by April 15<sup>th</sup> the year following your separation.

### **HRA/VEBA**

You do NOT need to elect to continue your VEBA with COBRA. Funds in your Further HRA/VEBA account after separation are available to you to pay for eligible health care expenses. Eligible expenses generally include any health expense incurred by you or an eligible dependent that is reimbursable under Internal Revenue Code Section 213(d) and that is not paid under any other health plan or insurance policy. The funds are available until depleted, but you have only 18 months from the end of the calendar year during which an expense was incurred to submit a claim for that particular reimbursement.

If you do not elect to continue contributing to the HRA/VEBA account after you separate, the funds in your account will be available to pay eligible expenses until the earlier to occur: (1) your account balance reaches zero or (2) you and the last of your eligible dependents die or cease to be eligible dependents. However, if you elect to continue contributing your own after-tax funds to the HRA/VEBA account through COBRA following your separation from the City, your account will be closed at the end of the 18-month continuation period and any funds remaining in your account at that time will be forfeited.

It is important to inform the City and the HRA/VEBA administrator about 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 are used to pay administrative expenses.

After you separate from service, administrative fees will be deducted from your HRA/VEBA account each month.

### **Submitting Eligible Expenses for Minneflex Flexible Spending and the HRA/VEBA**

You may use these options to access funds in your accounts:

- **Reimbursement.** You pay for the expense with your own funds and then request reimbursement. For the best user experience, submit claims using your online account at [www.HelloFurther.com](http://www.HelloFurther.com). Paper claim forms are also available upon request from Further.
- **Health care card.** Pay eligible expenses directly from your HRA/VEBA account using the Further Health Care Card. You may use the health care card to pay expenses from your health care FSA account only if you elect COBRA continuation for this account. Make sure to keep a receipt every time you use your health care card and check your online account to find out if the receipt needs to be submitted.
- **Direct Payment to your provider.** From your online account, you will enter the service date, claim details, and upload a receipt or the EOB (Explanation of Benefits – usually emailed or sent USPS) for that claim. Payment is sent directly to your provider.

Whether or not you elect COBRA continuation, you will continue to have access to your **online account** at [www.HelloFurther.com](http://www.HelloFurther.com) to view account activity, submit claims, and upload receipts.

### **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.

*Last updated: December 2023*

**Short-Term Disability**

If you are enrolled for short-term disability insurance, this plan will also terminate on the last day of the month of your separation date. This insurance cannot be continued or converted.

**Electing and Paying for Benefit Continuation**

BRI administers the benefit continuation program. You will receive information directly from BRI about your insurance continuation options. You will return an election form directly to BRI indicating whether you want to “elect” or “waive” each plan. Do not send a check when you enroll. Wait for invoices from both BRI and Delta Dental.

You will pay BRI directly for continued medical, life insurance, and FSA. You will pay Delta Dental directly for continued dental coverage. BRI and Delta Dental both offer a variety of ways to pay for continued coverage.

**Metropass and Pre-tax Transportation Plans**

Payroll deductions for the Metropass are taken from the second paycheck each month to pre-pay for the next month. Cancellation requests are available on the CityLife Employee Hub and must be submitted by the first Friday of the month during which you wish participation to end. Example: To cancel participation on July 31, 2024, you must enter your cancellation request into CityLife on or before the first Friday of June 2024.

Payroll deductions for the qualified parking and van pool programs are taken from the first paycheck of the month. To cancel your pre-tax transportation plan, you must log into your online account with Further and complete that action through your online portal. This must be completed by the 4<sup>th</sup> of the month prior to the month you would like to cancel. For example, if you would like to cancel coverage effective June 1, 2024, you need to cancel coverage on the portal by May 4, 2024.

**MSRS Health Care Savings Plan**

If you contribute to the Minnesota State Retirement System (MSRS) Health Care Savings Plan, through ongoing contributions or with vacation or sick leave pay, you may use the money in your account for eligible health care expenses after you separate. You will receive information directly from MSRS about how to use these funds to pay eligible health care expenses a few weeks after your final paycheck. If you have questions about the health care savings plan, please contact MSRS.

**Public Employees Retirement Association (PERA) and Minnesota Deferred Compensation Plan (MNDCP)**

Contact PERA and MNDCP 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 of any address changes that occur before W-2 statements are mailed the last week of January.

## ***Contact Information***

<b>Organization / Address</b>	<b>Contact Information</b>
<b>City of Minneapolis Benefits Office</b>	612-673-2282 Option 2 <a href="http://www.ci.minneapolis.mn.us/hr/benefits">www.ci.minneapolis.mn.us/hr/benefits</a> <i>Use the CityLife link</i>
<b>Medica</b>	952-945-8000 1-800-952-3455 <a href="http://www.medica.com">www.medica.com</a> Personal Account Website: <a href="http://www.mymedica.com">www.mymedica.com</a>
<b>Delta Dental of Minnesota</b>	651-406-5916 1-800-553-9536 <a href="http://www.deltadentalmn.org">www.deltadentalmn.org</a>
<b>Further for HRA/VEBA and Flexible Spending</b>	800-859-2144 <a href="http://www.HelloFurther.com">www.HelloFurther.com</a>
<b>Benefit Resource (Formerly 121 Benefits)</b>	866-996-5200 <a href="mailto:participantservices@benefitresource.com">participantservices@benefitresource.com</a>
<b>Minnesota Deferred Compensation Plan (MNDCP) MSRS Health Care Savings Plan</b>	651-296-2761, Option 3 1-800-657-5757 <a href="http://www.msrs.state.mn.us">www.msrs.state.mn.us</a>
<b>Public Employees Retirement Association (PERA)</b>	651-296-7460 1-800-652-9026 <a href="http://www.mnpera.org">www.mnpera.org</a>
<b>Health Equity (pre-tax parking)</b>	1-800-859-2144