

ACT

- [New Vision Vendor: EyeMed](#)
- [New Short-Term Disability Rates](#)

Employee Assistance Program Monthly Webinar

[Your Routine Financial Checkup](#)

Examine your finances from a variety of perspectives and review and prioritize all of your debts as you explore your assets.

[Communication Breakdown?](#)

The [Employee Assistance Program](#) offers a wide range of tools for members who may be experiencing difficulty communicating. There are many articles, programs, and online seminars designed to help you communicate easier with people at work and at home. No matter what your stressors, the EAP can help you find a solution.

[CONTACT US:](#)

Call:

877.573.7347 Option 2

Email:

BenefitsWebsite@state.sd.us

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Learn

What's new for FY19?

Here are changes to the South Dakota Health Plan for FY19. You can check out the [Decision Guide](#) online now and be on the lookout for a copy in your mailbox in mid-April.

Low Deductible Health Plan:

- The deductible will increase from \$850 to \$1,000.

High Deductible Health Plan:

- The deductible will increase from \$1,800 to \$2,000 for single coverage, and from \$3,600 to \$4,000 for family coverage.
- The out-of-pocket max will increase \$900 to \$5,000.
- Brand non-preferred prescription drugs will now have a 37.5% coinsurance after the deductible has been met. This does not affect prescriptions covered by the [preventive therapy list](#).

We are excited to introduce you to our new vendors for FY19. You can read about new and enhanced services in the [Decision Guide](#).



EyeMed is our new vision insurance provider.



MetLife is our new insurance provider for short-term disability, hospital indemnity, and supplemental life insurance.

Your benefit well-being program

Positive Growth

Springtime revitalizes the earth — from the bloom of foliage to the birth of animals. But sometimes wintery woes cling to your spirit, wreaking havoc on your health. A pessimistic outlook can heighten stress and depression symptoms and even hurt your heart. So plant seeds of optimism that will blossom into a healthier mindset and [a healthier you](#):

Get after those internal demons. Do negative whispers taint your perspective? It's time to hush those manipulative murmurs. Say a term like *Stand down!* or *Silence!* When insecure thoughts bubble up, pop them with the weapon of confidence that puts you — not your doubts — in command.

Use the power of speech. Practice positive lingo, even when facing a challenge. Rather than say, *I can't*, try something like, *When I solve this problem, I will...* or *After I get some help, I will...* Replacing your negative messages with positive words forces you to tackle obstacles instead of cower under them.

Express both sides of the coin. Writing is cathartic. Jot down feelings of pessimism and anxiety on one side of the paper and sentiments of gratitude and hope on the other. Try to note more things you feel good about than those you don't.

For more information about the health benefits of positive thinking click [here](#).

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Ask

I finished my wellness qualifications. When do I get my money?

Funds will be deposited into Health Savings Accounts in the new plan year, which begins July 1. Employees on the High Deductible Health Plan who have opened their HSA will receive the state contribution to their Health Savings Account (HSA) the first pay period following the start of the plan year.

Employees new to the High Deductible Health Plan will not receive their funds until they have opened their HSA on the Discovery Benefits website and accepted the terms and conditions. A complete set of instructions can be found at <https://benefits.sd.gov/hsa/default.aspx>.

Employees who switch from the Low Deductible Health Plan to the High Deductible Health Plan for FY19 and have not exhausted their FSA funds by June 30, 2018, will not receive the state contribution until late October/early November.

How long do I have to spend my Health Reimbursement Account (HRA) funds?

After June 30, 2018, the South Dakota State Employee Health Plan will be closing any HRA account with a balance of less than \$50 and all Wellness HRAs, regardless of the balance. Please spend your balance before the end of the plan year.

For information on how to check your HRA balance or to learn how you can spend your HRA, Combination HRA, or Wellness HRA funds, please visit: <https://benefits.sd.gov/HRA.aspx>.

What happens if I don't participate in Annual Enrollment?

If you fail to log in and participate in Annual Enrollment, You may not be enrolled in the health plan of your choice. Your current flexible benefits (dental, vision, etc) will remain the same as last year. You will not be contributing money to a medical or flexible spending account.

When is Annual Enrollment Over?

Annual Enrollment begins on May 1, and will end at noon your time on May 15. This is the only time during the plan year that you can make changes to your benefits without a valid family status change.

How will my Short-Term Disability rates change with MetLife?

Short-term disability rates will be based on your salary rather than a flat rate. The benefit remains 60% of your salary but the maximum weekly benefit has increased from \$866 to \$1,200. Please check the [Decision Guide](#) for more information.