

ACT

- [Spend Your FSA Money](#)

Employee Assistance
Program Monthly Webinar[DIY: Apps and Guides for
Household Management](#)

Get a helpful overview of key household management items as well as link to guides and apps to help you keep track of it all.

[Featured EAP Topic:](#)[Being an Effective Caregiver](#)

The [Employee Assistance Program](#) offers a wide range of tools for members who may be caregivers for an aging or chronically ill relative. There are dozens of articles, online seminars, and other resources to help you deal with a wide range of caregiving issues.

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

Follow us on social media:



Learn

Getting to Know New Vendor: MetLife

If you elected accident insurance, hospital indemnity insurance, short-term disability, supplemental life insurance, or accidental death & dismemberment coverage during Annual Enrollment, it is time to get to know MetLife.

MetLife has been our accident insurance vendor for the South Dakota State Employee Benefits Program and will now bring its online claims and other services to employees for other types of insurance.

- **Filing Claims Online** - MetLife has provided a website to the State of South Dakota designed to make the process of filing claims simpler. If you need to file a claim for Accident or Hospital Indemnity Insurance, you can find the appropriate forms and guides at <https://www.metlife.com/southdakota/documents/>.
- **New Short-Term Disability Rates** - There has also been a change to short-term disability rates. Instead of a flat rate, your premium is now based on your salary. The benefit during eligible periods of disability is 60% of your monthly salary or a maximum of \$1,200 per week.
- **Increased Employee Supplemental Life** - Maximum coverage options for Employee Supplemental Life have increased under MetLife. Starting July 1, you may choose coverage options up to six or seven times your annual salary up to \$1 million. If you are applying for six or seven times your salary coverage, coverage over \$400,000, or an increase to your current coverage, you will need to go through an approval process. Please request call the benefits Program at 605.773.3148 to discuss your options.
 - **Please Note:** You can increase or decrease your life insurance coverage at any time during the year.
- **Basic Life Insurance** - All employees will continue to have \$25,000 in Basic Life Insurance and Accidental Death & Dismemberment coverage. Basic Life Insurance is not portable, meaning you cannot continue this coverage if you leave employment with the State.

A complete list of MetLife plan summaries can be found at <https://www.metlife.com/southdakota/>.

Your beneFIT well-being program**When will the beneFIT well-being program be available for FY19?**

The new portal will open on July 1, but you can earn points now for activities that you have completed since April 1. For example, if you have had an annual wellness exam, vision exam, or other preventive care exam since April 1, you can enter the date of your exam into the portal starting in July.

Schedule a time on your calendar to review the new portal during the first week in July. Then, set another reminder for March 1, 2019 to check your portal's My Progress page, to be sure that you have fully completed all three qualifications.

There are many new programs, videos, challenges, and opportunities to earn your 100 wellness points! Join the Daily Dash to receive daily health tips and earn points for completing multiple "daily dashes." Register for the Million Step Challenge – connect your device or enter steps manually to earn points for reaching one, two and even three-million steps.

Please note: The portal will be closed in June in preparation for FY19.

Ask**When will I get the state's contribution to my Health Savings Account (HSA)?**

Employees will receive the state's contribution to their HSA the first pay period following the start of the plan year, which is July 1, if they are on the High Deductible Health Plan and have opened their HSA.

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 guide to opening your HSA is available at <https://benefits.sd.gov/hsa/default.aspx>.

Employees who switched from the Low Deductible Health Plan to the High Deductible Health Plan for FY19 and have not exhausted all of their FSA funds by June 30, 2018, are not eligible to receive the state's contribution to their HSA until October, per IRS rules.

Will I be receiving a new Health Plan ID card?

Yes. All members will receive a new health plan ID card in June. Be on the lookout for your new card. Without it, you may not have access to routine or emergency medical services.

Can I still make changes to my Supplemental Life Insurance policy now that Annual Enrollment is over?

Yes. Employees may make changes to life insurance coverage at any time of the year by visiting <https://apps.sd.gov/eb07website/>.