

SOUTH DAKOTA  
**state employee  
benefits program**

learn. act. thrive.

Important information  
about your benefits.



**YOU  
CAN  
EARN** **MONEY**



What's Inside	PG. 2
One-Time \$\$\$ to Eligible Employees	PG. 3
Qualifying for the One-Time \$\$\$	PG. 5
Earn 100 Latitude Wellness Program Points	PG. 6
FY17 Health Plan Options	PG. 7

# What's Inside

## 1 One-Time \$\$\$ to Eligible Employees (page 3-4)

- Earn money by completing all three Latitude Wellness Program qualifications (employees and covered spouse, if applicable)
- Active employees covered by the South Dakota State Employee Health Plan on July 1, 2015 are eligible

## 2 Latitude Wellness Program Qualifications (page 5-6)

- Health Screening
- Online Health Assessment
- 100 Latitude Wellness Program points

## 3 Two Health Plan Options for FY17 (page 7)

- \$750 Deductible Health Plan
- \$1,800 Deductible Health Plan with Health Savings Account (HSA)
- *\$1,250 Deductible Health Plan will no longer be available*

# One-Time \$\$\$ to Eligible Employees

**This is a one-time credit to eligible employees who meet the following criteria:**

- Active employee covered by the health plan on July 1, 2015.
- Employee and covered spouse complete all three wellness qualifications by March 31, 2016.
- Active employee covered by the health plan when the one-time credit is received.

## **\$750 and \$1,250 Deductible Health Plan Members**

- You will receive a \$400 one-time credit after March 31, 2016 in a Health Reimbursement Account (HRA) if you and your covered spouse (if applicable) complete all three wellness qualifications.
- If you and/or your covered spouse do not complete all three wellness qualifications, you will not receive the one-time credit.

## **Health Reimbursement Account**

- A Health Reimbursement Account (HRA) is an employer-funded account that reimburses employees for certain medical, dental and vision expenses incurred by employees, spouses and eligible dependent children.
- Unused amounts carry over to future years for active employees.
- DAKOTACARE will establish an HRA without any paperwork from you.
- Money can be used for claims or expenses incurred on July 1, 2015, going forward.
- For more information on the HRA, visit <http://benefits.sd.gov/HRA.aspx>.
- If you have questions, call the Benefits Program at 605.773.3148.

# One-Time \$\$\$ to Eligible Employees Cont.

## \$1,800 Deductible Health Plan Members

- You will receive an \$800 one-time credit in a Health Saving Account (HSA) after March 31, 2016 if you and your covered spouse (if applicable) complete all three wellness qualifications.
- Employee must establish an HSA to receive the one-time credit.
- If you and/or your covered spouse do not complete all three wellness qualifications, you will not receive the one-time credit.

## Health Savings Account

- A Health Savings Account (HSA) is an employer and employee funded account that reimburses employees for eligible medical, dental and vision expenses incurred by employees, spouses and dependent children.
- Unused amounts carry over to future years.
- Money can be used for claims or expenses incurred after the HSA is established.
- The money in your HSA is yours, even if you retire or leave the State.
- For more information on the HSA, visit <http://benefits.sd.gov/HSA.aspx>.
- If you have questions, call the Benefits Program at 605.773.3148.



## Health Savings Accounts

### Establishing a Pre-tax Payroll Deduction (Central employees only)

You may set up pre-tax payroll deductions up to \$3,350 for employee only coverage and \$6,350 for family coverage by establishing your HSA with First National Bank in Pierre. Contact Gina Schuetzle with First National Bank at 605.945.3927 for additional information.

### Establishing an After-tax HSA Contribution (Central and Regent employees)

You may set up or continue your HSA with another bank, insurance company or the financial institution of your choice.

Contributions are made after-tax. When you file your income taxes, you should receive a tax credit for contributions you make throughout the year provided you have correctly completed and enclosed the correct IRS documents.

2015 calendar year maximums

- \$3,350 (single coverage)
- \$6,650 (family coverage)

# Qualifying for the One-Time \$\$\$

**1** Go to <http://benefits.sd.gov> and choose the icon below.

**2** Log in to the Latitude Wellness Portal.



*Welcome to your Latitude Health & Wellness Portal for the South Dakota State Employee Benefits Program.*

**To Log In:**

- **User Name:** Enter your DAKOTACARE ID # (9 digits) + the two digit number before your name (written as 01, 02, etc.).
- **Password:** Enter your birth date (YYYYMMDD).

Username

Password

Remember me

[Forgot Password?](#)

**3** To qualify, you and your covered spouse must complete the following:

Health Screening by December 31, 2015

Online Health Assessment between January 5, 2016 and March 31, 2016

100 Latitude Wellness points by March 31, 2016

**To Do List**

Important Reminder: To qualify for the lowest deductible health plan in FY17, you and your covered spouse must complete these steps.

Health Screening	<b>Not Complete</b>
Online Health Assessment	<b>Not Complete</b>
Latitude Wellness Program	<b>Not Complete</b>

Your To Do List will update after the Latitude Wellness Program announcement later this summer.

*Schedule a Health Screening*

*Complete an Online Health Assessment*

*Choose a Latitude Wellness Program*

\* By completing the wellness qualifications, you are also qualifying for the lowest deductible health plan in FY17.

# Earn 100 Latitude Wellness Program Points between April 1, 2015 and March 31, 2016

## Participatory Programs (points noted below)

Participatory Programs include things you can complete on an individual basis. It may be something you are already doing or an activity or testing required for your job. These programs require online tracking or proof of completion. **You can complete each item on this list twice during the designated time frame.**

- Community education class related to wellness (25 points)
- Complete a Marathon, ½ marathon, Olympic triathlon or higher (75 points)
- Lead/Participate in 4 walking meetings (25 points)
- LEAP Online Webinar/Skill Builder (25 points)
- Participate in a fun/timed run, walk or bike race (25 points)
- Participate in a Parks and Recreation Sports Team (25 points)
- Participate in the South Dakota QuitLine to help you quit tobacco (25 points)
- Participate in a Substance Abuse Program (25 points)
- Preventive Care- Medical, Dental, and Vision (25 points)
- Required Physical Fitness Test (25 points)
- Track exercise for 3 consecutive weeks via paper or other electronic method (25 points)
- Track nutrition for 3 consecutive weeks via paper or other electronic method (25 points)
- Track standing hours at work via paper or other electronic method (25 points)
- Visit local gym 10 times per month (25 points)
- Wellness walk break via paper or other electronic method (25 points)
- Other wellness related activities that are not listed (25 points)

## Worksite Wellness Challenges (25 points each)

Worksite Wellness Challenges are group and individual challenges created to engage members in areas of physical activity, nutrition, sleep, stress management and promote positive behaviors.

- There are three challenges available each quarter.
- To join a challenge, click the blue join/begin button.
- Challenges are worth 25 points each and require online tracking.
- You must track your participation during the challenge time frame.

## HMP Enrollment Programs (25 points per month based on participation)

Health Management Partners (HMP) Enrollment Programs target certain health conditions. Members are asked to participate in enrollment programs based on individual Health Screening results, online Health Assessment results, or medical and pharmacy claims. Members with one or more of these conditions may also self enroll in a program.

**Members earn points based on participation and engagement. Engaged members who participate in telephonic coaching earn 25 points per month.**

- Condition Management (Asthma, Cardiac, Chronic pain, Kidney and Diabetes)
- Our Healthy Baby
- Bariatric Management
- Latitude Step-by-Step Weight Management Wellness Coaching (intense 12 week wellness coaching program)

**Latitude Wellness Program information is available in the Latitude Wellness Portal at <http://benefits.sd.gov> and choosing the Latitude Wellness Portal icon.**

# FY17 Health Plan Options

The South Dakota State Employee Benefits Program will offer two health plans for FY17; the \$750 Deductible Health Plan and \$1,800 Deductible Health Plan (Health Savings Account compatible). Both plans give you access to comprehensive health insurance and programs to encourage you to maintain or improve your health.

The decision was made to eliminate the \$1,250 Deductible Health Plan for a number of reasons, including:

- The need for fiscal responsibility--and the long-term strategic management of plan costs.
- The ability to offer options with more clearly differentiated pricing and value.

This is preparation for FY17. If you and your covered spouse are currently enrolled in the \$1,250 Deductible Health Plan and wish to enroll in the lowest deductible health plan in FY17, you both need to complete the three wellness qualifications during FY16 (current health plan year). Employees are encouraged to become actively engaged in their health and wellness.

If you and/or your covered spouse (if applicable) do not complete all three wellness qualifications, you will automatically be placed in the \$1,800 Deductible Health Plan in FY17.

A detailed education campaign on both health plans explaining the similarities and differences will be provided in 2016.

If you have questions, call the Benefits Program at 605.773.3148.

## FY17 Health Plan Options

### **\$750 Deductible Health Plan**

Complete all three  
wellness qualifications to enroll



### **\$1,800 Deductible Health Plan**

No wellness qualifications  
to enroll

**SD State Employee Benefits  
Program**  
Capitol Building  
500 East Capitol Avenue  
Pierre, SD 57501-5070  
**Learn. Act. Thrive.**

ADDRESS SERVICE REQUESTED

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