MANAGEMENT AND BUDGET
STATE EMPLOYEE GROUP INSURANCE PROGRAM

Continuation of Insurance Upon Retirement

MINNESOTA

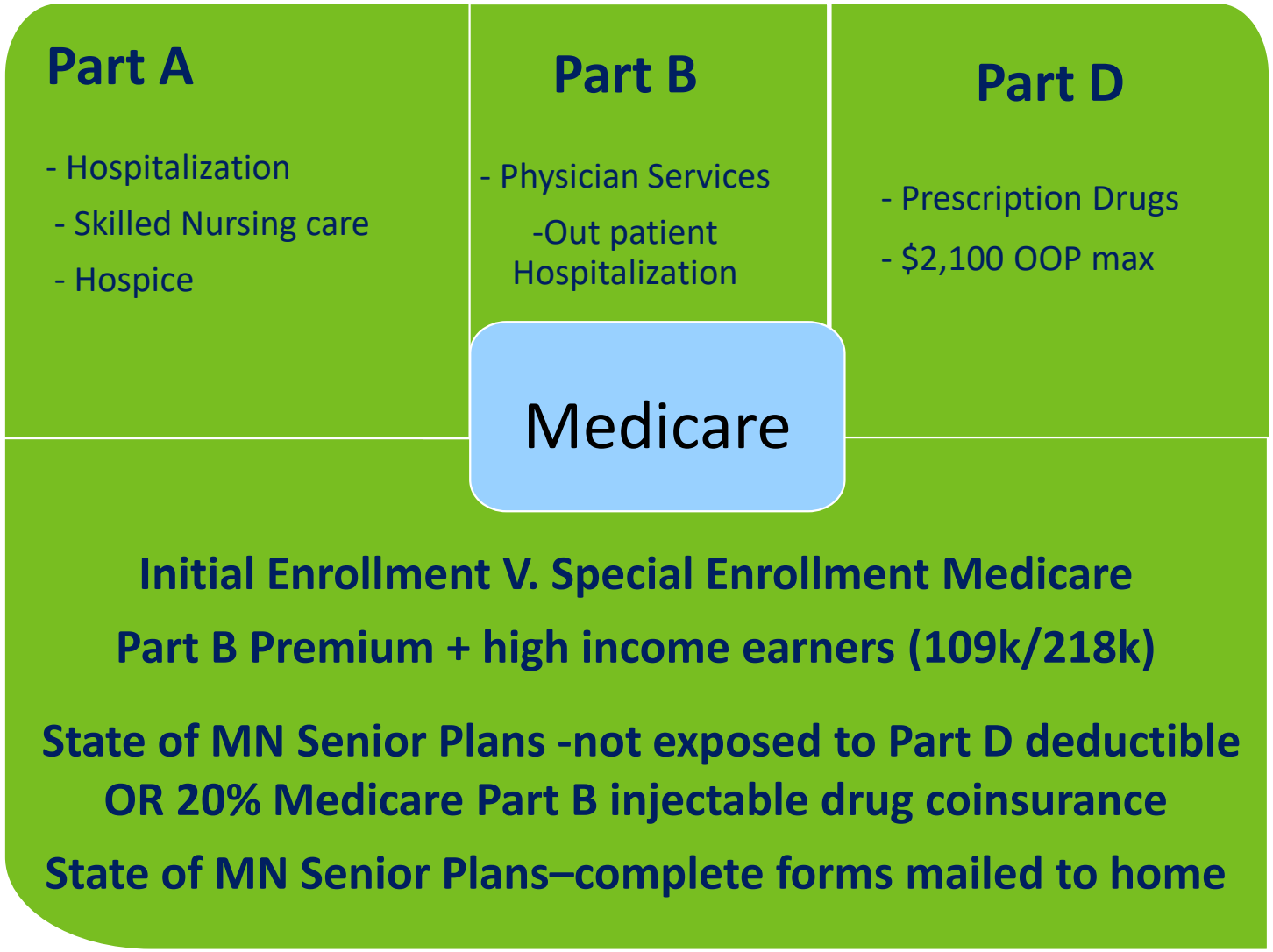
mn.gov/mmb/segip

Continuation of Insurance

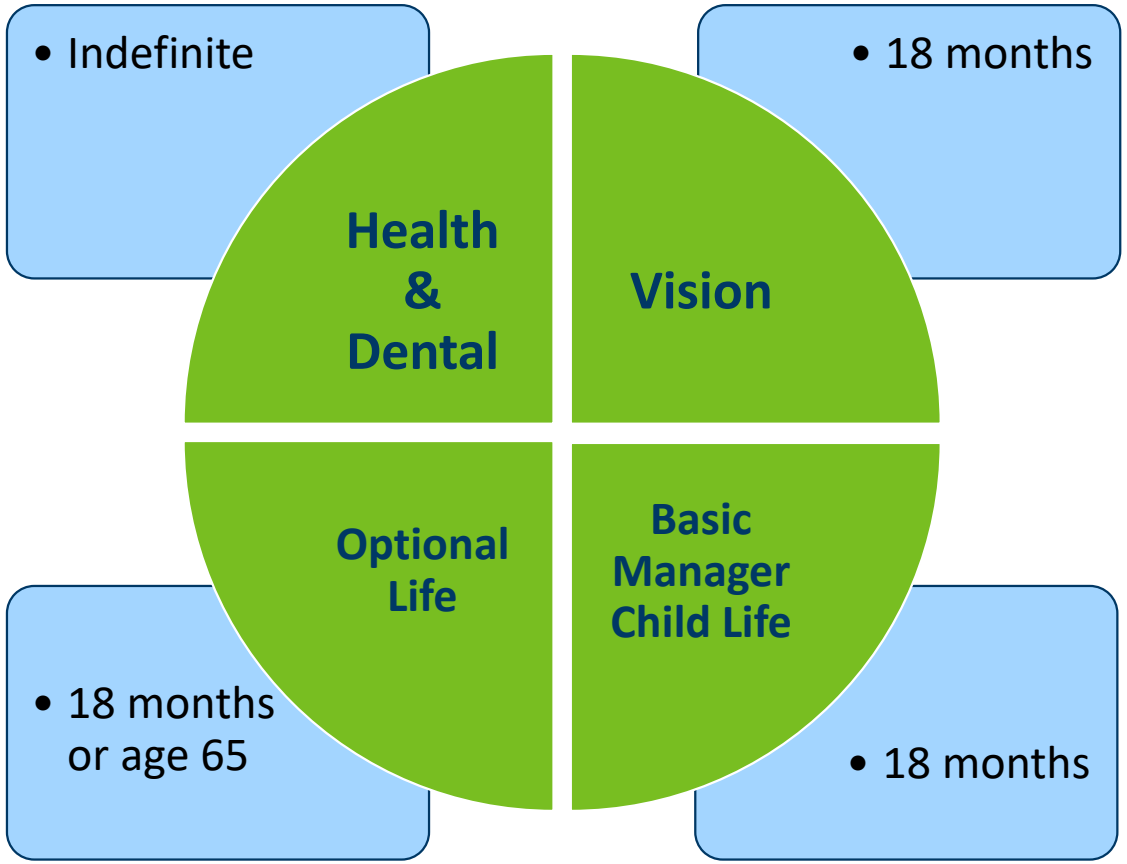
- All insurance eligible retirees have the option to continue their insurance coverage

- Retirees who elect not to continue insurance coverage at the time of retirement cannot enroll at a future date

Medicare


Part A
- Hospitalization
- Skilled Nursing care
- Hospice
Part B
- Physician Services
-Out patient Hospitalization
Part D
- Prescription Drugs
- $2,100 OOP max
Medicare
Initial Enrollment V. Special Enrollment Medicare
Part B Premium + high income earners (109k/218k)
State of MN Senior Plans -not exposed to Part D deductible OR 20% Medicare Part B injectable drug coinsurance
State of MN Senior Plans–complete forms mailed to home

Length of Continuation



Eligibility

Regular

- Age 65 or older

and

- Medicare A & B

and

- Eligible for a regular retirement annuity

Early

- Under age 65 and
- 5 years allowable pension service + entitled to regular retirement annuity

or

- Age 50 with 15 years of state service

Special

- Under age 65 & eligible for employer contribution because of special legislation or contract language

*five years of service or meets the service requirement of the collective bargaining agreement or plan, whichever is greater

General Provisions

- May change health and/or dental carrier(s) during the 60 calendar days preceding retirement

- May not add dependent coverage unless:
  - newly married
  - dependent loses other group coverage

How to Continue:

- Must complete the appropriate continuation form(s) no later than 30 days from retirement date

- COBRA forms mailed to your home address

2026 SEGIP Medical Insurance Rates

2026 Retiree Monthly Medical Rates	Section 1 Retiree		Section 2 Dependent					Section 3 Surviving Spouse and Dependents			
	Retiree under 65	Retirees 65 and over	One dependent under age 65 (spouse or child)	A spouse under 65 and 1 or more children	One or more eligible children/ no spouse	Spouse 65 and over	Spouse 65 or over and 1 or more children	Surviving Spouse or one dependent under 65	Surviving Spouse 65 and over	Two or more surviving dependents under 65	Surviving Spouse 65 and over and more than one dependent
Blue Cross and Blue Shield of MN											
Minnesota Advantage Health Plan	$979.02	—	$1,899.96	$1,899.96	$1,899.96	—	$1,899.96	$979.02	—	$2,878.98	—
Coordinated Plan (Medicare)	—	$413.00	$979.02 *	—	—	$413.00	—	—	$413.00	—	$2,312.90
HealthPartners											
Minnesota Advantage Health Plan	$979.02	—	$1,899.96	$1,899.96	$1,899.96	—	$1,899.96	$979.02	—	$2,878.98	—
Medicare Group Solution	—	$548.50	[illegible]			$548.50	—	—	$548.50	—	$2448.46

Retiree & Spouse both under age 65

Retiree 65+ & Spouse under 65

Retiree under 65 & spouse 65+

Both 65+

Add Section 1 to Section 2 to arrive at the total cost of family medical coverage.
*A single remaining dependent continues coverage in the Minnesota Advantage Health Plan and is allowed to pay the equivalent of a single premium.

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Dental Premium Rates

2026 Dental Plan Monthly Rate	Retiree/former employee rate	Family rate	Surviving dependent rate only
State Dental Plan Delta Dental (Group 216)	48.34	143.06	48.34
State Dental Plan HealthPartners	48.34	143.06	48.34

Life Insurance Rates

2026 Life Insurance	Rate
Basic Life	$15.59
Managerial Life (MLMA 1.5x)	$43.68
Managerial Life (MLMB 2x)	$63.18
Child Life	$0.86

Contribution to HCSP

$250 Post Retirement Health Care Benefit

- Most contracts and plans - Check with Agency

Resources

Retirement Insurance

- **YOUR HR REPRESENTATIVE**
- Shannon.Tupper@state.mn.us 651-231-3509
- Bob.Zdechlik@state.mn.us 651-207-3815