

Benefits



New Health Plan Options and Third-Party Administrator for the State Employee Health Plan

During the last eight months, BHR has been reviewing the health plan options we offer eligible employees with the goal of providing a wider range of deductibles and a simplified premium contribution structure. As a result, effective July 1, 2021, we will have four new health plans available.

In addition, BHR has selected a new partner in the delivery of our health benefits. Even though our plan is self-insured, meaning the state assumes all financial responsibility of the plan and associated benefits, we need a partner to administer claims payments and negotiate network discounts with health care providers and facilities included in our plans. Effective July 1, 2021, Wellmark Blue Cross and Blue Shield (BCBS) of South Dakota will be the administrator of our benefits.

Wellmark BCBS of South Dakota is based in Sioux Falls. Currently, approximately 386,000 South Dakotans have their health coverage through BCBS. In fact, they are the largest health care network provider in South Dakota, and one in three Americans is covered by BCBS. Members of the State Employee Health Plan will enjoy access to a broad range of hospitals, primary care and specialist doctors, as well as telehealth benefits offered through Wellmark BCBS of South Dakota.

You will see significant benefit enhancements as a member of the Wellmark BCBS network.

- Deeper network discounts
- Blue365 discount program
- Mobile App
- BeWell 24/7
- Coverage across 95% of doctors and 100% of hospitals in South Dakota
- IDX Identity Protection
- Pregnancy Support
- myWellmark employee portal
- Blue Cross and Blue Shield network across the United States

Prescription drug coverage will continue to be provided by CVS Caremark.

We are excited to offer you these new plans and will provide additional details over the next few months leading up to our FY22 Open Enrollment period, May 3-17, 2021. Please continue to monitor the **BHR website** and **social media pages** for regular updates on the FY22 health plan.



Complete Your Health Screening, and Be Rewarded

Regular screenings are essential to measure your most important health numbers. Completing an annual wellness preventive exam can also provide these numbers. If you and your covered spouse complete your health screenings, you will be rewarded with an incentive.

The employee's incentive will be based on the health plan you select during open enrollment in May.

Low Deductible Health Plan - receive reimbursement of up to \$500 in a Health Reimbursement Account (HRA) to offset costs during the plan year.

High Deductible Health Plan - receive the State contribution of \$500 into a Health Savings Account (HSA), if eligible based on IRS rules. Employees who do not qualify for the HSA can choose one of the Low Deductible Health Plans and receive the HRA or choose a High Deductible Health Plan and decline the HSA.

The health screening qualification can be completed in one of two ways: 1.) participate in one of the events offered, or 2.) schedule an annual wellness preventive exam with your primary health care provider, complete the **health care provider form** with your physician, follow the instructions on the form and submit to Total Wellness.

KEPRO EAP Online Seminar

Know Your Strengths: Being confident in knowing what you are good at helps you approach situations with a "strengths mindset," enabling you to respond more creatively to challenges. This seminar is available throughout January.

To view all online seminars, visit <https://EAPHelpLink.com> (company code: southdakota)



New Information Available on the New Plans Page

The **New Plans page on the BHR website** has been updated. In addition to videos and write-ups on the four new health plans, you can also find:

- Comparing Health Plan Out-of-Pocket Maximums
- New Health Plans FAQ
- Frequently Used Terms
- Premiums Side-by-Side
- Reduced Dental Premiums with State Contribution
- Plan Design Matrix
- List of Wellmark Benefits

We encourage you to bookmark the New Plans Page, as we will be updating it regularly between now and FY22 Open Enrollment. Learning more about the options available will allow you to make the best choice for you and your family.

Reminder: You must participate in FY22 Open Enrollment. Your previous selections will not carry over to the next year. This is true even for individuals who have previously opted out of the health plan.

If you do not participate in FY22 Open Enrollment, you will be defaulted to the Washington Plan. Your flexible benefits options will not continue and your currently covered dependents will no longer have coverage.

[Click here to view the New Plans page.](#)



Pre-65 Retiree Coverage Ending July 1, 2021

For many years, healthcare and prescription costs have steadily risen and continue to do so. The resulting higher claims mean ever-increasing premiums to you. It is the responsibility of the plan to continuously monitor and evaluate the feasibility to continue offering certain plans due to affordability and scale.

The State of South Dakota Employee Benefits Program has determined that the costs associated with the current Pre-65 Health Plan is not a financially competitive plan. Therefore, effective July 1, 2021, the State of South Dakota will no longer be offering Pre-65 Retiree Coverage to current and future State retirees. If you are currently enrolled in one of the Pre-65 Retiree Plans, your coverage will terminate, for you and your eligible, enrolled dependents as of July 1, 2021.

This was a difficult decision and we understand the inconvenience it creates for you and your family. To help you in this transition, we are including some resources for alternative coverage for you and your family. A page with this information is now available on the **BHR website**.

You are likely to find you can purchase higher value plans at lower premiums than are currently available through the State.

Plan termination is considered a Qualifying Life Event, allowing you and any enrolled family members to enroll in alternative coverage, which does not include COBRA continuation coverage. You will receive a reminder in June that will show your coverage ends as of June 30, 2021.



Upcoming Health Plan Presentations

In order to provide you with as much information as possible about the changes to the health plan for FY22, a number of informational sessions, both virtual and in-person, will be scheduled for the next few months. **A list of dates and times for January are now available.**

These sessions have been staggered throughout the month at different times during the day in order to provide you with the flexibility to get the information you need to make the best decision possible for you and your family.

Visit the BHR website to learn more.

[Click here for Training & Development](#)

Training and Development



Training Tuesdays

January 19 will mark the kick off of *Training Tuesdays*, a NEW monthly webinar series offered by the Bureau of Human Resources. These 60 to 90 minute virtual presentations will be held the third Tuesday of each month at 10:00 a.m. CT, and will cost \$30 per person.

Join us for the first Training Tuesday on January 19 and start 2021 **Renewed, Reconnected, and Recharged** with Kristen Brown! During this session you will unlock your best self with easy, fun, and powerful insights to renew, reconnect, and recharge your energy.

Upcoming Training Tuesdays:

Feb 16 – Karen McCullough: Change is Good...You Go First.
March 16 – Laurie Guest: Customer Service

Additional session topics will be added as we get closer to those dates. [Click here to learn more.](#)



Virtual Microsoft Training Now Available

The Bureau of Human Resources and the Bureau of Information and Telecommunications have teamed up to offer free virtual training classes on several Microsoft 365 applications.

These currently include:

- **Getting Started With Teams**
- **Mastering Teams Meetings**
- **Advanced Teams Tips and Tricks**
- **Microsoft OneDrive**
- **Microsoft Forms & Planner**
- **Microsoft OneNote**
- **Microsoft Windows**
- **Microsoft Excel**
- **Microsoft Outlook**
- **Microsoft Word**
- **Power BI**
- **Power Automate**

Classes range from 60 to 90 minutes, and will be presented through Microsoft Teams. [Click here to view available dates and times.](#)



Register for Crucial Conversations in February, March

Crucial Conversations teaches skills for handling these crucial conversations: a discussion between two or more people where the stakes are high, opinions vary, and emotions run strong.

These conversations – when handled poorly or ignored – lead to strained relationships and dismal results. This course will help you speak and be heard, make the highest-quality decisions, then act on the decisions with unity and commitment.

This new blended learning experience that combines the world-class training content from VitalSmarts with live, hands-on practice with an instructor. In this two-and-a-half week course, you will learn the Crucial Conversations skills in your own way at your own pace with on-demand content.

[Click here to register.](#)



ACES Due February 28

Reminder: All ACES documents and discussions need to be completed by February 28. Please send your completed documents to the Bureau of Human Resources.



Leadership IQ Classes

Twenty new online masterclasses from Leadership IQ are now available. The classes are designed for leaders at all levels. This month's featured classes include:

Can't We All Just Get Along - Learn the latest science on resolving conflict, and the specific psychological scripts and tools you need to fundamentally resolve conflict.

How to Inspire & Retain Your High Performers - Your high performers often the load for your organization. Learn the solutions to plummeting engagement scores, burnout, and anxiety in this 1-hour masterclass.

Stop Being Busy, Start Being Productive - Over 60% of working Americans say they don't have enough time at work. Discover work that advances your career and big goals while shedding that which wastes time.

[Click here to view all masterclasses from Leadership IQ.](#)



Spring Calendar Update

New training opportunities are now available on the Master Training Calendar. [Click here](#) to see a complete list of new classes or to register.

The Lost Art of Phone and Email Etiquette (Virtual)
 Jan 21, 9:30 a.m. - Noon, CT

Working with You is Killing Me (Virtual)
 Feb 4, 9:30 a.m. - Noon, CT

Choosing to Have a Great Day at Work (Virtual)
 Feb 18, 9:30 a.m. - Noon, CT

Diffusing Difficult Customers (Virtual)
 March 4, 9:30 a.m. - Noon, CT

Time Management: Focusing in an Unfocused World (Virtual)
 March 18, 9:30 a.m. - Noon, CT

Communication Counts (Virtual)
 April 1, 9:30 a.m. - Noon, CT

Interview & Selection
 Feb 10, Rapid City, 9:00 a.m. - Noon
 March 23, Pierre, 9:00 a.m. - Noon
 April 13, Sioux Falls, 9:00 a.m. - Noon

Documenting Discipline
 Feb 10, Rapid City, 1:00 p.m. - 4:00 p.m.
 March 23, Pierre, 1:00 p.m. - 4:00 p.m.
 April 13, Sioux Falls, 1:00 p.m. - 4:00 p.m.

Effective Writing
 March 10, Rapid City, 9:00 a.m. - 4:00 p.m.
 March 24, Pierre, 9:00 a.m. - 4:00 p.m.
 April 14, Sioux Falls, 9:00 a.m. - 4:00 p.m.

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