

THERE ARE LAWS TO PROTECT YOUR RIGHTS TO: INFORMATION AND PRIVACY

INFORMATION AND PRIVACY

Several state and federal laws aid in protecting your right to privacy and make it easier for you to review information in your insurance file. Under one of these laws, the Minnesota Government Data Practices Act (MN Statutes 13/01-13/43), you have the right to know:

A. WHY THE INFORMATION IS NEEDED:

The information we request about you, your employment, and family member is needed for one or more of the following reasons:

- To determine whether you are eligible for State of Minnesota Group Insurance Benefits.
- To establish the amount of insurance coverage you are eligible for.
- To determine the amount of deductions (if required) from your payroll check to pay your insurance premiums and to authorize the collection of the employer portion of insurance premiums from your agency or department.

B. YOUR RIGHTS REGARDING SUPPLYING INFORMATION:

Minnesota Statute 13.04. You may refuse to provide the information we request, however, without certain minimal information, we may be unable to process your application for insurance coverage under the group plan.

Federal Privacy Act of 1974; Public Law 93-579. Disclosure of your social security number is voluntary. It is being requested to identify your records in the Payroll/Personnel system and the records of the insurance company(s). While you are not legally required to furnish this information, processing of your application for group benefits may be delayed without it.

C. WHO THE INFORMATION IS USED BY AND HOW IT IS USED:

The information we collect will be used by state employees operating the group insurance program, the payroll system, federal and state tax authorities, and shared with the insurance carrier(s) involved in providing your insurance coverage. Depending on the coverage you request (and are eligible for), information may be used to:

- Provide enrollment and/or change information to your insurance carrier(s) so they can provide benefits and pay claims.
- When required, provide underwriting information to insurance carrier(s) necessary to acquire optional insurance coverage.
- Prepare statistical reports and evaluative studies.
- When you are no longer an active participant under the group insurance plan, we will keep your file until state retention requirements are met.

D. WHAT INFORMATION YOU HAVE ACCESS TO:

You may request in writing to be shown information about yourself that is maintained by our department. There is no cost for this service, but there is a small copy charge should you need copies.

E. HOW YOU CAN OBTAIN INFORMATION ON YOUR INSURANCE FILE:

Questions regarding your eligibility, level of coverage, and premium rates may be obtained by contacting the Designated Department Insurance Representative (DDIR) assigned to your agency or department.