

Returning to Work: HCSP Reimbursement Eligibility

It is important to understand how returning to work may affect your eligibility to request reimbursements from your HCSP account. If you return to work with your previous Minnesota public employer, you may have limited or no access to your HCSP account. Use this decision tree to help determine your eligibility to request reimbursements of eligible expenses incurred after you return to work.

Have you returned to work with a **NEW** or **PREVIOUS** employer?

Returned to work with a **NEW** employer



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- Rehired by previous Minnesota public employer; break in employment is **at least 13 weeks** (if employer is NOT an educational organization) **or 26 weeks** (if employer is an educational organization).
- Minnesota public employer, but has never worked for this employer (example: change from city to county government).
- Minnesota public employer, but returned to work as a contractor.
- Employer is not a Minnesota public employer, for example:
 - Private industry.
 - Federal government.
 - Public employer in another state.

Returned to work with a **PREVIOUS MN** public employer



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- Rehired by previous Minnesota public employer; break in employment is **less than 13 weeks** (if employer is NOT an educational organization) or **less than 26 weeks** (if employer is an educational organization).
- Returned to work under a State of Minnesota's Post-Retirement Option (PRO) or a Phased-Retirement Option.
- Rehired by former school district as substitute teacher (example: coach, librarian).
- Rehired by the State of Minnesota with another state agency (example: changing from DOT to DEED).
- Rehired by Minnesota State university system at same or different campus (example: changing from Mankato to St Cloud campus).
- Rehired by same public employer but in a different job resulting in a change in bargaining unit affiliation or retirement plan coverage (example: change from TRA to PERA).

Returned to work with a NEW employer

Public employer examples: city, county, state, school district

Is the **NEW** employer
a **MN public employer**?

Yes

RESULTS

- For purposes of the HCSP, you are considered a new employee.
- Your HCSP account balance attributed to your previous employment is available for reimbursement of eligible expenses incurred after the date you separated employment from your previous employer.
- Your HCSP funds attributed to re-employment are not available until ending employment with your new employer.

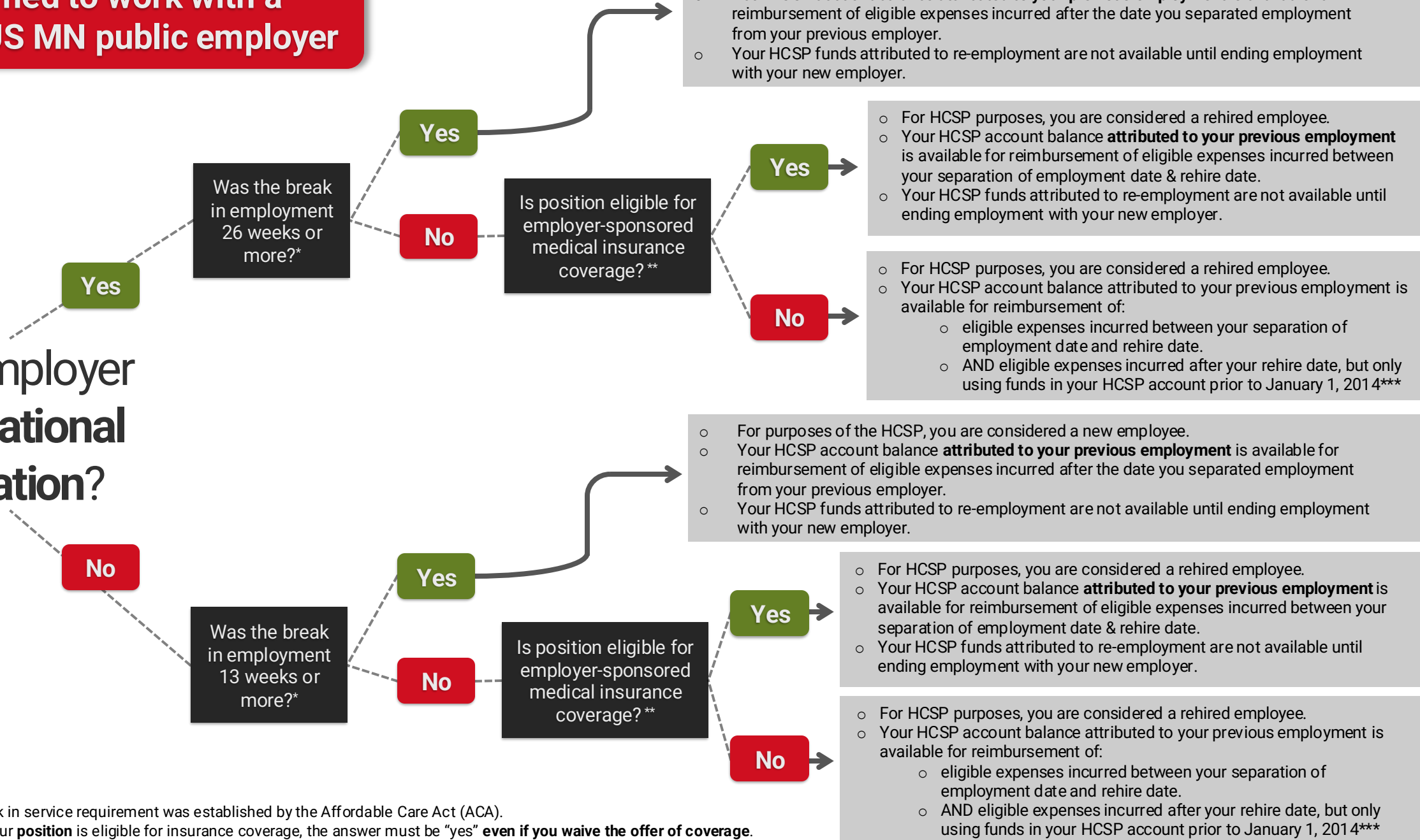
No

RESULTS

- 100% of your HCSP account balance is available for reimbursement of eligible expenses incurred after your separation of employment date from your MN public employer.

Returned to work with a PREVIOUS MN public employer

Is the employer
an **educational
organization**?



* Break in service requirement was established by the Affordable Care Act (ACA).

** If your **position** is eligible for insurance coverage, the answer must be "yes" **even if you waive the offer of coverage**.

*** January 1, 2014 is a static date. It's the date the provision of the health care reform law took effect.