

2022 Enrollment & Change

HRA Kick-Off Meeting September 13, 2021

Enrollment and Change Team

- Amy Liechti Team Lead Group Insurance
- Rachel Wilson Life & LTD Specialist
- Kelley Hall Workday Benefits Specialist
- Susan Piel Retiree Specialist
- Jennifer Sandusky Flex Spending Administration & Plan Administrator for RIC
- Julie Finnell HR Tech, Benefits
- Jessica Lingo Bureau Chief, Benefits



Agenda

- Highlights of Enrollment & Change 2022
- Flex Spending Accounts
- Life Insurance
- Retiree Enrollment and Change



Zoom Items

- Everyone will be muted. Please use the chat function for questions.
- Video will be recorded for later use.



HRA Role

- You are the main contact for employees in your agency
- HRA should contact HRE on behalf of the employee
- If you don't know the answer, see it as a learning opportunity instead of directing the employee straight to HRE
- HRE role is to assist the HRA





2022 Benefit Changes Highlights and Premiums

2022 BENEFITS HIGHLIGHTS
2022 HEALTH AND DENTAL PREMIUMS

2022 Enrollment & Change Dates

Active Employees

September 27, 2021 – October 29, 2021

Retirees

October 15, 2021 – December 7, 2021



2022 Benefit Changes

Health Insurance

CVS Exclusive

- All employees who take a specialty medication
- Will be required to use CVS to fill prescriptions
- Can order via mail order or have delivered to a local CVS for pick-up
- Wellmark will notify all impacted employees in writing later this year



2022 Benefit Changes

Health Insurance

NO benefit changes in Alliance Select (SPOC-covered employees)



2022 Benefit Highlights

2022 is NOT an active enrollment for health or dental

- Employees do not have to re-enroll in health or dental if they do not want to make any changes
- Their health and dental will remain the same in 2022

Employees must enroll each year in Workday

- Health Flexible Spending Account (FSA)
- Dependent Care FSA



2022 Benefit Highlights

Health Flexible Spending Account

- The maximum Health FSA is \$2,750 in 2022
- The maximum Dependent Care FSA contribution remains \$5,000 per household. (\$2,500 if the employee is married and filing a separate tax return).



Health Insurance Resources

Call Wellmark Customer Service

- 800.622.0043
- 888.781.4262 (TTY)

2022 Enrollment and Change Web Page

https://das.iowa.gov/human-resources/employee-and-retiree-benefits/2022-enrollment-and-change-period

- Health Insurance Options Side-by-Side Comparison
- Summary of Benefits and Coverage Iowa Choice
- Summary of Benefits and Coverage National Choice
- Summary of Benefits and Coverage Alliance Select



2022 Monthly Health Premiums

All Employees (except SPOC-covered)

Full-time 30-49 hours	Total Premium	State Share	%	Employee Share	%	
Iowa Choice						
Single	\$769.00	\$715.00	93%	\$54.00	7%	
Family	\$1,804.00	\$1,624.00	90%	\$180.00	10%	
National Choice						
Single	\$845.00	\$715.00	85%	\$130.00	15%	
Family	\$1,966.00	\$1,624.00	83%	\$342.00	17%	



2022 Monthly Health Premiums

All Employees (except SPOC-covered)

Part-time 20-29 hours	Total Premium	State Share	%	Employee Share	%	
Iowa Choice						
Single	\$769.00	\$358.00	47%	\$411.00	53%	
Family	\$1,804.00	\$812.00	45%	\$992.00	55%	
National Choice						
Single	\$845.00	\$358.00	42%	\$487.00	58%	
Family	\$1,966.00	\$812.00	41%	\$1,154.00	59%	



2022 Monthly Health Premiums

SPOC-Covered Employees

	Total Premium	State Share	%	Employee Share	%
Alliance Select					
Single	\$600.24	\$570.23	95%	\$30.01	5%
Employee and Child(ren)	\$1,136.25	\$999.90	88%	\$136.35	12%
Employee and Spouse	\$1,229.29	\$1,081.78	88%	\$147.51	12%
Family	\$1,842.14	\$1,565.82	85%	\$276.32	15%



Health Insurance Opt-Out

Elect to opt-out of a state-sponsored health insurance plan and receive \$125 monthly

Eligibility for the Opt-Out

- Full time (30+ hours per week) and benefit eligible
- NOT covered by Iowa Choice, National Choice, or Alliance Select (active or retiree) through a family member, including a domestic partner
- Covered by a Board of Regents health plan eligible for the Opt-out



Health Insurance Opt-Out

- Elected the opt-out in 2021
 - The opt-out will roll over in 2022
 - Unless the employee elects health insurance during this Enrollment and Change Period
- Did not elect the opt-out in 2021
 - Must elect the opt-out option in Workday
 - No default to the opt-out option



2022 Benefit Highlights

Dental Insurance

Dental open enrollment

Open for all employees, including SPOC (per Collective Bargaining Agreement)



2022 Benefit Changes

Dental Insurance

- Minor changes to cost share for some preventive and routine/restorative services
- Sealants, space maintainers, and white fillings are currently covered, but the State will start covering at higher percentage, lowering the employee's cost share



2022 Monthly Dental Premiums

All Employees (except SPOC-covered)

	Total Premium	State Share	%	Employee Share	%		
Full-time 30-40 hours							
Single	\$34.00	\$34.00	100%	\$0.00	0%		
Family	\$88.00	\$44.00	50%	\$44.00	50%		
Part-time 20-29 hours							
Single	\$34.00	\$17.00	52%	\$17.00	50%		
Family	\$88.00	\$22.00	25%	\$66.00	75%		



2022 Monthly Dental Premiums

SPOC-Covered Employees

	Total Premium	State Share	%	Employee Share	%
Single	\$36.00	\$36.00	100%	\$0.00	0%
Family	\$89.00	\$69.42	78%	\$19.58	22%



Resources – Coming Soon!

HRA Information: 2022 Enrollment and Change Period

https://das.iowa.gov/hra-information-2022-enrollment-and-change-period

Links

- 2022 Health and Dental Insurance Premiums
- 2022 Life Insurance Premiums
- 2022 Pay Period Calendar
- COBRA
- Forms
- Flexible Spending Accounts (FSA)
- More!



Communications

HRExpress - 2022 Special Enrollment & Change Edition

- Email will be distributed on or by September 27th
- Print & distribute for employees who don't have access to a computer or are on a leave of absence



Questions









Flexible Spending Accounts

Annual Limits

Health FSA: Health expenses for self, spouse and dependents

Annual limit

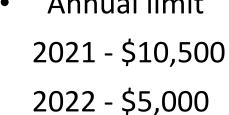
2021 - \$2,750

2022 - \$2,750



Dependent Care FSA: Care expenses for dependent children under age 13 and dependent adults

Annual limit





Contributions to Health FSA

Application of Maximum

- \$2,750 limit applies on an individual basis. If both spouses are eligible for health FSA, each has \$2,750 limit.
- \$2,750 is a plan limit. If employee works for two employers that offer a Health FSA, employee may elect the maximum under each employer's plan.





Contributions to Dep Care FSA

Application of Maximum

- \$5,000 limit applies on a household basis. If both spouses contribute, the limit is split between them.
 This is not a plan limit, so all contributions in a year count toward \$5,000 regardless of employer.
- \$2,500 limit if married and file taxes separately.





Direct Deposit

Bank information

- No FSA bank information in Workday
- All bank changes must be made by the employee on ASI's website





Health FSA Carryover

Carryover

- All unused 2021 contributions carry over into 2022 for 2022 expenses.
- Carryover is in addition to the \$2,750 limit.
- Carryover of unused 2022 contributions is limited to \$550.
- Carryover dollars are spent first for claims incurred in the following year and must be used in the following year or are forfeited.



New Hires

New Hires

- Please give new hires FSA brochure.
- 30 days to enroll.
- Once coverage begins can't change without life event.
 - Example:
 - Hired 1-15-2022
 - Enrolled 1-30-2022
 - No changes allowed after 1-31-2022





Terminating Employees

Employee Communications

- Remind them of coverage end dates
- Ask retirees about prepaying health FSA
- Give them the FSA brochure





Terminating Employees

Claims eligibility

Health Care

- Can have entire annual amount.
- Claims incurred through end of month of last deduction.
- Retiree can prepay with final check by submitting form.

Dependent Care

- Can have only what they contributed.
- Expenses incurred while employed.
- Expenses incurred after term if new job or looking for work.



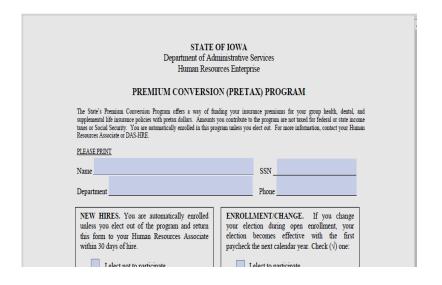
Premium Conversion

Enrollment and Change

Send form to HRE

New Hires

- 30 days to elect out
- Give form only if elect out
- Send form to HRE







Life Insurance Overview

HRA E&C Meeting September 13, 2021

2022 Premiums

- No change from previous plan year for all employees (except SPOC)
- SPOC covered employees have new increments and a new maximum effective 01/01/2022
- Premiums can be found on the E&C webpage



2022 Plan Information

All benefit-eligible employees (work at least 30 hours per week) are covered by the basic life insurance benefit.

Basic Life Insurance	
All employees (except SPOC-covered employees)	\$20,000
SPOC-covered employees	\$50,000

^{*}Basic Life is paid by the State

Supplemental Life Insurance	Minimum Coverage	Maximum Coverage	Purchased in increments
All employees (except SPOC-covered employees)	\$5,000	\$100,000	\$5,000
SPOC-covered employees	\$100,000	\$1,000,000	\$100,000



Life Insurance

Enroll or Increase Life Insurance

- Premiums based on the amount of life insurance elected and your age
- Enroll in supplemental life insurance in Workday
- The Standard must approve supplemental life elections
- complete evidence of insurability (EOI) online
- EOI must be on file with The Standard by Tuesday December 28, 2021
- Increase is effective January 1, 2022 or first of the month following approval from the carrier (if past 01/01/22)



Life Insurance Continued

Cancel or Decrease Life Insurance

- Changes are made in Workday
- Cancel: Indicate that you cancel your coverage
 If cancelling basic, waiver is required
- Decrease: Elect the amount of supplemental life insurance in Workday
- Changes will take effect on January 1, 2022





Inbox

2 items

Open Enrollment Change:

on 01/01/2022

23 day(s) ago - Effective 01/01/2022

Go to Inbox



Change Benefits for Open Enrollment

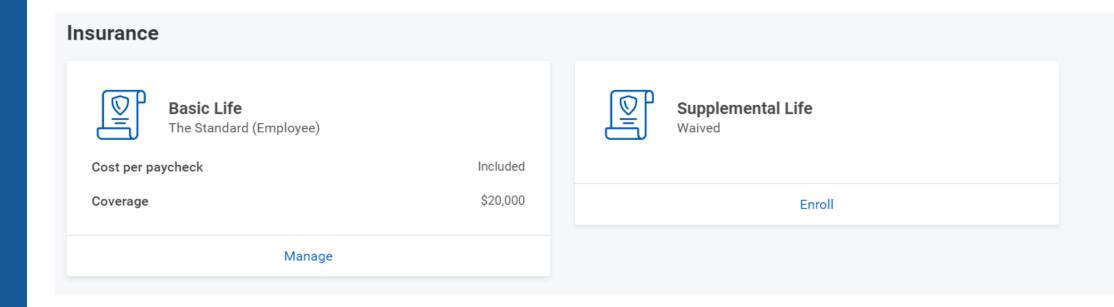
23 day(s) ago - Effective 01/01/2022

Open Enrollment 08/18/2021-09/30/2021

Choose new plans or re-enroll in the plans you currently have.

Let's Get Started







Plans Available

Select a plan or Waive to opt out of Supplemental Life.



Insurance Instructions

General Instructions

You will have to provide Evidence of Insurability (EOI) to The Standard Insurance Company (The Standard), by completing a Medical History Statement (MHS), if you request an increase to supplemental life insurance, or if you are enrolling for supplemental life insurance after the first 30 days of full time benefit eligibility. The amount you have elected requires you to provide EOI to The Standard before this coverage can be approved.

State of Iowa Health Statement

Please CLICK the blue link above for the MHS. A separate window will open on the Standard's webpage. Once you have completed the MHS, The Standard may follow up with additional questions that will be mailed to your home address. Please note, coverage will not become effective until you receive an approval from The Standard and your coverage has been approved in Workday. If EOI is not on file with The Standard within 30 days from your qualified life event or 60 days from the last day of open enrollment, your request for additional supplemental life insurance will be cancelled.



Coverage

Your guaranteed coverage amount for Supplemental Life - The Standard (Employee) is \$0. Submit your Evidence of Insurability to The Standard to be considered for the coverage amount of \$100,000. Your election will be waived if you are denied coverage.

Calculated Coverage	\$100,000.00	
Coverage	*	Search :=
		× \$100,000

Plan cost per paycheck \$22.70

Insurance Instructions

General Instructions

You will have to provide Evidence of Insurability (EOI) to The Standard Insurance Company (The Standard), by completing a Medical History Statement (MHS), if you request an increase to supplemental life insurance, or if you are enrolling for supplemental life insurance after the first 30 days of full time benefit eligibility. The amount you have elected requires you to provide EOI to The Standard before this coverage can be approved.

State of Iowa Health Statement

Please CLICK the blue link above for the MHS. A separate window will open on the Standard's webpage. Once you have completed the MHS, The Standard may follow up with additional questions that will be mailed to your home address. Please note, coverage will not become effective until you receive an approval from The Standard and your coverage has been approved in Workday. If EOI is not on file with The Standard within 30 days from your qualified life event or 60 days from the last day of open enrollment, your request for additional supplemental life insurance will be cancelled.







Your Supplemental Life changes have been updated, but not submitted

Next steps: Update another plan, or click Review and Sign once you're ready to submit your changes.





Electronic Signature

Legal Notice: Please Read

Your name and Password are considered your "Electronic Signature" and will serve as your confirmation of the accuracy of the information being submitted. When you check the "I Agree" checkbox, you are certifying that:

I understand that the benefits for which I (we) will be eligible are those described in the Wellmark group policy(ies) or contract with my employer, as may from time to time be amended and in the Benefits Certificate or Summary Plan Description provided to me under the group policy or contract. I understand that coverage will not become effective before the approved effective date, as determined by Wellmark.

I certify that I am legally authorized to apply for coverage for myself and all other persons named in this application. I understand that I am making application for the health coverage sponsored by my employer or group sponsor offered by Wellmark, Inc. and, when applicable, life and/or disability insurance provided by carriers not affiliated with Wellmark (collectively the "Plans"). I authorize my employer, as my agent, to deduct from my pay or collect from me in advance the monthly rates therefore and remit such sums to the Plans on my behalf. This authorization is to remain in effect until the Plans are notified by me or my employer to the contrary. I understand that written notice of rate changes will be furnished by my employer as my agent. I further understand that the coverages applied for will not start until after this application and the appropriate coverage rates are received and accepted by each Plan and an effective date of coverage is established by the Plans.

I certify that, after this application was completed, I carefully and fully read it, that the statements and answers set forth are full, true, and correct to the best of my knowledge and belief, and that no information required to be given, either expressly or by implication, has been knowingly withheld. I understand that the Plans will rely on the completeness and truthfulness of the information given and the statements made, and that if I have made any false statements or misrepresentations, or have failed to disclose or concealed any material fact, the Plans will be entitled to declare the contracts applied for void and to refuse allowance on benefits to any person there under.

If I am applying for life and/or disability insurance, I understand that if I am not actively at work on the effective date of my coverage, my life and/or disability insurance will not begin until the day I return to work. I further understand that if I have chosen to waive life and/or disability insurance and I wish to reapply at a later date, I will be required to furnish evidence of insurability satisfactory to the life insurance carrier selected by my employer or group sponsor.

I und and that if I DO NOT have coverage in a state health insurance plan through another family member, I am eligible to enroll in the health insurance opt-out plan and receive \$125 per month.

If Dave coverage in a state health insurance plan through another family member, I understand I am not eligible to enroll in the health insurance opt-out plan and am not eligible to receive a payment of \$125 per month.





Save for Later

Cancel





Evidence of Insurability Reminders

- Forms completed via this link are automatically entered into the Medical Underwriting system
 - issues an immediate response of approved or pend to the member
 - Never automatically issues a denial
- A letter will be mailed to the employee's home notifying them of the pending reason and letting them know what additional information is needed



Evidence of Insurability Reminders

- NEW: Workday will receive a file from The Standard with determinations and the system will automatically update
- NEW: The Standard will be sending a reminder 30 days out from 12/28 to those who have not submitted EOI reminding them to do so
- If EOI is not completed within 60 days of the end of enrollment and change (by December 28, 2021), the request will be cancelled in Workday
- If EOI is denied by the Standard, the request will be denied in Workday



HRA Processing

- Carrier sends decision to Workday
- If approved, Workday will automatically update the benefit election for the employee
- If denied, Workday will decline the increase and no action is needed



Life Insurance Beneficiaries

- Married? Divorced? Update your beneficiaries!
- You can add or change your life insurance beneficiaries in Workday
- Take this opportunity to review, add, or change your life insurance beneficiaries online in Workday
- Smart Guide is available to assist



You can add or change your life insurance beneficiaries any time during the year.



Resources

- Rachel Wilson
- rachel.wilson@iowa.gov
- 515-281-8866
- Web Page
- https://das.iowa.gov/human-resources/employee-andretiree-benefits/employees/group-insurance/lifeinsurance/life





Questions?

Thank you!



RETIREE INSURANCE OVERVIEW

HRA Kick-Off Meeting September 13, 2021

WHAT WE WILL COVER TODAY

- Overview
- Process
- Changes
- Retiring During Enrollment and Change
- Retiree Options
- Premiums
- Retiree Communications
- Things to Remember
- Questions



2022 OVERVIEW

- Retiree Enrollment and Change will run October 15th -December 7th
- Retiree packets are expected to be in the hands of retirees no later than October 15th
- There will be no on site Retiree presentations. We will have a recorded presentation on the Retiree Enrollment and Change website.
- There will be 6 online question and answer sessions.
 - Dates, times and joining information for these presentations are available on the Enrollment and Change website



PROCESS

- Retirees will NOT be using Workday
- It is not an active enrollment for health or dental
- There is no need to re-enroll if they want to remain with their current coverage



PROCESS

Applications:

- Applications will not be sent with the Enrollment and Change packet.
- If you receive a call from a retiree and advise they didn't received the enrollment and change packet or are interested in changing plans. Forward their name and address/email and information requested to: susan.piel@iowa.gov or stateretirees@iowa.gov



CHANGES

There are no design changes for any of the Retiree plans



RETIRING DURING ENROLLMENT AND CHANGE

- If you have an employee who will be retiring before the end of 2021 they are eligible to make changes which will be effective 1/1/2022.
- If they advise they want different coverage effective January 1st have them fill out a second application with their choice annotated. Place on top of form: Enrollment and Change 2022



RETIREE OPTIONS

- Options for Retirees prior to Medicare
- Options for retirees who are Medicare eligible
- Iowa Group MedicareBlue Rx
- Dental Insurance
- Health Flexible Spending



OPTIONS FOR RETIREES PRIOR TO MEDICARE

Iowa Choice – Single or Family Coverage National Choice – Single or Family Coverage

Can only participate in SLIP program if retiree is not eligible for Medicare

Dependent's Medicare eligibility has no effect on the retiree's SLIP participation.

Dependent's Participation in Iowa Group MedicareBlue Rx gives a premium discount



OPTIONS FOR RETIREES WHO ARE MEDICARE ELIGIBLE

Dependents not Medicare eligible

- Iowa Choice Single or Family
 MedicareBlue Rx for reduced premium
- National Choice Single or Family
 MedicareBlue Rx for reduced premium



OPTIONS FOR RETIREES WHO ARE MEDICARE ELIGIBLE

Dependents also Medicare eligible

- Iowa Choice Single or Family
 MedicareBlue Rx for reduced premium
- National Choice Single or Family
 MedicareBlue Rx for reduced premium
- Group Plan F Single plan only
 Dependent can enroll if Medicare eligible
- Group Plan N Single plan only
 Dependent can enroll if Medicare eligible



IOWA GROUP MEDICAREBLUE RX

- There is no need to re-enroll if they want to remain with their current coverage
- With Iowa or National Choice
 - There is a premium reduction for those who are Medicare eligible and sign up for this plan.
 - If they cancel their MedicareBlue Rx they will pay the higher premium rate
- With Group Plan F or Group Plan N
 - Retirees are not required to stay on our Part D plan.



DENTAL INSURANCE

- No benefit design change for 2022
- Current selections will roll over
- Can continue dental insurance without health insurance
- Can drop spouse or dependents at any time



FLEXIBLE SPENDING AND RETIREMENT

- Health Care Flexible Spending
 - Retirees can prepay with their final check by submitting the Prepayment form. (Sent to Jenny Sandusky)
 - This allows them to use their entire annual amount
 - Covers claims incurred through 12/31 of that year
 - Must be done prior to their last day of work



- SLIP Retirees with no dependents who are Medicare eligible
- SLIP Retirees with dependents who are Medicare eligible
- Direct Bill Retirees or dependents are not Medicare eligible
- Direct Bill Retirees and or dependent who is Medicare eligible
- Medicare Eligible Retiree and Dependents only
- Iowa Group MedicareBlue Rx
- Dental



SLIP Retirees with no dependents who are Medicare eligible

Plan	Monthly Premium	SLIP Contribution	Retiree Share
Iowa Choice			
Single	\$769.00	\$715.00	\$54.00
Family	\$1804.00	\$1624.00	\$180.00
National Choice			
Single	\$845.00	\$715.00	\$130.00
Family	\$1966.00	\$1624.00	\$342.00



SLIP Retirees with dependents who are Medicare eligible

Plan	Monthly Premium	SLIP Contribution	Retiree Share
Iowa Choice			
Dependent enrolled in Medicare Blue Rx	\$1046.00	\$1046.00	\$0
Dependent NOT enrolled in MedicareBlue Rx	\$1814.00	\$1624.00	\$190.00
National Choice			
Dependent enrolled in Medicare Blue Rx	\$1148.00	\$1148.00	\$0
Dependent NOT enrolled in MedicareBlue Rx	\$1996.00	\$1624.00	\$372.00



PREMIUMS – Not Medicare eligible

Those Retirees or dependents are not Medicare eligible and paying the full premium.

Plan	Monthly Premium
Iowa Choice	
Single	\$769.00
Family	\$1804.00
National Choice	
Single	\$845.00
Family	\$1966.00



Retirees and or dependent who is Medicare eligible

Plan	With MedicareBlue RX	Without MedicareBlue Rx
Iowa Choice		
Single	\$409.00	\$851.00
Family	\$1046.00	\$1814.00
National Choice		
Single	\$450.00	\$938.00
Family	\$1148.00	\$1996.00



Retiree and all dependents are Medicare eligible Group Plans F and Group Plan N

	Group Plan F	Group Plan N
Single Plan	\$271.50	\$178.90

Group Plan F - 1.99% increase





● Group MedicareBlue Rx (\$5/\$10/20%/45%/33%) plan Referred to as Iowa Group MedicareBlue Rx plan

2022	\$107.10
Premium	

- 8.3% increase
 - 2022 rates are based on 2020 prescription usage.
 - Drug costs are going up
 - Group is filling more prescriptions



• 2022 Dental Premiums

Single - \$34

Family - \$88



RETIREES COMMUNICATION

- We are continuing to request those who wish to be on our email listing to send their email to stateretirees@iowa.gov with "Email Address" in the subject line.
- As with any email list there is the option to opt out.
- There will be an email sent out this year to all those on the email list prior to the start of the Retiree Enrollment and Change



THINGS TO REMEMBER

- Ensure you are using the most up to date forms. These can be found: DAS Website - Human Resources - Retiree Health and Dental - Applications and forms
- To participate in SLIP the retiree must be the contract holder
- Employees retiring during Retiree Enrollment and Change are eligible to make changes to be effective 1/1/22



THINGS TO REMEMBER

- If retirees contact you requesting information send an email to susan.piel@iowa.gov or stateretirees@iowa.gov with name, address or email and requested material(application or packet)
- See the HRA Enrollment and Change Website for copies of this presentation and other beneficial information
- There must be an actual signature on all applications



THINGS TO REMEMBER

Retirees send their application (except SPOC)

Mail: Iowa Dept. of Administrative Services

Human Resources Enterprise

Hoover Bldg. - Level A

1305 E Walnut Street

Des Moines, IA 50319

Email: stateretirees@iowa.gov or

susan.piel@iowa.gov

Fax: 515-242-6450



QUESTIONS



Thank you!

