

RETIREE ENROLLMENT AND CHANGE FOR 2023

OCTOBER 15 – DECEMBER 7, 2022

Enrollment and Change for 2023

This is an opportunity to:

- Change your health and/or dental plan
- Add family member(s)
- Remove family member(s)

Important Reminders:

- Applications must be postmarked by December 7, 2022
- Benefit elections are effective January 1, 2023

Important Note: If you are not making any changes you do not need to do anything, your current choices will roll over to 2023.



What we will cover

- Important Information
- Benefit Highlights
- Changes
- Retiree Options
- Premiums
- Resources





Important Information

If you drop your State of Iowa health or dental plans there is no provision to rejoin the group.

If your spouse is covered under the State of Iowa's health or dental plans at the time of your death your spouse can continue coverage.



You may remove a spouse or dependent at any time.

Important Information

You can only enroll a family member during a qualified life event or annual Enrollment and Change.

If you are becoming Medicare eligible during the next year, you will receive a packet from DAS - Retiree Benefits including all the information you need to make your decisions. The required forms should be completed no sooner than three months prior to you becoming eligible.



2023 Overview

- Retiree Enrollment and Change October 15-December 7
- Retiree packets are expected to be in the hands of retirees by October 15
- There will be no on-site Retiree presentations this year. Instead, there will be six online question and answer sessions. Detailed information is available on the Retiree Enrollment & Change website (https://das.iowa.gov/human-resources/employee-and-retiree-benefits/2023-retiree-enrollment-and-change-period) and in the booklet sent to you.



2023 Benefits Highlights

All Retirees

No changes have been made to your health and dental plans for 2023, and your coverage will automatically roll over for 2023 if you don't want to make changes.

You do not need to complete a new application for 2023, UNLESS you want to:

- Change your current health plan
- Add eligible family members
- Remove eligible family members



Changes

MedicareBlue Rx Pharmacy benefit management is changing effective 1/1/2023.

This means:

- Anyone affected by the changes will receive a letter related to the area of impact (preferred pharmacy, formulary, or mail order).
- You will receive a new ID card in Mid-December.
- If you currently use mail order for your prescriptions, this will need to be updated.



If you have questions about how this change will affect you, please call customer service at **1-877-838-3827** (TTY: **711**). Hours are 8:00 a.m. to 8:00 p.m., daily, Central and Mountain times.

Retiree Options

- Options for Retirees prior to Medicare
- Options for Retirees who are Medicare eligible
- Iowa Group MedicareBlue Rx



Options for Retirees prior to Medicare

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



Options for Medicare-Eligible Retirees

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 Program F Single plan only
 Dependent can enroll if Medicare eligible
- Group Program N Single plan only
 Dependent can enroll if Medicare eligible



Dental Insurance

2023 Monthly	Single	Family
Premium	\$35	\$90

No benefit changes

Every year

- Change coverage level to single or family
- Add or remove eligible family members from your coverage

Can continue dental without health insurance



Premiums – Not Medicare eligible

For those Retirees or dependents who are not Medicare eligible and paying the full premium.

Plan	Monthly Premium	
lowa Choice		
Single	\$799.00	
Family	\$1874.00	
National Choice		
Single	\$878.00	
Family	\$2057.00	



For SLIP Retirees with no dependents who are Medicare eligible

Plan	Monthly Premium	SLIP Contribution	Retiree Share
Iowa Choice			
Single	\$799.00	\$743.00	\$56.00
Family	\$1874.00	\$1687.00	\$187.00
National Choice			
Single	\$878.00	\$743.00	\$135.00
Family	\$2057.00	\$1687.00	\$370.00



For SLIP Retirees with dependents eligible for Medicare

Plan	Monthly Premium	SLIP Contribution	Retiree Share	Medicare Blue RX
Iowa Choice				
Dependent enrolled in Medicare Blue Rx	\$1086.00	\$1086.00	\$0	\$102.50
Dependent NOT enrolled in MedicareBlue Rx	\$1879.00	\$1687.00	\$192.00	\$0
National Choice				
Dependent enrolled in Medicare Blue Rx	\$1191.00	\$1191.00	\$0	\$102.50
Dependent NOT enrolled in MedicareBlue Rx	\$2067.00	\$1687.00	\$380.00	\$0



For Retirees and/or dependents who are Medicare eligible

Plan	With MedicareBlue RX	Without MedicareBlue Rx	MedicareBlue RX
Iowa Choice			
Single	\$427.00	\$884.00	\$102.50
Family	\$1086.00	\$1879.00	\$0
National Choice			
Single	\$469.00	\$973.00	\$102.50
Family	\$1191.00	\$2067.00	\$0



For Medicare Eligible Retirees and Dependents only

Program F	Program N
\$279.80	\$184.30

- Both can enroll in Program F or
- Both can enroll in Program N or
- One enroll in Program F and the other enroll in Program N



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

2023	\$102.50
Premium	



Resources - Applications

Your 2022 Health Plan	Your 2023 Retiree Health Care Options				
	Iowa Choice National Choice Program F Program N				
Iowa Choice	No action	New application	New application	New application	
National Choice	New application	No action	New application	New application	
Program F	New application	New application	No action	New application	
Program N	New application	New application	New application	No action	



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Resources - Applications

DAS 2023 Retiree Enrollment and Change webpage at:

https://das.iowa.gov/human-resources/employee-and-retiree-benefits/2023-retiree-enrollment-and-change-period

- Email <u>stateretirees@iowa.gov</u>
- State of Iowa Retiree Benefits 866-895-2464
- Wellmark Customer Service 800-622-0043

If you are not making any changes you do not need to do anything, your current choices will roll over to 2023.



Resources - Contacts

Additional Questions?

- Wellmark, Blue Cross Blue Shield of Iowa –
 Customer Service: 800-622-0043
- Senior Health Insurance Information Program (SHIIP)
 For assistance, call 800-351-4664, email shiip@iid.iowa.gov, or visit the website at www.shiip.iowa.gov.



Resources - Contacts

Contact Information - Continued

Department of Administrative Services – Human Resources Enterprise

stateretirees@iowa.gov 866-895-2464

MedicareBlue Rx – Customer Service 877-838-3827



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



Question and Answer Sessions

If you still have questions, you are invited to attend any one of these **online question and answer sessions** You may choose to join through the Google link or on your smartphone. No pre-registration is needed.

- October 26, 2022, 1:00-2:00 p.m. https://meet.google.com/jid-qafm-bew or Join by phone (US) +1 440-783-4948 PIN: 544 791 114#
- November 1, 2022, 9:00-10:00 a.m. https://meet.google.com/mwh-foyh-ogb or Join by phone (US) +1 530-618-7160 PIN: 275 924 340#
- November 10, 2022, 2:00-3:00 p.m. https://meet.google.com/wzb-xsck-jps or Join by phone (US) +1 318-702-0049 PIN: 737 545 446#
- November 15, 2022, 10:00-11:00 a.m. https://meet.google.com/swm-hskj-zpm or Join by phone (US) +1 601-851-1161 PIN: 782 888 335#
- November 23, 2021, 1:00-2:00 p.m. https://meet.google.com/pty-fxak-pxq or Join by phone (US) +1 615-965-4078 PIN: 448 655 672#
- November 29, 2022, 10:00-11:00 a.m. https://meet.google.com/iuo-pdee-uao or Join by phone(US) +1 530-629-6580 PIN: 278 741 519#

