

2024 Open Enrollment

HRA Kick-Off Meeting September 27, 2023

Open Enrollment Team

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



Agenda

- Highlights of 2024 Open Enrollment
- 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





2024 Benefit Highlights and Premiums

2024 Open Enrollment Timeframe

| Active Employees | October 2nd – November 3rd at 6pm (CST) |
|------------------|---|
| Retirees | October 15th – December 7th |



2024 Benefit Changes

Health Insurance

- Minor benefit changes in Iowa Choice or National Choice
- NO benefit changes in Alliance Select (SPOCcovered employees)



2024 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 2024



Employees must enroll each year in Workday

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



Health Flexible Spending Account

- The maximum Health FSA is \$3,050 in 2024
- 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)

2024 Open Enrollment Web Page

https://das.iowa.gov/state-employees/human-resources/employee-benefits-programs/2024-open-enrollment-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



2024 Monthly Health Premiums

All Fulltime Employees (except SPOC-covered)

| Full-time employees (30+ hours per week) | Total Premium | State Share | % of State share | Employee share | % of employee share | |
|---|------------------|-------------|---------------------|-------------------|---------------------|--|
| Iowa Choice | | | | | | |
| Employee | \$879.00 | \$818.00 | 93% | \$61.00 | 7% | |
| Family | \$2,059.00 | \$1,854.00 | 90% | \$205.00 | 10% | |
| National Choice | | | | | | |
| Employee | \$966.00 | \$818.00 | 85% | \$148.00 | 15% | |
| Family | \$2,261.00 | \$1,854.00 | 82% | \$407.00 | 18% | |



2024 Monthly Health Premiums

All Part-time Employees (except SPOC-covered)

| Part-time employees (20-29 hours a week) | Total premium | State share | % of State share | Employee share | % of employee share | |
|---|------------------|-------------|---------------------|-------------------|---------------------|--|
| Iowa Choice | | | | | | |
| Employee | \$879.00 | \$409.00 | 46% | \$470.00 | 54% | |
| Family | \$2,059.00 | \$927.00 | 45% | \$1,132.00 | 55% | |
| National Choice | | | | | | |
| Employee | \$966.00 | \$411.00 | 43% | \$555.00 | 57% | |
| Family | \$2,261.00 | \$927.00 | 41% | \$1,334.00 | 59% | |



2024 Monthly Health Premiums

SPOC-Covered Employees

| Full-time employees | Total premium | State share | % of State share | Employee share | % employee share |
|-------------------------|------------------|-------------|------------------|-------------------|---------------------|
| Single | \$734.08 | \$697.38 | 95% | \$36.70 | 5% |
| Employee and Child(ren) | \$1,389.62 | \$1,222.86 | 88% | \$166.76 | 12% |
| Employee and Spouse | \$1,503.40 | \$1,323.00 | 88% | \$180.40 | 12% |
| Family | \$2,252.90 | \$1,914.96 | 85% | \$337.94 | 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 2023
 - The opt-out will roll over in 2024
 - Unless the employee elects health insurance during this Open Enrollment Period
- Did not elect the opt-out in 2023
 - Must elect the opt-out option in Workday
 - No default to the opt-out option



Dental Insurance

 This year is open enrollment year for all employees including SPOC-covered employees (per Collective Bargaining Agreement)



2024 Benefit Changes

Dental Insurance

 NO benefit changes for any employees, including SPOC-covered employees



2024 Monthly Dental Premiums

All Employees (except SPOC-covered)

| Full-time employees (30+ hour a week) | Total premium | State share | % of State share | Employee share | % of employee share |
|---|------------------|-------------|---------------------|-------------------|---------------------|
| Employee | \$36.00 | \$36.00 | 100% | \$0 | 0% |
| Family | \$92.00 | \$46.00 | 50% | \$46.00 | 50% |
| Part-time employees (20-29 hours a week) | Total premium | State share | % of State share | Employee share | % of employee share |
| Employee | \$36.00 | \$18.00 | 50% | \$18.00 | 50% |
| Family | \$92.00 | \$23.00 | 25% | \$69.00 | 75% |



2024 Monthly Dental Premiums

SPOC-Covered Employees

| Full-time employees | Total premium | State share | % of State share | Employee share | % of employee share |
|------------------------|------------------|-------------|---------------------|-------------------|---------------------|
| Single | \$36.00 | \$36.00 | 100% | \$0 | 0% |
| Family | \$89.00 | \$69.00 | 78% | \$20.00 | 22% |



*2024 health & dental premiums will be reflected on the December 15, 2023 pay warrant

Resources – Coming Soon!

HRA Information: 2024 Enrollment and Change Period

https://das.iowa.gov/state-employees/human-resources/hr-associates/hra-information-2024-open-enrollment

Links

- 2024 Health and Dental Insurance Premiums
- 2024 Life Insurance Premiums
- 2024 Pay Period Calendar
- COBRA
- Forms
- Flexible Spending Accounts (FSA)
- More!



Communications

HRExpress - 2024 Special Open Enrollment Edition

- Email will be distributed on or by October 2nd
- Print & distribute for employees who don't have access to a computer or are on a leave of absence





Flexible Spending Accounts

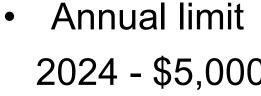
Annual Limits

Health FSA: Health expenses for self, spouse and dependents

 Annual limit 2024 - \$3,050

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

2024 - \$5,000





Contributions to Health FSA

Application of Maximum

- \$3,050 limit applies on an individual basis. If both spouses are eligible for health FSA, each has \$3,050 limit.
- \$3,050 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.



Health FSA Carryover

Carryover

- Carryover of unused 2023 contributions is limited to \$570. This is in addition to the \$3,050 limit.
- Carryover of unused 2024 contributions is limited to \$610.
- 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

- Please give new hires FSA brochure.
- 30 days to enroll.
- No proration, so review annual election.
- Once coverage begins can't change without life event.
 - Example:
 - Hired 1-15 and enrolled 1-30
 - No changes allowed after 1-31





Life Events

Common Events

- Marriage/Divorce
- Birth 60 days to make changes
- Childcare provider, hours, rates

Tips

- Remind EEs to check coverage/beneficiaries for all benefits (life insur, IPERS, RIC)
- Make sure requested change is consistent with event





New Hires/Events During OE

New Hires

- May be enrolling for 2023 and 2024
- Review elections carefully

Life Events

- Life event BPs during and after OE can cause issues with OE elections
- Review OE elections in early January



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

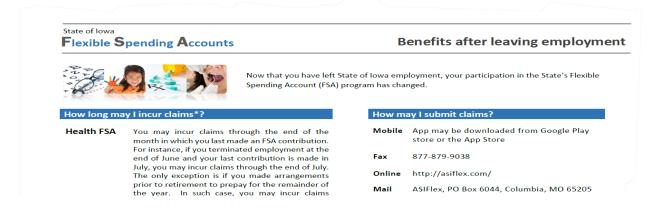
- Can have only what they contributed
- Expenses incurred while employed
- Expenses incurred after term if new job or looking for work



Terminating Employees

Employee Communications

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





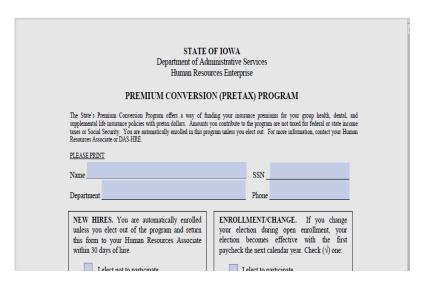
Premium Conversion

Open Enrollment

- Send form to HRE
- Effective with first pay in Jan

New Hires

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







Life Insurance Overview

Open Enrollment 2024

2024 Life Insurance

- Basic & Supplemental Life no changes for 2024
- 2023 elections will carry forward into 2024

| 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 |



Enrolling or Increasing Insurance

Enroll or Increase Life Insurance

- Only opportunity to change, unless qualified life event
- Approval by The Standard
- Must complete evidence of insurability (EOI)
- EOI must be on file with The Standard by 1/02/2024
- Increase is effective 1/02/2024 or first of the month following approval from the carrier (if past 01/01/2024)



Cancel or Decrease Life Insurance

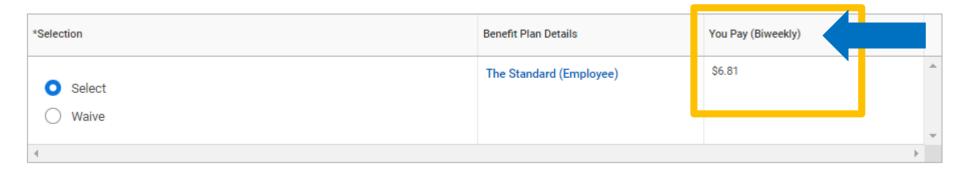
Cancel or Decrease Life Insurance

- Changes are made in Workday
- Decrease: Elect the amount of supplemental life insurance in Workday
- Cancel: Indicate that you cancel your coverage
- If cancelling basic, waiver is required Waiver of Life & LTD Insurance
- Changes will take effect on January 1, 2024



Life Insurance Deductions

- Premiums based on the amount of life insurance elected and your age <u>Life Insurance Premiums</u>
- Deductions are once monthly, not biweekly

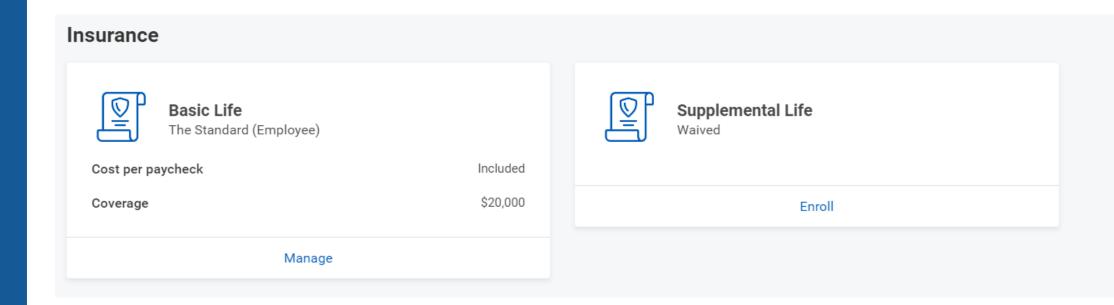


Please refer to the deduction schedule for more information

2023 - 2024 Benefit Deduction Schedule



Life Benefit Elections





Selecting Coverage

| *Selection | Benefit Plan Details | You Pay (Biweekly) | |
|------------------|-------------------------|--------------------|---|
| O Select O Waive | The Standard (Employee) | \$6.81 | * |
| 4 | | | - |

Insurance Instructions

General Instructions

You will need to provide **Evidence of Insurability (EOI)** to The Standard Insurance Company (The Standard), by completing a Medical History Statement (MHS).

- . If you are enrolling in Basic or Supplemental Life Insurance after the first 30 days of Full Time benefit eligibility
- If you request an increase to Supplemental Life Insurance
- If you are returning from a non-FMLA Unpaid Leave of absence in excess of 30 calendar days (excluding Military Leaves)

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.

If you are experiencing technical difficulties with the link above, please click here for an additional way to access the State of Iowa Health Statement.

Please click here for Supplemental Life Insurance Information.



EOI Process in Workday

Supplemental Life - The Standard (Employee)



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If you are experiencing technical difficulties with the link above, please click here for an additional way to access the State of Iowa Health Statement.

Please click here for Supplemental Life Insurance Information.



EOI Process in Workday



Submit Evidence of Insurability

This application process allows you to complete a medical history statement online, when evidence of insurability is required under a group insurance policy issued by The Standard. The information you provide will be used to evaluate your application. Submission of this application does not quarantee approval of coverage requiring evidence of insurability.

This process generally takes between 10 and 20 minutes if you have all required information. Please be aware you will not have an opportunity to save a draft during this time. For your protection, this submission session will time out after 30 minutes of inactivity.



Required Information

You **must** be prepared with the following information before you can proceed. If you do not have this information ready to reference, please print this page and return here when you have all of these listed items.

- 1. Member's employment details... ✓ Date of hire ✓ Earnings
- 2. Coverage details... ✓ Amounts currently in force ✓ Amounts requested (as appropriate under the group policy)
- 3. Personal identification... ✓ Date of birth ✓ Place of birth ✓ Mailing address
- 4. Medical conditions... ✓ Diagnoses ✓ Types of treatment ✓ Dates for treatment
- 5. Physicians or clinics... ✓ Names ✓ Locations ✓ Phone numbers

Note for Spouse Applicant

If this evidence of insurability submission is for a spouse applicant, he or she must complete the medical history statement and a electronically sign this submission.

☐ I have read and agree to the Terms and Consent.

Cance

START A NEW SUBMISSION

Contact Us

Medical Underwriting

P: 800.843.7979

Hours of Operation: Monday - Friday 6:00 AM-5:00 PM (PST)

FAQ About Evidence of Insurability



Evidence of Insurability Reminders

- Pending reasons or requests for additional information will to be mailed directly to the employee's home
- Request for increase will be cancelled if:
 - If EOI is not completed by January 2, 2024
 - If EOI is <u>denied</u> by the Standard
 - In both instances, the amount will default to what employee currently has in place



Life Insurance Beneficiaries



- Take this opportunity to review, add, or change your life insurance beneficiaries
- Refer to the Workday Resources for step-by-step Smart Guides on open enrollment
- You can add or change your life insurance beneficiaries any time during the year.
- Beneficiaries for Basic and Supplemental Life are selected under the Basic Life Benefit Card only



Resources

Danielle Potter, Life/LTD/COBRA

Email: Danielle.Potter2@iowa.gov

Phone: 515-281-8866

Web Page Resources:

2024 Open Enrollment

2024 HRA Open Enrollment

2023 - 2024 Benefit Deduction Schedule

Life Insurance Website





Retiree Insurance Overview

What we will cover today:

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



2024 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
- A recorded presentation will be 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 they report 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

Health Insurance

• Minor benefit changes in Iowa Choice or National Choice



Retiring during enrollment and change

- Have an employee who will be retiring before the end of 2023? They are eligible to make changes which will be effective 1/1/2024.
- Do they want different coverage effective January 1?
 Have them fill out a second application with their choice clearly marked.
- Place on top of form: Enrollment and Change 2024



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 Medicare Blue 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 2024
- 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 | \$879.00 | \$818.00 | \$61.00 |
| Family | \$2,059.00 | \$1,854.00 | \$205.00 |
| National Choice | | | |
| Single | \$966.00 | \$818.00 | \$148.00 |
| Family | \$2,261.00 | \$1,854.00 | \$407.00 |



SLIP Retirees with dependents who are Medicare eligible

| Plan | Monthly Premium | SLIP Contribution | Retiree Share |
|---|--------------------|----------------------|------------------|
| Iowa Choice | | | |
| Dependent enrolled in Medicare Blue Rx | \$1,189.00 | \$1,189.00 | \$0 |
| Dependent NOT enrolled in MedicareBlue Rx | \$2,065.00 | \$1,854.00 | \$211.00 |
| National Choice | | | |
| Dependent enrolled in Medicare Blue Rx | \$1,305.00 | \$1,305.00 | \$0 |
| Dependent NOT enrolled in MedicareBlue Rx | \$2,272.00 | \$1854.00 | \$418.00 |



Premiums – Not Medicare eligible

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

| Plan | Monthly Premium |
|-----------------|-----------------|
| Iowa Choice | |
| Single | \$879.00 |
| Family | \$2,059.00 |
| National Choice | |
| Single | \$966.00 |
| Family | \$2,261.00 |



Retirees and or dependent who is Medicare eligible

| Plan | With MedicareBlue RX | Without MedicareBlue Rx |
|--------------------|----------------------------|-------------------------------|
| Iowa Choice | | |
| Single | \$469.00 | \$973.00 |
| Family | \$1,189.00 | \$2,065.00 |
| National Choice | | |
| Single | \$515.00 | \$1,071.00 |
| Family | \$1,305.00 | \$2,272.00 |



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

| | Group Plan F | Group Plan N |
|-------------|--------------|--------------|
| Single Plan | \$297.10 | \$195.70 |



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

2024 Premium \$105.50



2024 Dental Premiums

Single - \$36

Family - \$92



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:
- https://das.iowa.gov/state-employees/humanresources/retirees/retiree-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 1/1/2024



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)

HRA Information: 2024 Enrollment and Change Period

https://das.iowa.gov/state-employees/human-resources/hr-associates/hra-information-2024-open-enrollment



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!

Benefits Open Enrollment Team

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- Danielle Potter 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
- Mackay Hicks HR Tech, Benefits
- Jessica Lingo Bureau Chief, Benefits



Active Employee Questions – <u>employee.benefits@iowa.gov</u>
Retiree Questions – <u>stateretirees@iowa.gov</u>