

> Empowering People Collaboration Customer Service

# RETIREE ENROLLMENT AND CHANGE FOR 2024

OCTOBER 15 – DECEMBER 7, 2023

## **Enrollment and Change for 2024**

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, 2023
- Benefit elections are effective January 1, 2024

Important Note: If you are not making any changes you do not need to do anything, your current choices will roll over to 2024.



### What we will cover

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







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## **IMPORTANT INFORMATION**

## **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 in 2024, there is no need to do anything during enrollment and change. You will be sent a packet of information approximately three months prior to turning 65.
- If you or any of your dependents become Medicare eligible when on retiree insurance, you MUST enroll in Medicare Parts A and B and Medicare becomes the primary payer at the time of eligibility. If you do not enroll in Medicare Parts A or B, you will be responsible for the portion that Medicare would pay.





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### **BENEFIT OVERVIEW**

### 2024 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 (<u>https://das.iowa.gov/human-resources/employee-and-retiree-benefits/2024-retiree-enrollment-and-change-period</u>) and in the booklet sent to you.





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### **BENEFIT HIGHLIGHTS**

### 2024 Benefits Highlights

All Retirees

No changes have been made to your dental plan for 2024, and your coverage will automatically roll over for 2024 if you don't want to make changes.

You do not need to complete a new application for 2024, UNLESS you want to:

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





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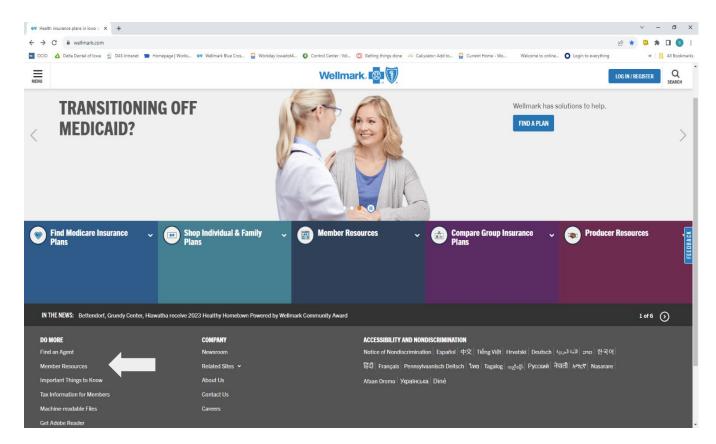
## CHANGES

### Iowa Choice / National Choice only

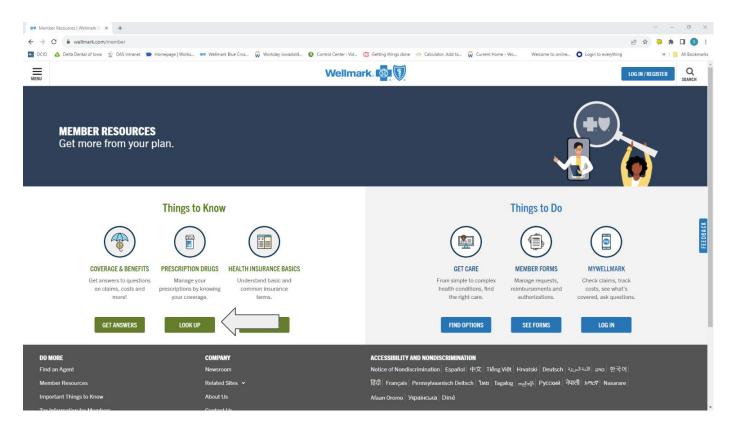
- Formulary Changing to Blue Rx Value Plus
- Retirees and covered members can research their current medications to determine coverage and tier on Blue Rx Value Plus Go to <u>www.wellmark.com</u> > Member Resources > Prescriptions & Drug Lists > Blue Rx Value Plus.



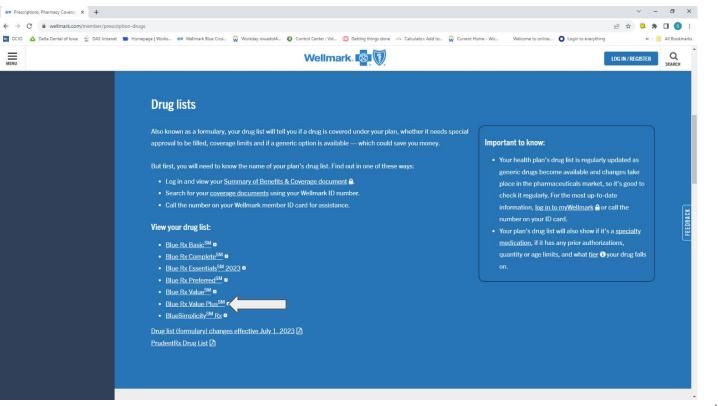
• Click on "Continue To New Site" and enter the name of the medication in the search field.



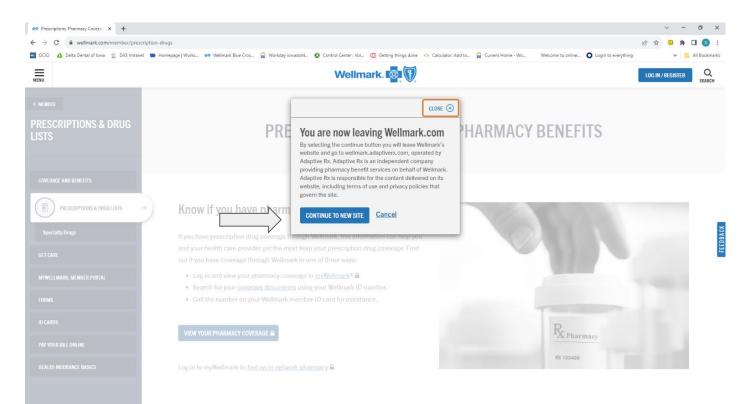














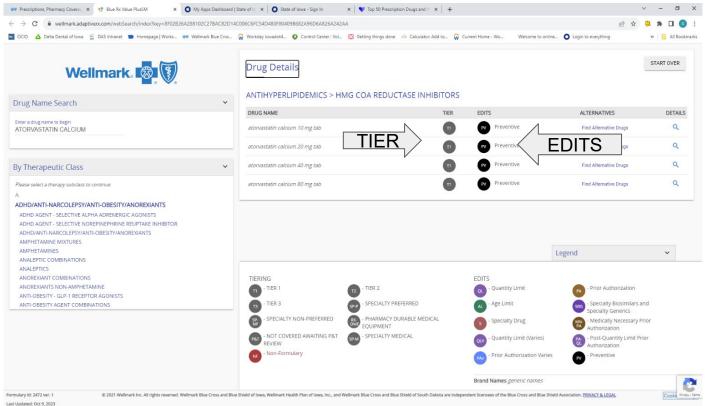
Last Updated: Oct 9, 2023

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	Blue Rx Value Plus 2 Tier	Tier 1	Tier 2 and Tie	er 3 combined			
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	Blue Rx Value Plus 1 Tier	Tier 1,	Tier 2, and Tier 3 o	combined			
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# **RETIREE OPTIONS**

### **Retiree Options**

- Options for Retirees prior to Medicare
- Options for Retirees who are Medicare eligible
- 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 Group MedicareBlue Rx for reduced premium
- National Choice Single or Family
  - Group MedicareBlue Rx for reduced premium



# Options for Retirees who are Medicare Eligible

Dependents also Medicare eligible

- Iowa Choice Single or Family Group MedicareBlue Rx for reduced premium
- National Choice Single or Family Group MedicareBlue Rx for reduced premium
- Group Program F Single plan only
- Group Program N Single plan only





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# PREMIUMS

### **Dental Insurance**

<b>Premium</b> \$36 \$92	2024 Monthly	Single	Family
	Premium	\$36	\$92

### 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
Iowa Choice	
Single	\$879.00
Family	\$2,059.00
National Choice	
Single	\$966.00
Family	\$2,261.00



### For 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



For SLIP Retirees with dependents eligible for Medicare

Plan	Monthly Premium	SLIP Contribution	Retiree Share	Medicare Blue RX
lowa Choice				
Dependent enrolled in Medicare Blue Rx	\$1,189.00	\$1,189.00	\$0	\$105.50
Dependent NOT enrolled in MedicareBlue Rx	\$2,065.00	\$1,854.00	\$211.00	\$0
National Choice				
Dependent enrolled in Medicare Blue Rx	\$1,305.00	\$1,305.00	\$0	\$105.50
Dependent NOT enrolled in MedicareBlue Rx	\$2,272.00	\$1,854.00	\$418.00	\$0



For Retirees and/or dependents who are Medicare eligible

Plan	With MedicareBlue RX	Without MedicareBlue Rx	MedicareBlue RX
Iowa Choice			
Single	\$469.00	\$973.00	\$105.50
Family	\$1,189.00	\$2,065.00	\$105.50
National Choice			
Single	\$515.00	\$1,071.00	\$105.50
Family	\$1,305.00	\$2,272.00	\$105.50



For Medicare Eligible Retirees and Dependents only

Program F	Program N
\$297.10	\$195.70

- 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 Group MedicareBlue Rx)

2024 Premium	\$105.50





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# RESOURCES

### **Resources - Applications**

Your 2023 Health Plan	Your 2024 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

Important Note: If you are not making any changes you do not need to do anything; your current choices will roll over to 2024.



### **Resources - Applications**

• DAS 2024 Retiree Enrollment and Change webpage at:

https://das.iowa.gov/human-resources/employee-andretiree-benefits/2024-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 2024.\*\*





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# CONTACTS

### **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 <u>shiip@iid.iowa.gov</u>, or visit the website at <u>www.shiip.iowa.gov</u>.



### **Resources - Contacts**

**Contact Information - Continued** 

Department of Administrative Services – Human Resources Enterprise <u>stateretirees@iowa.gov</u> 866-895-2464

MedicareBlue Rx – Customer Service 877-838-3827





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# THINGS TO REMEMBER

### 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: <u>stateretirees@iowa.gov</u> or <u>susan.piel@iowa.gov</u> 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 preregistration is needed.

- October 30, 2023, 1:00-2:00 p.m. https://meet.google.com/hsa-dkga-vzs or Join by phone (US) +1 405-352-8125 PIN: 840 960 275#
- November 9, 2023, 9:00-10:00 a.m. https://meet.google.com/uby-pjij-mah or Join by phone (US) +1 718-638-1612 PIN: 288 733 143#
- November 14, 2023, 2:00-3:00 p.m. <u>https://meet.google.com/nrt-cgno-vsx</u> or Join by phone (US) +1 225-713-1020 PIN: 344 994 273#
- November 20, 2023, 10:00-11:00 a.m. <u>https://meet.google.com/qfp-mnfa-fai</u> or Join by phone (US) +1 904-580-6202 PIN: 484 482 381#
- November 29, 2023, 1:00-2:00 p.m. <u>https://meet.google.com/rxn-hjqs-bvs</u>or
   Join by phone (US) +1 513-818-1660 PIN: 489 904 512#
- December 5, 2023, 10:00-11:00 a.m. <u>https://meet.google.com/rzx-navc-qxy</u> or Join by phone(US) +1 646-653-4691 PIN: 908 419 134

