

Open Enrollment For State of Iowa Retirees



2025 Retiree Open Enrollment Period October 15-December 7, 2024



The 2025 Open Enrollment period for State of Iowa retirees is October 15-December 7, 2024

Making informed choices about your health insurance coverage can be complicated. To simplify the process and help you make the best health care decisions possible, the Benefits Team has compiled this booklet. Information is also available on the DAS 2025 retiree Open Enrollment webpage at

<https://das.iowa.gov/retiree-open-enrollment>

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Before You Get Started

What you need to know

The Open Enrollment period is your opportunity to review benefit options and choose your coverage for 2025. This booklet contains details about available health insurance plan options, costs, and more.

Please read the information carefully.

Before you start, remember these important things:

- **No action is needed if you don't want to make any changes to your HEALTH COVERAGE for 2025.** Your options will automatically roll over from last year.
- **If you drop your State of Iowa health plan for any reason, you will NOT be able to rejoin at a later date.**
- **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.
- **If you are becoming Medicare eligible in 2025,** there is no need to do anything during open enrollment. You will be sent a packet of information approximately three months prior to turning 65.
- During the Open Enrollment period, you can add or disenroll a spouse or dependent(s) from your retiree health plan plan.

Get Added to the Retiree Email List

The Department of Administrative Services (DAS) maintains a database of retiree email addresses, allowing us to send you timely information regarding your benefits. Please note:

- We will continue to mail Open Enrollment and other retiree information to your home.
- Your email address will only be used by DAS for business purposes.
- You can unsubscribe from receiving these emails at any time.

If you want to add, remove, or change your email address, please send your request to stateretirees@iowa.gov.

Your Step-by-Step Guide to Open Enrollment

Follow these steps to guide you through the Open Enrollment process:

- Step #1:** Review the Plan Options. See page 5.
- Step # 2:** Access additional resources, ask questions, and make your decision. See page 13.
- Step # 3:** Proceed to Enrollment Options beginning on page 14.

Step #1 - Review the Plan Options

Options for Retirees NOT Eligible for Medicare

For retirees and their eligible dependents **NOT eligible for Medicare**, there is one health care plan with two network options:

- **Iowa Choice** is a Health Maintenance Organization (HMO) offering access to a large selection of doctors and hospitals in Iowa and in counties sharing a border with Iowa.
- **National Choice** is a Preferred Provider Organization (PPO) offering access to a large selection of doctors and hospitals in Iowa and across the nation.

See page 7 for an overview/comparison of each plan option.

Your Non-Medicare Options and the Sick Leave Insurance Program (SLIP)

SLIP offers eligible State retirees the option of using the value of their unused sick leave balance to pay the State's share of their group health insurance premiums.

While using SLIP, the retiree will still pay the same share of the premium an active State employee pays. Retirees can continue to use their SLIP account until the funds are exhausted or until they become eligible for Medicare (usually at age 65).

Premium Savings for SLIP Retirees with a Medicare-Eligible Dependent

If your dependent is Medicare eligible and you have enrolled them under your Iowa Choice or National Choice plan, you have the option of coordinating pharmacy benefits with Group MedicareBlue Rx, a Medicare Part D plan. **This allows Wellmark to lower their health plan premium.**

Please see the section *Options for Medicare-Eligible Retirees* below for more information on these options if your dependent is eligible for Medicare.

Options for Medicare-Eligible Retirees

Four choices are available for State of Iowa Retirees who are eligible for Medicare:

- **Iowa Choice** offers access to a large selection of doctors and hospitals in Iowa and in counties sharing a border with Iowa.
- **National Choice** offers access to a large selection of doctors and hospitals in Iowa and across the nation.
- **Group Program F**, a State of Iowa retiree group program identical to Medicare Supplement Plan F. See page 8 for more information on Group Program F.

- **Group Program N**, a State of Iowa retiree group program identical to Medicare Supplement Plan N. See information starting on page 8 for more information on Group Program N.

Need Help with Medicare? Free SHIP Program Offers Answers

The Seniors' Health Insurance Information Program (SHIP) counsels Medicare beneficiaries and caregivers about Medicare, Medicare supplements, Medicare Advantage, Medicare Part D, and long-term care insurance. It is a free, objective, and confidential service of the State of Iowa designed to help Iowans make informed decisions regarding Medicare and other health coverage. To schedule an appointment with a SHIP counselor, call 800-351-4664, or email ship@iid.iowa.gov.

Iowa Choice/National Choice Options and Medicare Explained

You may continue your state-sponsored health coverage when you become eligible for Medicare, but you still need to sign up for Medicare. Please note: If you become Medicare-eligible prior to age 65, you will need to notify DAS-HRE.

- Medicare will provide your primary health insurance coverage.
- After Medicare pays, your Iowa Choice or National Choice state option may pay the remaining covered costs.
- If you have dependents on your insurance who are not eligible for Medicare, Wellmark will continue to be their primary coverage.
- The benefit design of both Iowa Choice and National Choice do not change as a result of your retirement.

Iowa Choice or National Choice with Group MedicareBlue Rx

If you are eligible for Medicare and choose Iowa Choice or National Choice, you can significantly reduce your Wellmark premium for either option by enrolling in Group MedicareBlue Rx.

Group MedicareBlue Rx and Wellmark work together to meet prescription needs. Enrollment in the Group MedicareBlue Rx plan significantly reduces the amount Wellmark pays for prescription drug coverage and these savings are passed along to you in the form of lower premiums for your Iowa Choice or National Choice health coverage.

When you enroll in Group MedicareBlue Rx while also enrolled in Iowa Choice or National Choice, you will add the Group MedicareBlue Rx coverage to the Blue Rx Value prescription coverage you already have with Iowa Choice or National Choice. Your pharmacist will run your prescription through both Group MedicareBlue Rx and Iowa Choice/National Choice and determine which plan provides the most cost-effective coverage.

The Blue Rx Value formulary provides prescription coverage for the Iowa Choice and National Choice health plans. It includes three drug tiers and coverage for some specialty drugs. View the Blue Rx Value medication formulary on the DAS 2025 Retiree Open Enrollment webpage at <https://das.iowa.gov/retiree-open-enrollment>.

Please see page 8 for an Overview of Group MedicareBlue Rx Benefits.

Side-by-Side Comparison of Iowa Choice and National Choice

	Iowa Choice option	National Choice option	
Wellmark Network	Blue HMO network	Blue PPO network	
Deductible	\$250 single \$500 family	\$250 single \$500 family	
Medical Out-of-Pocket Maximum	\$1,000 Single \$2,000 Family	\$1,000 Single \$2,000 Family	
ACA Preventive Services	Covered at 100%	Covered at 100%	
Professional Office Services			
Office Visit - Primary Care Practitioner (PCP)	\$15 copay	\$15 copay	
Office Visit - Specialist Specialty Drugs	\$30 copay	\$30 copay	
Office Visit - Other Providers	\$15 copay	\$15 copay	
Routine Eye Exam	\$30 copay	\$30 copay	
Routine Hearing Exam	\$30 copay	\$30 copay	
Surgery, Radiology & Pathology (office)	\$15 copay (PCP) \$30 copay (Specialist)	\$15 copay (PCP) \$30 copay (Specialist)	
Telehealth (Doctor on Demand)	\$10 copay	\$10 copay	
Hospital Services			
Inpatient Hospital Services	10% after deductible	10% after deductible	20% after deductible
Outpatient Hospital Services	10% after deductible	10% after deductible	20% after deductible
Ambulatory Surgical Center	10% after deductible	10% after deductible	20% after deductible
Outpatient Diagnostic Lab, Radiology	10% after deductible	10% after deductible	20% after deductible
Outpatient Therapy Services	10% after deductible	10% after deductible	20% after deductible
Emergency Care			
Ambulance	10% after deductible	10% after deductible	20% after deductible
Urgent Care Center	\$15 copay	\$15 copay	

Hospital Emergency Room	\$100 copayment; waived if admitted	\$100 copayment; waived if admitted	
Behavioral Health Services		Network	Non-network
Office visit	\$15 copay	\$15 copay	
Inpatient /outpatient mental health and substance abuse treatment	10% after deductible	10% after deductible	20% after deductible

Prescription Coverage Under Iowa Choice or National Choice (Blue Rx Value Formulary)			
	Retail	Retail	Mail Order
Quantity	30-day supply	90-day supply	90-day supply
Tier 1	\$10 copay	\$30 copay	\$20 copay
Tier 2	\$25 copay	\$75 copay	\$50 copay
Tier 3	\$50 copay	\$150 copay	\$100 copay
Specialty Drugs	\$100 (Preferred)/ \$200 (Non-Preferred)		
Pharmacy Out-of-Pocket Maximum	Single \$5,850 / Family \$11,700		

Eligibility for Group Program F and Group Program N

You are eligible to enroll in the State of Iowa’s Group Program F and Group Program N if:

- You and your dependant are both eligible for Medicare.
- You **may not** elect Group Program F or Group Program N and also enroll your dependent in Iowa Choice or National Choice single coverage.

Group Program F and Program N are only available as single contracts. Therefore, you and your dependent may choose to:

- Both enroll in Group Program F.
- Both enroll in Group Program N.
- One enrolled in Group Program F and the other enrolled in Group Program N.

Group Program F and Group Program N Benefits Overview

The table below shows basic information about the different benefits Group Program F and Group Program N policies cover. If a percentage appears, the program covers the percentage of the benefit for eligible Medicare expenses. You pay the rest.

Comparison of State of Iowa Group Programs F and N		
Benefits	F Pays	N Pays
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	100%	100%
Medicare Part B coinsurance or copayment	100%	100%*
Blood (first 3 pints)	100%	100%
Part A hospice care coinsurance or copayment	100%	100%
Skilled nursing facility care coinsurance	100%	100%
Part A deductible	100%	100%
Part B deductible	100%	0%
Part B excess charges	100%	0%
Foreign travel emergency (up to plan limits)	80%	80%

*After that year's Medicare deductible has been met then Group Program N pays 100 percent of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits not resulting in an inpatient admission. The 2024 Medicare Part B deductible was \$240. The 2025 amounts were not available at the time of this printing.

For additional information about Group Program F and Group Program N, visit <https://das.iowa.gov/retiree-open-enrollment>

Overview of Group MedicareBlue Rx Benefits

2025 Monthly Plan Premium - Group MedicareBlue Rx	\$142.80	
Deductible	\$0	
Drug Level	30-Day Supply	90-Day Supply (network pharmacy or mail order)
Tier 1: Preferred Generic	\$5	\$10
Tier 2: Non-Preferred Generic	\$10	\$20
Tier 3: Preferred Brand	20%	20%

Tier 4: Non-Preferred	45%	45%
Tier 5: Specialty	33%	33%
Supplemental Coverage (coverage for drugs that are excluded from the Medicare Part D program)	None	
Annual out-of-pocket prescription drug costs	\$2000	

Important information regarding Group MedicareBlue Rx:

- The Group MedicareBlue Rx plan was created specifically for State of Iowa retirees.
- **Group MedicareBlue Rx is the only Medicare Part D plan which will lower your health insurance premiums.**
- If you are on Iowa Choice or National Choice and drop the Group MedicareBlue Rx plan and purchase another Medicare Part D plan, you will pay the higher Wellmark premium.

Pharmacy Coverage With Group Program F or Group Program N

If you are enrolled in Group Program F or Group Program N, you may:

- Maintain coverage with the Group MedicareBlue Rx, or
- Elect an individual Medicare Prescription Drug Program from an insurance company offering a Medicare Part D program in your state.

Group MedicareBlue Rx Drug List/Formulary

- Group MedicareBlue Rx covers more than 3,000 prescription drugs. The drug list includes five drug tiers, and generally, drugs on Tier 1 will be the least expensive while drugs on Tier 5 will be the most expensive.
- View the medication formulary on the DAS 2025 Retiree Open Enrollment webpage at <https://das.iowa.gov/retiree-open-enrollment>.

Electing an Individual Medicare Prescription Drug Plan

- Submit the Medicare Part D application directly to the insurance company offering the plan.
- Contact MedicareBlue Rx at 877-838-3827 and cancel your coverage in **Group MedicareBlue Rx (\$5/\$10/20%/45%/33%)**.
- The types of insurance listed below are all considered creditable prescription drug coverage. If you have one of these types of insurance, in most cases, you may not need to enroll in a Medicare Part D plan.
 - Federal Employee Health Benefits (FEHB) Program
 - Veterans' Benefits
 - TRICARE (military health benefits)
 - Indian Health Services

If you elect an Individual Medicare Part D plan for 2025, you can return to Group MedicareBlue Rx during the next Open Enrollment period in the fall of 2025 for benefits beginning January 1, 2026.

2025 Non-Medicare Retiree Monthly Health Premiums

Direct Bill Premiums		
	Single	Family
Iowa Choice	\$900.00	\$2,106.00
National Choice	\$988.00	\$2,314.00

Sick Leave Insurance Program (SLIP)			
	Total Premium	SLIP Contribution	Retiree SLIP Contribution
Iowa Choice			
Single	\$900.00	\$836.00	\$64.00
Family before Medicare	\$2,106.00	\$1,896.00	\$210.00
National Choice			
Single	\$988.00	\$836.00	\$152.00
Family before Medicare	\$2,314.00	\$1,896.00	\$418.00

Sick Leave Insurance Program (SLIP) with a Medicare-Eligible Dependent			
	Total Premium	SLIP Contribution	Retiree SLIP Contribution
Iowa Choice			
Spouse enrolled in MedicareBlue Rx	\$1,215.00	\$1,215.00	\$0.00
Spouse NOT enrolled in MedicareBlue Rx	\$2,112.00	\$1,896.00	\$216.00

	Total Premium	SLIP Contribution	Retiree SLIP Contribution
National Choice			
Spouse enrolled in MedicareBlue Rx	\$1,333.00	\$1,333.00	\$0.00
Spouse not enrolled in MedicareBlue Rx	\$2,324.00	\$1,896.00	\$428.00

2025 Medicare-Eligible Retiree Monthly Health Premiums

Iowa Choice	Monthly Premium
Single	
Enrolled in Group MedicareBlue Rx	\$479.00
NOT Enrolled in Group MedicareBlue Rx	\$996.00
Family	
One Medicare-eligible and enrolled in Group MedicareBlue Rx	\$1,215.00
NOT Enrolled in Group MedicareBlue Rx	\$2,112.00

National Choice	Monthly Premium
Single	
Enrolled in Group MedicareBlue Rx	\$527.00
NOT Enrolled in Group MedicareBlue Rx	\$1,097.00
Family	
One dependent Medicare-eligible and enrolled in Group MedicareBlue Rx	\$1,333.00
NOT Enrolled in Group MedicareBlue Rx	\$2,324.00

Group Program F and Group Program N (single contract)	Monthly Premium
Group Program F	\$313.60
Group Program N	\$206.60

Step #2: Make Your Decisions

There's a lot to consider when choosing your health insurance option for 2025, including plan benefits, premium cost, network options, and prescription drug coverage.

Open Enrollment Presentation and Q/A Sessions

A pre-recorded Open Enrollment presentation is located on the DAS website at <https://das.iowa.gov/retiree-open-enrollment>.

If you still have questions after viewing the presentation, 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 30, 2024 - 1:00-2:00 p.m.**
meet.google.com/zpd-wzxe-dpk
 Join by phone (US) +1 315-992-6103
 PIN: 954 710 832#
- **November 7, 2024 - 9:00-10:00 a.m.**
meet.google.com/kog-mvzk-hvv
 Join by phone (US) +1 615-787-8538
 PIN: 531 189 968#
- **November 13, 2024 - 2:00-3:00 p.m.**
meet.google.com/ror-mtch-key
 Join by phone (US) +1 636-498-4923
 PIN: 150 318 105#
- **November 19, 2024 - 10:00-11:00 a.m.**
meet.google.com/nuf-sgjp-ztb
 Join by phone (US) +1 304-810-2303
 PIN: 210 912 967#

- **November 26, 2024 - 1:00-2:00 p.m.**
meet.google.com/tpb-rogz-ohm
 Join by phone (US) +1 405-534-5014
 PIN: 333 602 943#
- **December 3, 2024 - 10:00-11:00 a.m.**
meet.google.com/xfv-efoq-tqa
 Join by phone (US) +1 218-301-8623
 PIN: 883 110 018#

Contact Information

Here are several contact numbers you may find useful to address any additional questions:

Wellmark, Blue Cross Blue Shield of Iowa – Customer Service
 800-622-0043

Senior Health Insurance Information Program (SHIIP) SHIIP is an excellent resource in Iowa for information regarding Medicare. It is a free, confidential and objective State of Iowa service designed to help Iowans make informed decisions regarding Medicare and other health coverage.

For assistance, call 800-351-4664, email shiip@iid.iowa.gov, or visit the website at www.shiip.iowa.gov.

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

MedicareBlue Rx – Customer Service
 877-838-3827

Step #3: Proceed to Enrollment

Changing Your Health Plan for 2025

If you choose to enroll in a different 2025 retiree health insurance option, the following chart can help you decide if you need to submit a new Wellmark application. Find your current 2024 health plan option on the left and follow across to see what action is required for you to choose a different option for 2025:

Your 2024 Health Plan	Your 2025 Retiree Health Care Options			
	Iowa Choice	National Choice	Group Program F*	Group Program N*
Iowa Choice	No action necessary	Complete a new application	Complete a new application	Complete a new application
National Choice	Complete a new application	No action necessary	Complete a new application	Complete a new application
Group Program F*	Complete a new application	Complete a new application	No action necessary	Complete a new application
Group Program N*	Complete a new application	Complete a new application	Complete a new application	No action necessary

* Eligibility for Group Program F and N Plans requires the State retiree and dependent must both be Medicare-eligible. Because Group Program F and Group Program N are only available as single contracts, **your dependent will also need to complete a Wellmark application and a Group MedicareBlue Rx application if choosing the Iowa MedicareBlue Rx plan.**

Application Information

For a Wellmark and MedicareBlue RX application:

- Visit the DAS 2025 Retiree Open Enrollment webpage at <https://das.iowa.gov/retiree-open-enrollment>.
- Email stateretirees@iowa.gov.
- Contact the State of Iowa Retiree Benefits Specialist at 866-895-2464.
- Contact Wellmark Customer Service at 800-622-0043.

Send your application to:

Department of Administrative Services, Human Resources Enterprise
 ATTN: State Retiree Health Insurance
 Hoover Building, Level A
 1305 E. Walnut St.
 Des Moines, IA 50319

DEADLINE: Your application(s) must be postmarked by December 7, 2024.

You may also fax your applications to 515-242-6450 or scan and email them to stateretirees@iowa.gov.

Notice of Creditable Coverage for Medicare-Eligible Retirees

Medicare requires the State to notify Medicare-eligible retirees whether their State prescription drug coverage is Creditable Coverage (meaning it is as good as or better than the standard Medicare prescription drug coverage - Part D.) To avoid paying a penalty or higher premium, keep a copy of the notice on the next three pages should you decide to join a different Medicare Part D drug plan in the future. Please see the next page for your copy of the notice, and be sure to keep it in a safe place in case you may need it.



Important Notice from the State of Iowa to Medicare Eligible Participants Regarding Your State of Iowa Prescription Drug Coverage and Medicare 2025

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the State of Iowa and about your options under Medicare's prescription drug coverage (Part D). This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The State of Iowa has determined that the prescription drug coverage offered by the State of Iowa Active Employee and Retired/Disabled Direct Pay Group is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays, and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 to December 7.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

State employees: Your current State of Iowa coverage will not be affected if you decide not to join a Medicare drug plan.

State retirees enrolled in Iowa Choice or National Choice: Medicare-eligible retirees may keep Iowa Choice or National Choice coverage with or without enrollment in Part D. Retirees have a voluntary option of coordinating pharmacy benefits with MedicareBluesm Rx. **This coordination between Wellmark and MedicareBluesm Rx will result in a reduction (savings) in the Wellmark monthly premium paid by you.**

State retirees enrolled in Group Program F or Group Program N: Medicare-eligible retirees may keep the State of Iowa coverage with or without enrollment in the MedicareBluesm Rx.

Important Note: *If you are a State retiree and you drop your current State of Iowa group health insurance coverage altogether, be aware that you and your dependents will not be able to rejoin the State of Iowa group.*

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with the State of Iowa and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

After 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice or Your Current Prescription Drug Coverage

Please call the contact listed below for further information. NOTE: You'll receive this notice each year. You will also receive it before the next period you can join a Medicare drug plan, and if this coverage through the State of Iowa changes. You also may request a copy of this notice at any time.

For More Information about Your Options under Medicare Prescription Drug Coverage

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll receive a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit <https://www.medicare.gov/>.
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income or resources, extra help is available paying for Medicare prescription drug coverage. For information about this extra help, visit Social Security on the web at <https://www.ssa.gov/>, or call 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice.

If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date:	January 1, 2025
Name of Entity/Sender:	State of Iowa Department of Administrative Services Human Resources Division
Contact Office:	Benefits Bureau
Address:	Hoover State Office Building, Level A 1305 E Walnut St, Des Moines, IA 50319-0150
Phone Number:	866-895-2464

Notes

Notes



**Human Resources Enterprise
Hoover Building, Level A
1305 E. Walnut St.
Des Moines, IA 50319**