

I  **OWWA** TM

FREEDOM TO FLOURISH

2025 Open Enrollment

*HRA Kick-Off Meeting
September 30, 2024*

Open Enrollment Team

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

Agenda

- Highlights of 2025 Open Enrollment
- Flex Spending Accounts
- Life Insurance
- Retiree Open Enrollment
- Q & A

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



2025 Benefit Highlights & Premiums

2025 Open Enrollment Timeframe

Active Employees	October 7th – November 7th* at 6pm (CST)
Retirees	October 15th – December 7th

**Note this is a Thursday*

2025 Benefit Changes

Health Insurance

- **NO benefit changes** in Iowa Choice or National Choice
- **NO benefit changes** in Alliance Select (SPOC-covered employees)

2025 Benefit Highlights

2025 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 2025

2025 Benefit Highlights

- Employees **must enroll** each year in Workday
- Health Flexible Spending Account (FSA)
 - Dependent Care FSA

2025 Benefit Highlights

Health Flexible Spending Account

- The maximum Health FSA is **\$3,200** in 2025
- 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)

2025 Open Enrollment Web Page

<https://das.iowa.gov/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

2025 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	\$900.00	\$836.00	93%	\$64.00	7%
Family	\$2,106.00	\$1,896.00	90%	\$210.00	10%
National Choice					
Employee	\$988.00	\$836.00	85%	\$152.00	15%
Family	\$2,314.00	\$1,896.00	82%	\$418.00	18%

**2025 health & dental premiums will be reflected on the December 27, 2024 pay warrant*

2025 Monthly Health Premiums

SPOC-Covered Employees

Full-time employees	Total premium	State share	% of State share	Employee share	% employee share
Single	\$773.89	\$735.19	95%	\$38.70	5%
Employee and Child(ren)	\$1,464.97	\$1,289.17	88%	\$175.80	12%
Employee and Spouse	\$1,584.93	\$1,394.73	88%	\$190.20	12%
Family	\$2,375.07	\$2,018.87	85%	\$356.20	15%

**2025 health & dental premiums will be reflected on the December 27, 2024 pay warrant*

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 2024
 - The opt-out will roll over in 2025
 - Unless the employee elects health insurance during this Open Enrollment Period
- Did not elect the opt-out in 2024
 - Must elect the opt-out option in Workday
 - No default to the opt-out option

2025 Benefit Highlights

Dental Insurance

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

2025 Benefit Changes

Dental Insurance

- **NO benefit changes** for SPOC-covered employees
- Added the Check-Up Plus option for all other employees
 - Diagnostic & preventive services will not count toward the annual benefit max
 - Promotes regular preventive care
 - Save on cost over the long-term

Check-Up Plus Example

	Benefit without Check-Up Plus	Benefit with Check-Up Plus
Annual Benefit Max	\$1500	\$1500
Exam, cleaning, x-rays	\$250	\$250
2 Fillings	\$100	\$100
Total annual benefit max remaining	\$1150	\$1400

2025 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%

**2025 health & dental premiums will be reflected on the December 27, 2024 pay warrant*

2025 Monthly Dental Premiums

SPOC-Covered Employees

Full-time employees	Total premium	State share	% of State share	Employee share	% of employee share
Single	\$37.00	\$37.00	100%	\$0	0%
Family	\$92.00	\$69.00	75%	\$23.00	25%

**2025 health & dental premiums will be reflected on the December 27, 2024 pay warrant*

Resources – *Available Now!*

HRA Information: 2025 Open Enrollment **Period**

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

Links

- 2025 Health and Dental Insurance Premiums
- 2025 Life Insurance Premiums
- 2025 Pay Period Calendar
- Forms
- Flexible Spending Accounts (FSA)
- More!

Communications

HRExpress - 2025 Special Open Enrollment Edition

- Email will be distributed on or by October 7th
- 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
2025 - \$3,200



Annual Limits

Health FSA: Health expenses for self, spouse and dependents

- Annual limit
2025 - \$3,200



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

- Annual limit
2025 - \$5,000



Contributions to Health FSA

Application of Maximum

- \$3,200 limit applies on an individual basis. If both spouses are eligible for health FSA, each has \$3,200 limit.
- \$3,200 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 2024 contributions into 2025 is \$610. This is in addition to the 2025 limit of \$3,200.
- Carryover of unused 2025 contributions into 2026 is \$640.
- Carryover dollars are spent *first* for claims incurred in the following year and must be used in the following year or are forfeited.

Open Enrollment

- Must enroll each year.
- Remind EEs on leave.
- Prior to OE ending, review enrollments for EEs who had issues in prior years.



Open Enrollment

- EEs can make changes to submitted elections until OE ends
- Give them instructions
- Have them contact me if they have issues
- [Instructions - Making Changes to Submitted Elections During Open Enrollment](#)

The screenshot displays a web interface for making changes to submitted elections during the open enrollment period. The header includes the IOWA Department of Administrative Services logo and the title 'Making Changes to Submitted Elections During the Open Enrollment Period'. Below the header, there is a section titled 'If you have already submitted your 2025 benefit elections and you wish to make a change to them before the end of the enrollment period, follows these easy steps.' The steps are as follows:

1. In the Announcements section of Workday, click on the Open Enrollment Announcement.
2. Click on the Employee Benefits Open Enrollment Selection button.
3. Click on the Continue button.
4. Make your changes
5. Click Review and Sign at the bottom of the screen.
6. Review your elections. If they are correct, check the "I Accept" box at the bottom and then click Submit.

New Hires

- Please give new hires FSA brochure.

State of Iowa Flexible Spending Accounts

Tired of paying taxes? Eligible employees who participate in the Flexible Spending Account (FSA) program don't pay taxes on wages used to pay eligible health and dependent care expenses.

FSA Terms

Eligible employee: A permanent State employee who is normally scheduled for 30 or more hours of work per week.

FSA: A tax-free account funded through payroll deduction and used to pay eligible health and dependent care expenses.

ASU: The administrator of the State's flexible spending account program.

Incurred expense: Expenses for services you have received or products you have ordered (not necessarily billed or paid for).

Health care expense: Medical expense for yourself, your spouse, or your dependents (through the year in which they turn age 19) not paid by insurance.

Dependent care expense: Expense for care of a child under age 13 or an adult incapable of self-care, which enables you to work, if you are married, your spouse must also work for a full-time student and the dependent must be claimed on your tax return. If you are divorced, you must be the custodial parent, but are not required to claim the exemption.

How the program works

You decide how much to set aside for health and/or dependent care expenses up to the annual limits (2021 health FSA limit - \$2,700; 2021 Dependent Care FSA limit - \$5,000*). This amount is divided by the number of payrolls of an incurred expense. All proceeds "blend orders" credited to your FSA accounts. You file a claim for reimbursement taken from your paychecks before taxes and deposited to your FSA accounts. You file a claim for reimbursement reimbursement by direct deposit or check. Dependent Care expense incurred through March 31 may be applied toward the previous year's annual election, if any funds remain.

*The limits for single and married employees (\$2,700 if married and filing separate tax returns) for dependent care.

Example: Assumes a family with income of \$45,000 and at least \$2,000 in eligible expenses meet year.

	WITHOUT FSA	WITH FSA
Annual compensation	\$ 45,000	\$ 45,000
Tax-free expense	0	-2,000
Taxable income	\$ 45,000	\$ 43,000
FICA @ 7.65%	-3,443	-3,266
Federal Income Tax*	-1,189	-1,000
State Income Tax*	-1,500	-1,500
Net pay check	\$ 37,469	\$ 36,000
After-tax expenses	-2,000	0
Actual take-home pay	\$ 35,469	\$ 36,000
Net cash savings	0	\$ 5,531

*Assumes filing married with 2 dependents. Savings will vary for each participant. Calculate your own potential savings using your marginal tax bracket. A tax savings calculator is provided for you at www.iastate.gov.

Revised Feb 2020

New Hires

- Please give new hires FSA brochure.
- 30 days to enroll.

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*The limit for single and married employees (\$2,700) if married and filing separate tax returns for dependent care.

Revised Feb 2020

Example: Assumes a family with income of \$45,000 and at least \$2,000 in eligible expenses next year.

	WITHOUT FSA	WITH FSA
Annual compensation	\$ 45,000	\$ 45,000
Tax-free expense	0	-2,000
Taxable income	\$ 45,000	\$ 43,000
FICA @ 7.65%	-3,449	-3,260
Federal Income Tax*	-1,189	-1,000
State Income Tax*	-1,500	-1,500
Net pay check	\$ 27,489	\$ 26,000
After-tax expenses	-2,000	0
Actual take-home pay	\$ 25,489	\$ 26,000
Net cash savings	0	\$ 5,000

*Assumes filing married with 2 dependents. Savings will vary for each participant. Calculate your own potential savings using your marginal tax bracket. A tax savings calculator is provided for you at www.iastate.gov



New Hires

- Please give new hires FSA brochure.
- 30 days to enroll.
- No proration, so review annual election.



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.



Life Events

Common Events

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



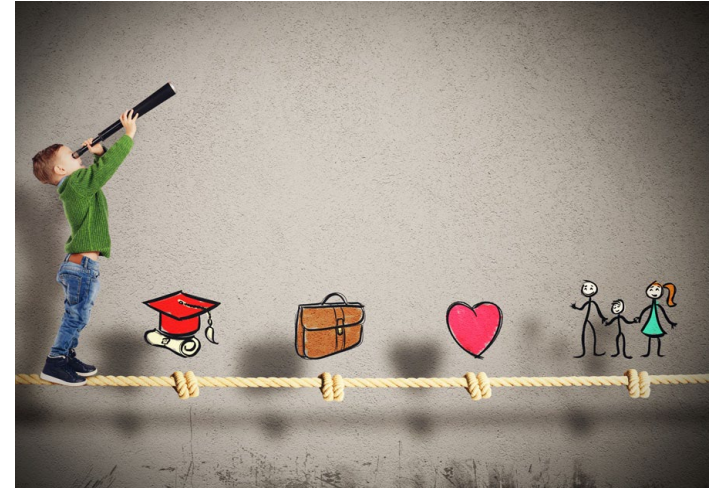
Life Events

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 2024 and 2025
- 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

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

State of Iowa
Flexible Spending Accounts

Benefits after leaving employment



Now that you have left State of Iowa employment, your participation in the State's Flexible Spending Account (FSA) program has changed.

How long may I incur claims*?

Health FSA You may incur claims through the end of the month in which you last made an FSA contribution. For instance, if you terminated employment at the end of June and your last contribution is made in July, you may incur claims through the end of July. The only exception is if you made arrangements prior to retirement to prepay for the remainder of the year. In such case, you may incur claims

How may I submit claims?

Mobile App may be downloaded from Google Play store or the App Store
Fax 877-879-9038
Online <http://asiflex.com/>
Mail ASIFlex, PO Box 6044, Columbia, MO 65205

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

STATE OF IOWA
Department of Administrative Services
Human Resources Enterprise

PREMIUM CONVERSION (PRETAX) PROGRAM

The State's Premium Conversion Program offers a way of funding your insurance premiums for your group health, dental, and supplemental life insurance policies with pretax dollars. Amounts you contribute to the program are not taxed for federal or state income taxes or Social Security. You are automatically enrolled in this program unless you elect out. For more information, contact your Human Resources Associate or DAS-HRE.

PLEASE PRINT

Name SSN

Department Phone

NEW HIRES. You are automatically enrolled unless you elect out of the program and return this form to your Human Resources Associate within 30 days of hire.
 I elect not to participate.

ENROLLMENT/CHANGE. If you change your election during open enrollment, your election becomes effective with the first paycheck the next calendar year. Check (✓) one:
 I elect to participate.



Life Insurance Overview

2025 Life Insurance

- Basic & Supplemental Life - no changes for 2025
- 2024 elections will carry forward into 2025

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

Evidence of Insurability (EOI)

Action	Submit EOI (Y/N)
Keeping the same amount of coverage	N
Decrease or Cancel coverage amount	N
Increase coverage amount	Y
Current Employee, but 1 st time request	Y

- EOI must be on file with The Standard by 1/06/2025
- Increase is effective 1/01/2025 or first of the month following approval from the carrier. (The Standard)
- If cancelling basic, waiver is required [Waiver of Life & LTD Insurance](#)


Evidence of Insurability Reminders

- If you are not making a change to your life insurance coverage amount– please do not submit EOI
- 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 6, 2025
 - If EOI is denied by the Standard
 - In both instances, the amount will default to what employee currently has in place



Life Benefit Elections

Insurance



Basic Life
The Standard (Employee)

Cost per paycheck	Included
Coverage	\$20,000

[Manage](#)

Beneficiaries for Basic and Supplemental Life are entered under the Basic Life Benefit Card only

Basic Life

Projected Total Cost Per Paycheck
\$6.81

Plans Available

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

1 item

Benefit Plan	*Selection	You Pay (Biweekly)
The Standard (Employee)	<input checked="" type="radio"/> Select <input type="radio"/> Waive	Included

Review/Update Beneficiaries

Coverage

Calculated Coverage \$20,000.00

Coverage \$20,000

Plan cost per paycheck Included

Beneficiaries

Select an existing or add a new beneficiary person or trust to this plan. You can also adjust the percentage allocation for each beneficiary.

Primary Beneficiaries 1 item ☰ ☒ ↗

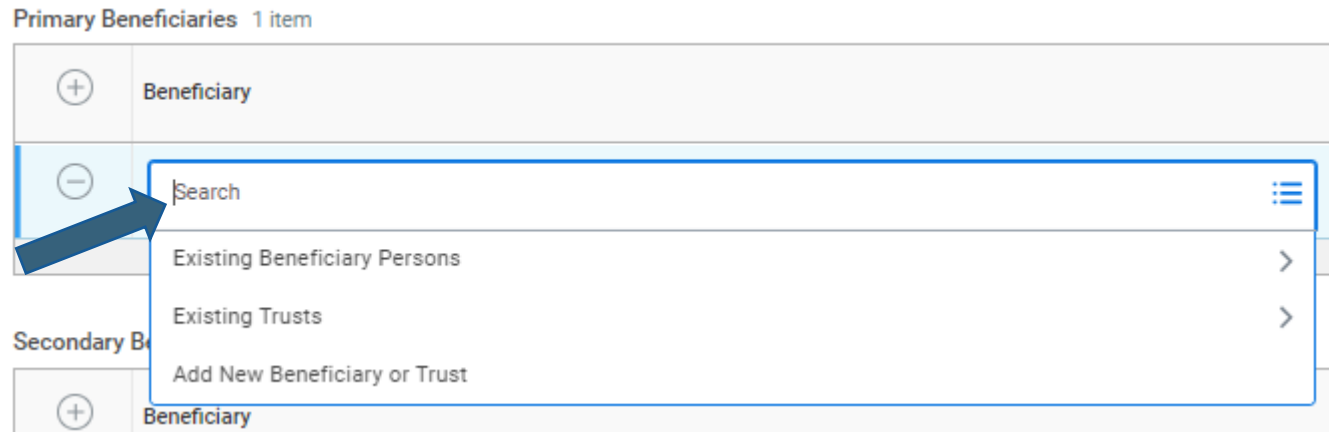
+	Beneficiary	Percentage
-	<input type="text"/>	<input type="text" value="0"/>

Secondary Beneficiaries 1 item ☰ ☒ ↗

+	Beneficiary	Percentage
-	<input type="text"/>	<input type="text" value="0"/>

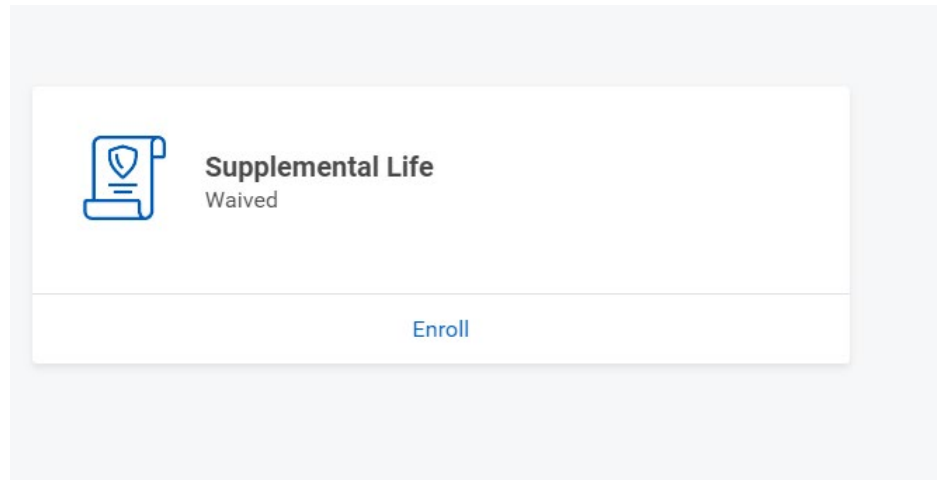
- Add a new beneficiary, click the + button
- Remove a beneficiary, click on the – button
- Enter percentage amount

Review/Update Beneficiaries



- You may also use the Search box to make updates

Selecting Coverage



Supplemental Life - The Standard (Employee)

Projected Total Cost Per Paycheck
\$6.81

Coverage

Calculated Coverage \$30,000.00

Coverage


*

x \$30,000



Plan cost per paycheck \$6.81

Selecting Coverage

*Selection	Benefit Plan Details	You Pay (Biweekly)
<input checked="" type="radio"/> Select 	The Standard (Employee)	\$6.81
<input type="radio"/> Waive		

Please click [here](#) for Open Enrollment information.

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

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



[Medical History 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.

Please click [here](#) for Supplemental Life Insurance Information.

Life Insurance Deductions

- Premiums based on the amount of life insurance elected and your age [Life Insurance Premiums](#)
- Deductions are once monthly, not biweekly

*Selection	Benefit Plan Details	You Pay (Biweekly)
<input checked="" type="radio"/> Select <input type="radio"/> Waive	The Standard (Employee)	\$6.81

Please refer to the deduction schedule for more information

[2024 – 2025 Benefit Deduction Schedule](#)

EOI Process in Workday

Supplemental Life - The Standard (Employee)

Coverage

Your guaranteed coverage amount for Supplemental Life - The Standard (Employee) is \$30,000. Submit your Evidence of Insurability to The Standard to be considered for the coverage amount of \$100,000.

Calculated Coverage \$100,000.00

Coverage * Search

× \$100,000

Plan cost per paycheck \$22.70 ***Deductions are only once per month***

Please click [here](#) for Open Enrollment information.

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Please click [here](#) for Supplemental Life Insurance Information.

Submitting EOI

- Clicking the link this will open another browser window taking you to the Medical History Statement (MSH) to begin.

Medical History Statement

Please fill out this form for each applicant separately (ex: you and your spouse would be two applications)

GATHER INFORMATION AHEAD OF TIME

- **Coverage you are requesting**
Including types and amounts
- **Medical History Details**
Physicians names and addresses, medical conditions, dates of diagnosis, treatments, and medications

THIS SITE WILL NOT SAVE YOUR PROGRESS

To protect your privacy, the session will end and clear your data if it's idle for more than 30 minutes.

[Start the Statement](#)



Life Insurance Reminders

- EOI must be on file with The Standard by 1/06/2025
- Take this opportunity to review your life insurance beneficiaries, although you may make changes any time during the year
- Beneficiaries for Basic and Supplemental Life are selected under the Basic Life Benefit Card only and are the same
- Refer to the Benefits [Open Enrollment Smart Guide](#) for step-by-step directions on updating your beneficiaries

Resources

Danielle Potter, Life/LTD/COBRA

Email: Danielle.Potter2@iowa.gov

Inbox: employee.benefits@iowa.gov

Phone: 515-281-8866

Web Page Resources:

[2025 HRA Open Enrollment](#)

[2025 Open Enrollment](#) *(Webpage will go live on 10/7/2024)*

[2024 - 2025 Benefit Deduction Schedule](#)

[Life Insurance Website](#)

[Evidence of Insurability Link](#)



Retiree Insurance Overview

What we will cover today:

- Overview
- Process
- Changes
- Basic Information
- Retiring During Open Enrollment
- Retiree Options
- Premiums
- Retiree Communications
- Things to Remember
- Questions

2025 Overview

- Retiree Open Enrollment 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 Open Enrollment website
- There will be 6 online question and answer sessions
 - Dates, times and joining information for these presentations are available on the Open Enrollment 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 Open Enrollment packet.
- If you receive a call from a retiree and they report they didn't received the Open Enrollment packet or are interested in changing plans. Forward their name and address/email and information requested to:
stateretirees@iowa.gov or susan.piel@iowa.gov

Changes

Dental

- Added the Check-Up Plus option

 - Diagnostic & preventive services will not count toward the annual benefit max

 - Promotes regular preventive care

 - Save on cost over the long-term

MedicareBlue Rx for Iowa plan, Medicare Part D plan

\$2000 max out of pocket cost for prescriptions covered on their formulary

Retirement Eligibility

- Must be age 55 at the time of retirement
- Must be taking IPERS payments directly after retirement
- Must be the policy holder at the time of retirement

Retirement

SLIP

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

Retiring during Open Enrollment

- Have an employee who will be retiring before the end of 2024? They are eligible to make changes which will be effective 1/1/2025.
- 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: **Open Enrollment 2025**

Retiree Options

- Health Insurance
- Group MedicareBlue Rx for Iowa
- Dental Insurance
- Health Flexible Spending

Retiree Health Options

No one covered is eligible for Medicare

Iowa Choice – Single or Family Coverage

National Choice – Single or Family Coverage

Retiree Health Options

If one individual is Medicare eligible and all others covered are not Medicare eligible

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

Retiree Health Options

All covered are 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

Group Medicare Blue Rx for Iowa

- 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 Program F or Group Program N
 - Individuals are not required to stay on our Part D plan

Group Medicare Blue Rx for Iowa

2025 out of pocket costs will be \$2000 for those prescriptions on the formulary

Dental Insurance

- Added Check-Up Plus for 2025
- 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

Premiums

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

Premiums

SLIP Retirees with no dependents Medicare eligible

Plan	Monthly Premium	SLIP Contribution	Retiree Share
Iowa Choice			
Single	\$900.00	\$836.00	\$64.00
Family	\$2,106.00	\$1,896.00	\$210.00
National Choice			
Single	\$988.00	\$836.00	\$152.00
Family	\$2,314.00	\$1,896.00	\$418.00

Premiums

SLIP Retirees with dependents Medicare eligible

Plan	Monthly Premium	SLIP Contribution	Retiree Share
Iowa Choice			
Dependent enrolled in Medicare Blue Rx	\$1,215.00	\$1,215.00	\$0
Dependent NOT enrolled in MedicareBlue Rx	\$2,112.00	\$1,896.00	\$216.00
National Choice			
Dependent enrolled in Medicare Blue Rx	\$1,333.00	\$1,333.00	\$0
Dependent NOT enrolled in MedicareBlue Rx	\$2,324.00	\$1896.00	\$428.00

Premiums

Direct Bill Retirees or dependents not Medicare eligible

Plan	Monthly Premium
Iowa Choice	
Single	\$900.00
Family	\$2,106.00
National Choice	
Single	\$988.00
Family	\$2,314.00

Premiums

Direct Bill Retirees with an individual Medicare eligible

Plan	With MedicareBlue RX	Without MedicareBlue Rx
Iowa Choice		
Single	\$479.00	\$996.00
Family	\$1,215.00	\$2,112.00
National Choice		
Single	\$527.00	\$1,097.00
Family	\$1,333.00	\$2,324.00

Premiums

Retiree and all covered dependents Medicare eligible

Group Program F and Group Program N

	Group Program F	Group Program N
Single Plan	\$313.60	\$206.60

Premiums

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

Monthly Premium	\$142.80
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Premiums

Monthly Dental Premiums

Single - \$36	Family - \$92
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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 Open Enrollment

Things to remember

- Retirees will get a new Wellmark ID and card.
- Retirees don't get a new Delta Dental card.
- Ensure you are using the most up to date forms. These can be found:
- <https://das.iowa.gov/state-employees/human-resources/retirees/retiree-applications-and-forms>
- To participate in SLIP, the retiree must be the policy holder.

Things to remember

- Employees retiring during Retiree Open Enrollment are eligible to make changes to be effective 1/1/2025
- If retirees contact you requesting information send an email to stateretirees@iowa.gov or susan.piel@iowa.gov with name, address or email and requested material(application or packet)

HRA Information: 2025 Open Enrollment Period

[2025 HRA Open Enrollment](#)

[Open Enrollment Website For Retirees](#) *(Retiree Open Enrollment is 10/15- 12/7/24)*

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

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

Active Employee Questions – employee.benefits@iowa.gov

Retiree Questions – stateretirees@iowa.gov