FREEDOM TO FLOURISH



Retiree Open Enrollment for 2025 Benefits

October 15 – December 7, 2024

Open Enrollment for 2025

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, 2024
- Benefit elections are effective January 1, 2025

Important Note: If you are not making any changes you do not need to do anything. Your current choices will roll over to 2025.



What we will cover

- Things to Remember
- Changes
- Retiree Options
- Prescription Coverage
- Resources







- If you drop your State of Iowa health or dental plans, there is no provision to rejoin the group.
- If you are Medicare eligible and enroll in an outside supplement or advantage plan, you must contact the State of Iowa as your cancellation is not automatically forwarded.
- 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.
- You can only enroll a family member during a qualified life event or annual Open Enrollment period.
- 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.



• 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 of your health care costs that Medicare would pay.



Changes



Changes

Delta Dental

- Added the Check-Up Plus option
- Diagnostic and preventive services will not count toward your annual benefit maximum

MedicareBlue Rx for Iowa plan

• There is a \$2000 max out of pocket cost for prescriptions covered on their formulary



Benefit Options



Retiree Options

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



Retiree Health Options

(When No One Covered is Eligible for Medicare)

- Iowa Choice Single or Family Coverage
- National Choice Single or Family Coverage



Retiree Health Options

(When One Individual is Medicare Eligible and Others are not Eligible for Medicare)

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



Retiree Health Options

(When 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 you want to continue with your 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 you cancel your MedicareBlue Rx, retirees will pay the higher premium rate



Group Medicare Blue Rx for Iowa

With Group Program F or Group Program N

- You are not required to stay on our Part D plan. There is no premium reduction tied to having both plans.
- 2025 out of pocket costs will be \$2000 for prescriptions on the formulary.

These out-of-pocket limits do not apply to Part B drugs provided by a medical professional in an outpatient hospital setting. Chemotherapy treatments, for example, may fall into this category.



Dental Insurance

- Family and single plans only
- Can continue dental insurance without health insurance
- Can drop spouse or dependents at any time
- You can only enroll a family member during a qualified life event or annual Open Enrollment.



Dental Insurance

- **NO benefit changes** for SPOC-covered retirees
- New Check-Up Plus option for all other retirees
 - Diagnostic and preventive services will not count toward the annual benefit max
 - Promotes regular preventive care
 - Save on costs 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 (not applied toward annual benefit max)
2 Fillings	\$100	\$100
Total annual benefit max remaining	\$1150	\$1400



Prescription Coverage on State of Iowa Plans



Prescriptions. Things to consider

- PA Prior Authorization
- QL Quantity Limits
- Exceptions



Prescriptions. Things to consider

Prior Authorization (PA) - Every drug provider has criteria for prior authorization

Quantity Limits (QL)

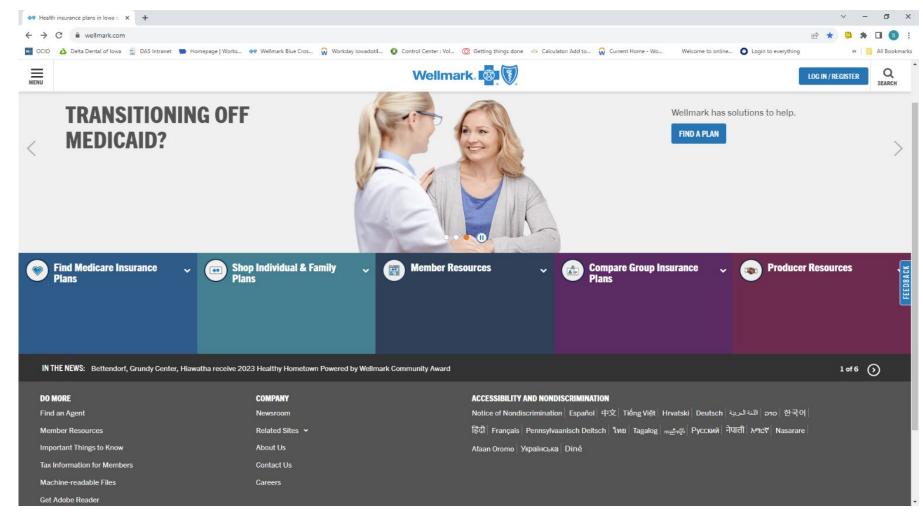
 A quantity limit is the highest amount of a prescription drug that can be given to you by your pharmacy in a period of time. For example, you might be prescribed a drug that requires you take 2 tablets a day, or 60 tablets per month.

Exceptions



Department of Administrative Services A beneficiary can request a formulary exception if their insurance doesn't cover a drug not on their formulary.

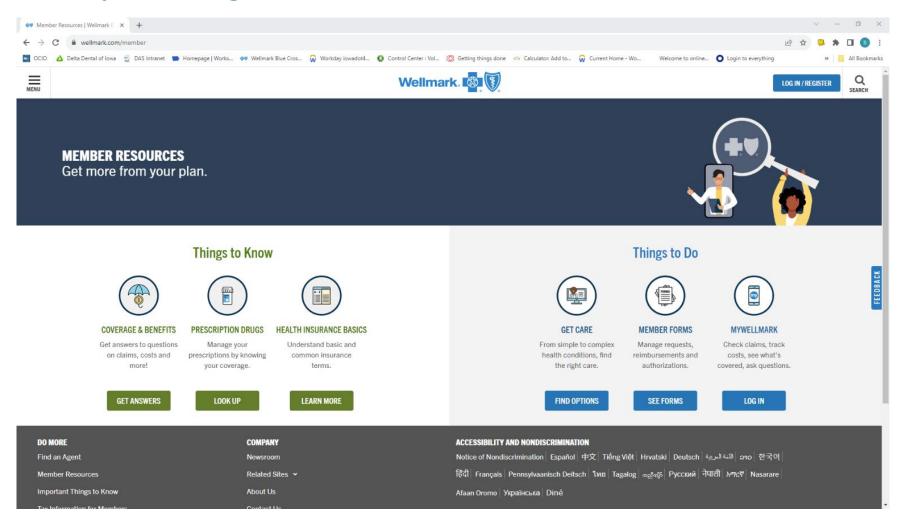
- www.wellmark.com
- Member Resources



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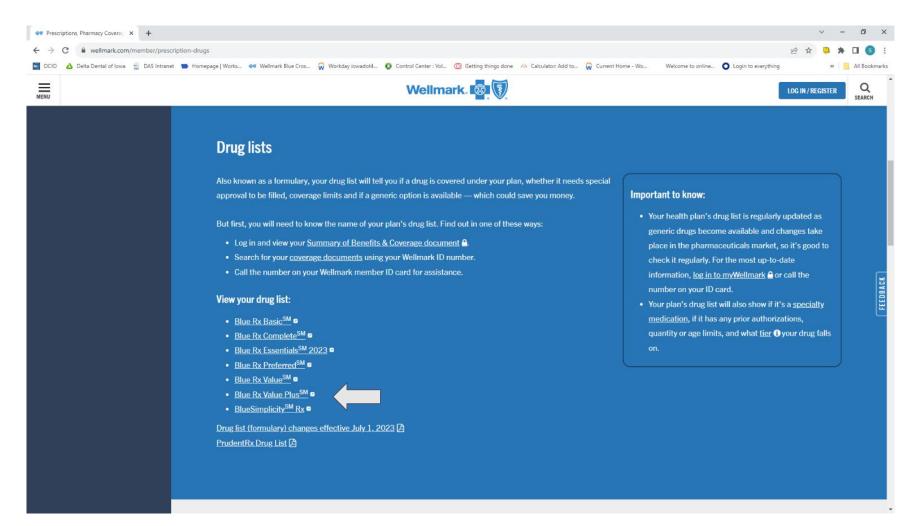
Administrative Services

Prescription Drug Lists



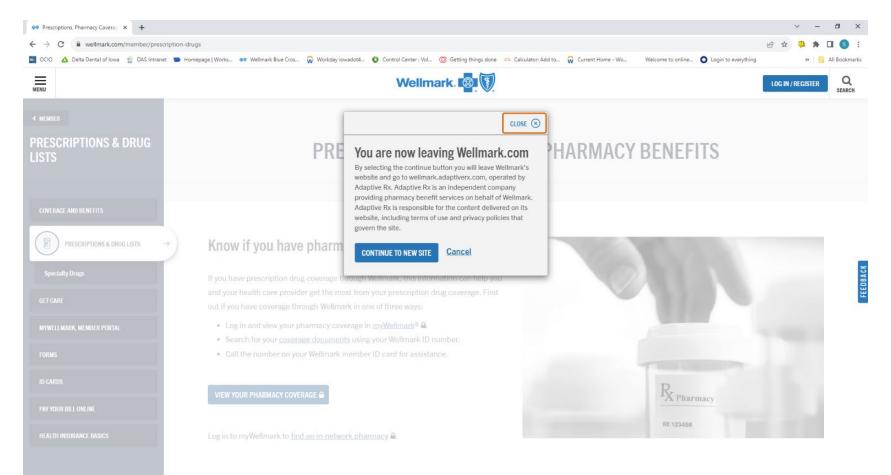


Blue Rx Value Plus

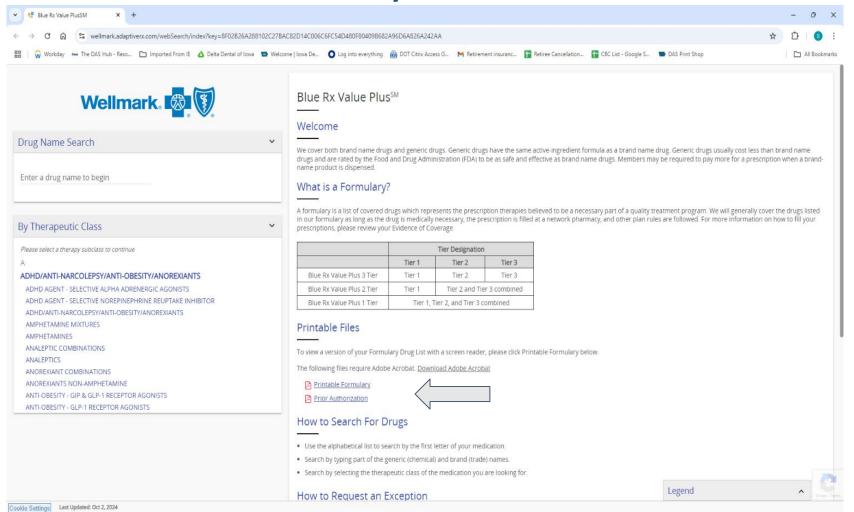




Continue To New Site



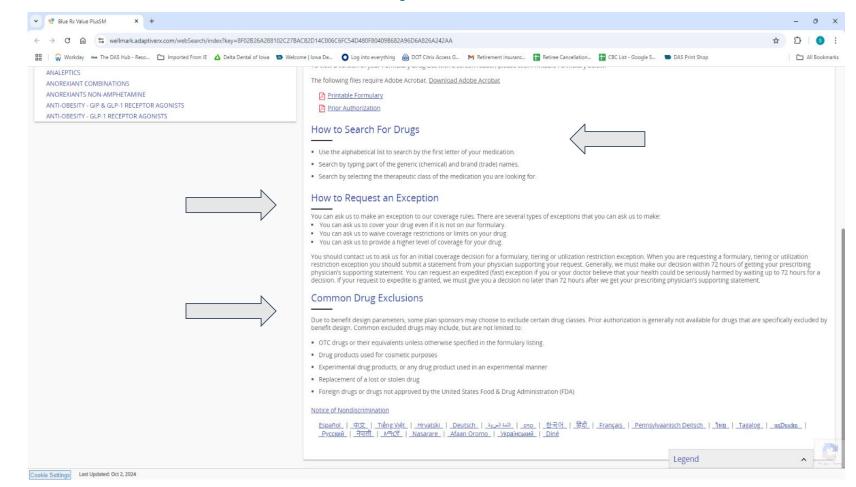
Blue Rx Value Plus Formulary



Department of

Administrative Services

Blue Rx Value Plus Formulary



Department of Administrative Services

Prior Authorization

Blue Rx Value Plus Formulary

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	ACTEMRA ACTPEN ACTHAR	AIRDUO RESPICLICK 232/14 AIRDUO RESPICLICK 55/14		
	ACTHAR GEL ACZONE	AJOVY AKLIEF		
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	adapalene-benzoyl peroxide ADBRY	AMVUTTRA AMZEEQ		6



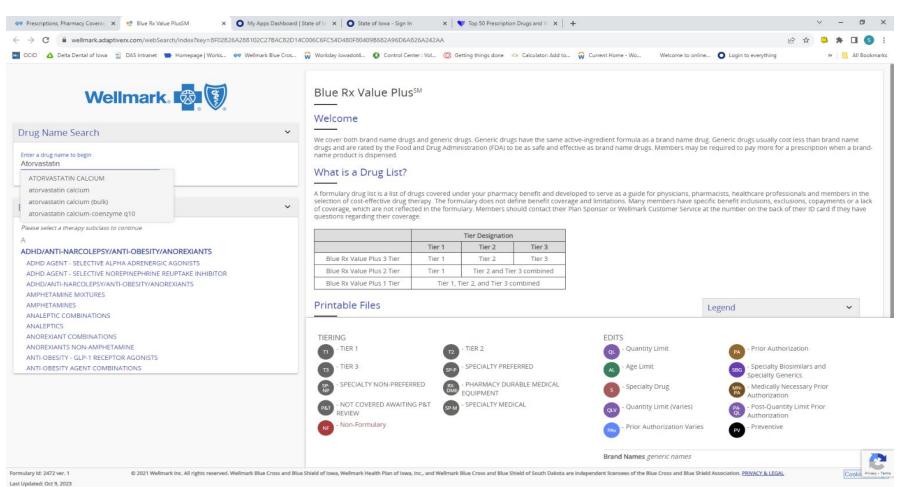
Blue Rx Value Plus Formulary

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Weilmark. Image: Constraint of the second secon	~	drugs and are rated by the Food name product is dispensed. What is a Drug List? A formulary drug list is a list of d selection of cost-effective drug ti	is and generic d and Drug Admi rugs covered ur nerapy. The forr	inistration (FDA) to nder your pharma mulary does not d	be as safe and effect by benefit and develo lefine benefit coverag	tive-ingredient formula as a brand name dr ctive as brand name drugs. Members may t oped to serve as a guide for physicians, pha ge and limitations. Many members have spi	e required to pay more for a prescription irmacists, healthcare professionals and m ecific benefit inclusions, exclusions, copay	when a brand- embers in the ments or a lack
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		Blue Rx Value Plus 3 Tier	Tier 1	Tier 2	Tier 3			
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ADHD AGENT - SELECTIVE ALPHA ADRENERGIC AGONISTS ADHD AGENT - SELECTIVE NOREPINEPHRINE REUPTAKE INHIBITOR		Blue Rx Value Plus 2 Tier	Tier 1	Tier 2 and Ti	er 3 combined			
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Department of Administrative Services Last Updated: Oct 9, 2023

Blue Rx Value Plus Formulary





Blue Rx Value Plus Formulary

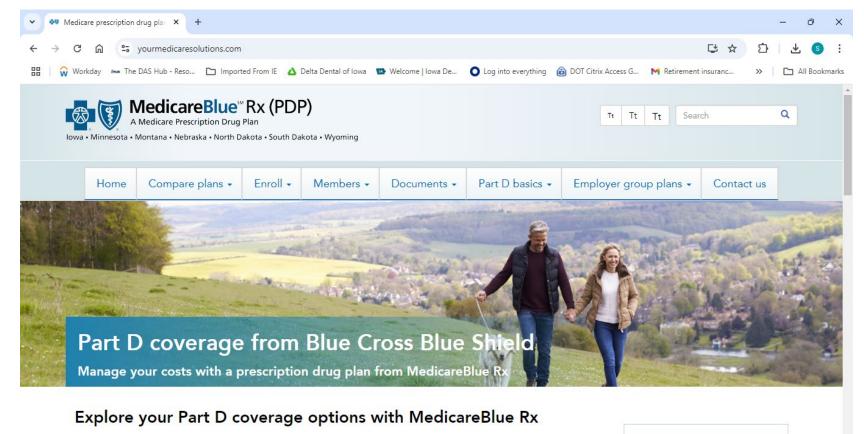
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	NF - Non-Formulary		Pav - Prior Authorization Varies	PV - Preventive	



Department of Administrative Services Last Updated: Oct 9, 2023

Group MedicareBlue Rx for Iowa

https://www.yourmedicaresolutions.com/



Department of Administrative Services

- Original Medicare will help you cover hospital and
- Pharmacy network: Fill prescriptions at

Dian Toole

Group MedicareBlue Rx for Iowa

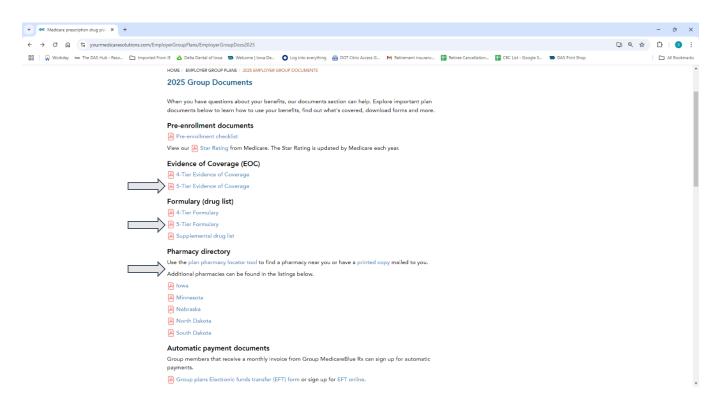
- Employer group plans
- 2025 Group documents





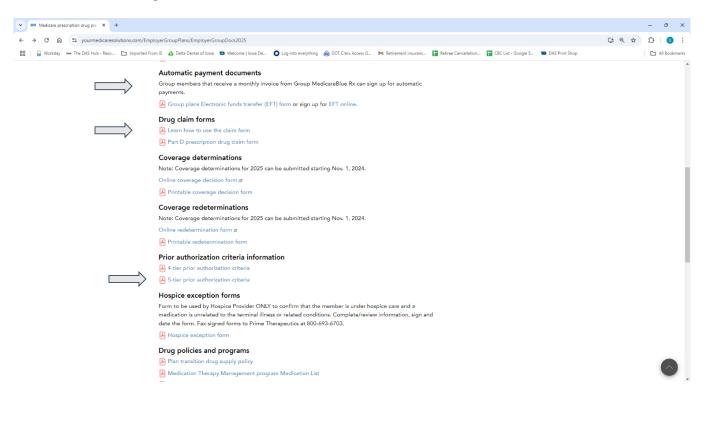
Group MedicareBlue Rx for Iowa

2025 Group documents





2025 Group documents



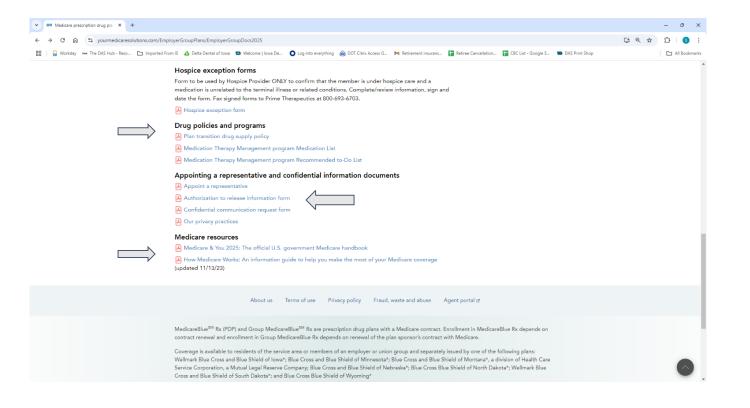


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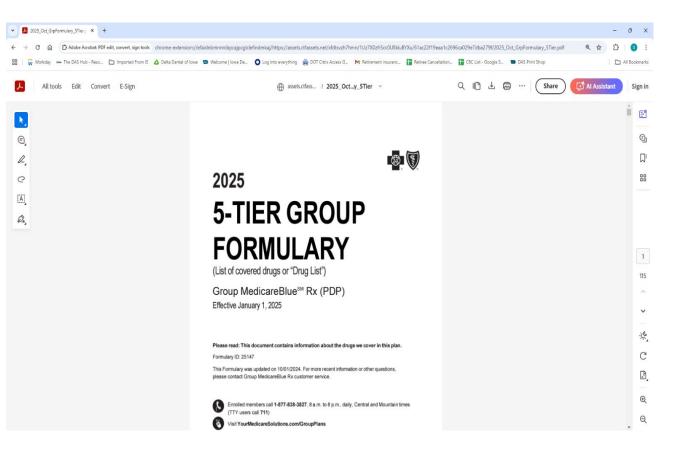
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A	Adempas	
2	Atcohol Swabs 10 Alecensa	
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	Apokyn	1
	Arikayce	
	Aripijazole Odt	208
	Asenapine Maleate SI	~
	Augtyro165 Avita184	
	Ayvakit	~
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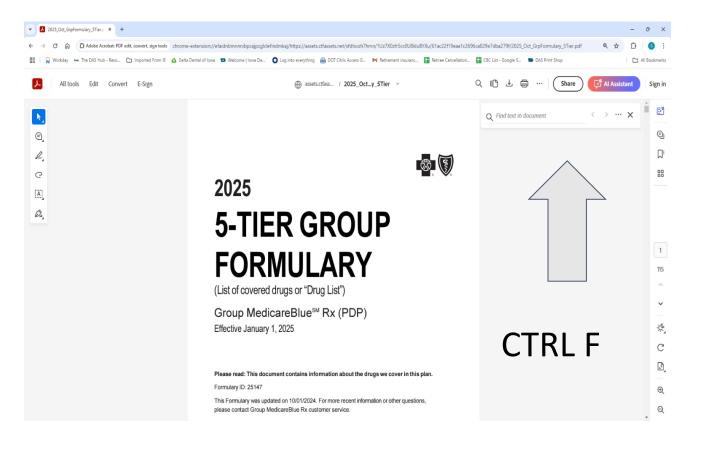
2025 Group documents













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	teibamate tab 400 mg, 600 mg	4			
	FINTEPLA - fenfluramine hcl oral soln 2.2 mg/ml	5	PA, QL (360 mls/30 days)		
	FYCOMPA - perampanel susp 0.5 mg/ml	5	QL (2 bottles/28 days)		
	FYCOMPA - perampanel tab 2 mg	4	QL (30 tablets/30 days)		
	FYCOMPA - perampanel tab 4 mg, 6 mg, 8 mg, 10 mg, 12 mg	5	QL (30 tablets/30 days)		
	gabapentin cap 100 mg	2	QL (1080 capsules/30 days)		
	You can find information on what the symbols and abbreviations on t this table.	his table me	ean by going to the beginning of		
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	2025				
	Drug Name	Drug Tier	Requirements/Limits		
	gabapentin cap 300 mg	2	QL (360 capsules/30 days)		
	gabapentin cap 400 mg	2	QL (270 capsules/30 days)		
	gabapentin oral soln 250 mg/5ml	3	QL (2160 m/s/30 days)		
	gabapentin tab 600 mg	2	QL (180 tablets/30 days)		
	gabapentin tab 800 mg	2	QL (135 tablets/30 days)		
	lacosamide oral solution 10 mg/ml	4	de (100 moleta ou days)		
	lacosamide tab 50 mg, 100 mg, 150 mg, 200 mg	4			
	lamotrigine tab chewable dispersible 5 mg, 25 mg	3			
	lamotrigine tab er 24hr 25 mg, 50 mg, 100 mg, 200 mg, 300 mg	4			
	lamotrigine tab 25 mg, 100 mg, 150 mg, 200 mg	2			
	levetiracetam oral soln 100 mg/ml	3			
	levetiracetam tab er 24hr 500 mg, 750 mg	3			
	levetiracetam tab 250 mg, 500 mg, 750 mg, 1000 mg	2			
	LIBERVANT - diazepam buccal film 5 mg, 7.5 mg, 10 mg, 12.5 mg,	5	QL (10 films/30 days)		
	15 mg		sec (10 mma/30 days)		
	methsuximide cap 300 mg	4			
	NAYZILAM - midazolam nasal spray soln 5 mg/0.1 ml	4	QL (10 bottles/30 days)		
	oxcarbazepine susp 300 mg/5ml (60 mg/ml)	4			
	oxcarbazepine tab 150 mg, 300 mg, 600 mg	3			
	phenobarbital elixir 20 mg/5m/#	4			
	phenobarbital enxil 20 mg/smill				
	phenobarbital tab 15 mg, 16.2 mg, 30 mg, 32.4 mg, 60 mg,	2			
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		2025		
		albuterol sulfate inhal aero 108 mcg/act (90mcg		
	INDEX	base equiv) (generics for ProAir HFA and Proventil HFA) 78		
	Α	albuterol sulfate soln nebu 0.083% (2.5 mg/3ml),		
	abacavir sulfate-lamivudine tab 600-300	0.5% (5 mg/ml), 0.63 mg/3ml (base equiv), 1.25 mg/3ml (base equiv)		
	mg	albuterol sulfate syrup 2 mg/5ml		
	equiv)	albuterol sulfate tab 2 mg, 4 mg		
	abacavir sulfate tab 300 mg (base equiv)	0.05%		
	ABILIFY ASIMTUFII	alclometasone dipropionate oint 0.05%		
	ABILIFY MAINTENA	ALCOHOL SWABS		
	ABRYSVO	ALECENSA		
	acamprosate calcium tab delayed release 333 mg	alendronate sodium tab 35 mg, 70 mg		
	acarbose tab 100 mg	alfuzosin hcl tab er 24hr 10 mg		
	acarbose tab 25 mg	mg (base equivalent)		
	accutane - isotretinoin cap 10 mg, 20 mg, 30 mg, 40	allopurinol tab 100 mg, 300 mg		
	mg	alosetron hcl tab 0.5 mg (base equiv)		
	acetaminophen w/ codeine soln 120-12	alprazolam tab 0.25 mg, 0.5 mg, 1 mg		
	mg/5ml	alprazolam tab 2 mg		
	mg7	mg-30 mcg		
	acetaminophen w/ codeine tab 300-60 mg	ALUNBRIG		
	acetazolamide cap er 12hr 500 mg	mg-35 mcg61		
	acetazolamide tab 125 mg, 250 mg	alyacen 7/7/7 - norethindrone-eth estradiol tab 0.5-35/0.75-35/1-35 mg-mcg		
	acetylcysteine inhal soln 10%, 20%	amantadine hcl cap 100 mg		
	acitretin cap 10 mg, 17.5 mg, 25 mg	amantadine hcl soln 50 mg/5ml		
	ACTIMMUNE	amethia - levonorg-eth est tab 0.15-0.03mg(84) &		
	acyclovir cap 200 mg	eth est tab 0.01mg(7)		
	acyclovir sodium iv soln 50 mg/ml	(continuous) tab 90-20 mcg		
	acyclovir susp 200 mg/5ml	amikacin sulfate inj 500 mg/2ml (250 mg/ml), 1 am/4ml (250 mg/ml)		
	acyclovir tab 400 mg, 800 mg	amiloride & hydrochlorothiazide tab 5-50		
	adefovir dipivoxil tab 10 mg	mg45		
	ADEMPAS 78	amiloride hcl tab 5 mg		



Resources



Department of Administrative Services

Resources - Wellmark Applications

Your 2025 Health Plan	Your 2025 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 2025.



Resources - Group MedicareBlue Rx

Your 2025 Health Plan	Your 2025 Retiree Health Care Options			
	Iowa Choice	National Choice	Program F	Program N
Iowa Choice	No action	No action	New application	New application
National Choice	No action	No action	New application	New application
Program F	New application	New application	No action	No action
Program N	New application	New application	No action	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 2025.



Resources - Applications

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

Department of Administrative Services If you are not making any changes you do not need to do anything. Your current choices will roll over to 2025.

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 - More Contacts

- Department of Administrative Services Human Resources Enterprise <u>stateretirees@iowa.gov</u> 866-895-2464
- MedicareBlue Rx Customer Service
 877-838-3827



Where to send applications

Retirees send application to:

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



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