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FREEDOM TO FLOURISH

2027 Open Enrollment



HRA Kick-Off Meeting

September 24, 2026

Presented by HRE Benefits Team

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Open Enrollment Team

- Jessica Lingo – Bureau Chief, Benefits
- Amy Liechti – Team Lead, Group Insurance
- Mackay Hicks – COBRA, Life & LTD, Flex Administrator
- Susan Piel – Retiree Specialist
- Kelley Hall – Workday – Benefits Specialist
- Julie Finnell – HR Tech, Benefits
- Carol DeVries – HR Tech, Benefits
- Danielle Potter – Benefits Web Master
- Zach Carlyle – HRE Communications

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Agenda

- Highlights of 2027 Open Enrollment
- Health, Dental, and Vision Info & Premiums
- Flex Spending Accounts
- Life Insurance
- Retiree Open Enrollment
- Q & A

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Teams Items

- Everyone will be muted. Please use the chat function for questions.
- Video will be recorded for later use.

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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

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2027 Benefit Highlights & Premiums

2027 Open Enrollment Timeframe

Active Employees	October 5th – November 5th* at 5pm (CST)
Retirees	October 15th – December 7th

**Note this is a Thursday*

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2027 Benefit Changes

Health Insurance

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

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2027 Benefit Highlights

2027 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
- Current health and dental will carryover and remain the same in 2027

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2027 Benefit Highlights

Employees **must enroll** in Workday
- Health Flexible Spending Account (FSA)
- Dependent Care FSA
- Vision for 2027

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2027 Benefit Highlights

Health Flexible Spending Account

- The maximum Health FSA is **$3,400** in 2027
- The maximum Dependent Care FSA contribution is increasing to $7500 per household. ($3,750 if the employee is married and filing a separate tax return).

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2027 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					
Single	$1,012.00	$941.00	93%	**$71.00**	7%
Family	$2,368.00	$2,131.00	90%	**$237.00**	10%
National Choice					
Single	$1,112.00	$941.00	85%	**$171.00**	15%
Family	$2,601.00	$2,131.00	82%	**$470.00**	18%

**2027 health, dental, & vision premiums will be reflected on the December 24, 2026 pay warrant*

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2027 Monthly Health Premiums

SPOC-Covered Employees

Full-time employees	Total premium	State share	% of State share	Employee share	% employee share
Single	$870.98	$827.44	95%	**$43.54**	5%
Employee and Child(ren)	$1,648.78	$1,450.92	88%	**$197.86**	12%
Employee and Spouse	$1,783.78	$1,569.72	88%	**$214.06**	12%
Family	$2,673.04	$2,272.08	85%	**$400.96**	15%

**2027 health, dental, & vision premiums will be reflected on the December 24, 2026 pay warrant*

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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

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Health Insurance Opt-Out

- Elected the opt-out in 2026
  - The opt-out will roll over in 2027
  - Unless the employee elects health insurance during this Open Enrollment Period

- Did not elect the opt-out in 2026
  - Must elect the opt-out option in Workday
  - No default to the opt-out option

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2027 Benefit Highlights

Dental Insurance

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

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2027 Benefit Changes

Dental Insurance

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

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2027 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	$39.00	$39.00	100%	**$0**	0%
Family	$99.00	$49.50	50%	**$49.50**	50%
Part-time employees (20-29 hours a week)	**Total premium**	**State share**	**% of State share**	**Employee share**	**% of employee share**
Employee	$39.00	$19.50	50%	**$19.50**	50%
Family	$99.00	$24.74	25%	**$74.26**	75%

**2027 health, dental, & vision premiums will be reflected on the December 24, 2026 pay warrant*

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2027 Monthly Dental Premiums

SPOC-Covered Employees

Full-time employees	Total premium	State share	% of State share	Employee share	% of employee share
Single	$40.00	$40.00	100%	**$0**	0%
Family	$99.00	$77.22	78%	**$21.78**	22%

**2027 health, dental, & vision premiums will be reflected on the December 24, 2026 pay warrant*

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Vision Insurance – ***New for 2027***

- Contracted with Delta Dental to offer vision insurance for all employees
- Premiums are fully paid by the employee (no state share)
- Rates are the same for all employees (there is no difference between SPOC and all others)
- Four tiers of coverage
- Enrollment **MUST** be done in Workday during Open Enrollment

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2027 Monthly Vision Premiums

All Employees

All Employees	Total Premium
Employee Only	$7.52
Employee and Spouse	$14.26
Employee and Child(ren)	$16.20
Family	$21.36

**2027 health, dental, & vision premiums will be reflected on the December 24, 2026 pay warrant*

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Resources – *Available Now!*

HRA Information: 2027 Open Enrollment Period
https://das.iowa.gov/hra-open-enrollment

Links

- 2027 Health and Dental Insurance Premiums
- 2027 Life Insurance Premiums
- 2027 Pay Period Calendar
- Flexible Spending Accounts (FSA)
- Forms
- Vision Insurance Premiums
- More!

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Health Insurance Resources

Important Customer Service Numbers

Carrier	Customer Service Number
Wellmark	800.622.0043
Delta Dental	800.544.0718
Delta Vision	888.899.3747

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Health Insurance Resources

2027 Open Enrollment Web Page

https://das.iowa.gov/open-enrollment-period *(Coming Soon!)*

- 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

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Communications

HRExpress - 2027 Special Open Enrollment Edition

- Email will be distributed on October 5th
- Print & distribute for employees who don't have access to a computer or are on a leave of absence

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Flexible Spending Accounts

Annual Limits

Health FSA: Health expenses for self, spouse and dependents

- Annual limit

  2027 - $3,400



Dependent Care FSA: eligible expenses for the care of children under age 13 and for dependent adults who need care during the employee's work hours.

- Annual limit

  2027 - **$7,500**



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Contributions to Health FSA

Application of Maximum

- $3,400 limit applies on an individual basis. If both spouses are eligible for health FSA, each has $3,400 limit.
- $3,400 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.



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Contributions to Dependent Care FSA

Application of Maximum

- $7,500 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 $7,500 regardless of employer.
- $3,750 limit if married and file taxes separately.





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Health FSA Carryover

Carryover

- Carryover of unused 2026 contributions into 2027 is $660. This is in addition to the 2027 limit of $3,400.
- Carryover of unused 2027 contributions into 2028 is $680.
- Carryover dollars are spent *first* for claims incurred in the following year and must be used in the following year or are forfeited.

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Open Enrollment

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

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Open Enrollment

- EEs can make changes to submitted elections until OE ends
- If the employee has a question, please have them email fsa@das.iowa.gov

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New Hires/Events During OE

New Hires

- May be enrolling for 2026 and 2027
- Review elections carefully

Life Events

- Life event BPs during and after OE can cause issues with OE elections
- Review OE elections after a life event

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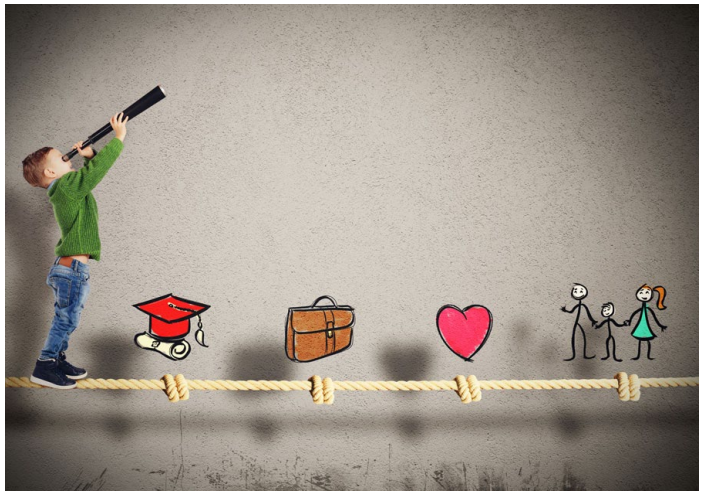
New Hires

- 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.



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Life Events



Common Events

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

Tips

- Make sure requested change is consistent with event
- Remind EEs to check coverage/beneficiaries for all benefits

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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

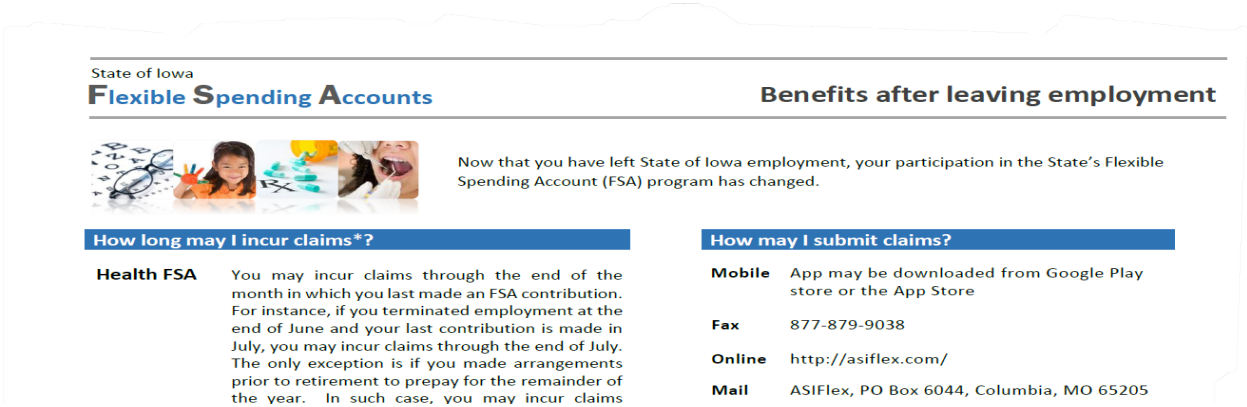
- Can have only what they contributed
- Expenses incurred while employed
- Expenses incurred after term if new job or looking for work

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Terminating Employees

Employee Communications

- Remind them of coverage end dates
- 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

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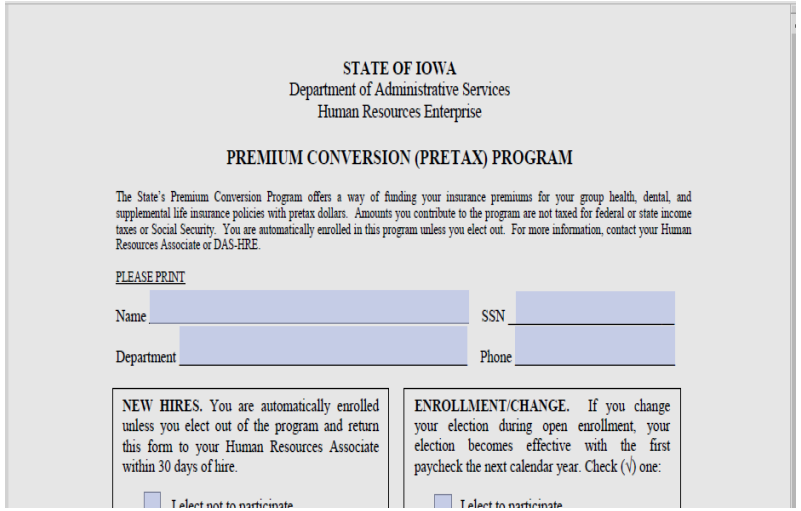
Premium Conversion

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



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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

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Life Insurance Overview

Mackay Hicks

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2027 Life Insurance

- Basic & Supplemental Life - no changes for 2027
- 2026 elections will carry forward into 2027

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

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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 1st time request	Y

- EOI must be on file with The Standard by 1/04/2026
- Increase is effective 1/01/2027 or first of the month following approval from the carrier. (The Standard)

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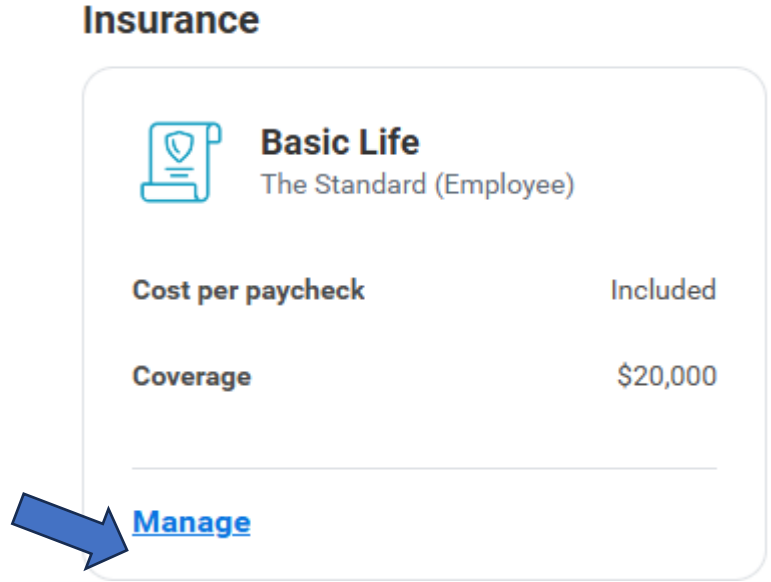
Evidence of Insurability Reminders

- Pending reasons or requests for additional information will be mailed directly to the employee's home

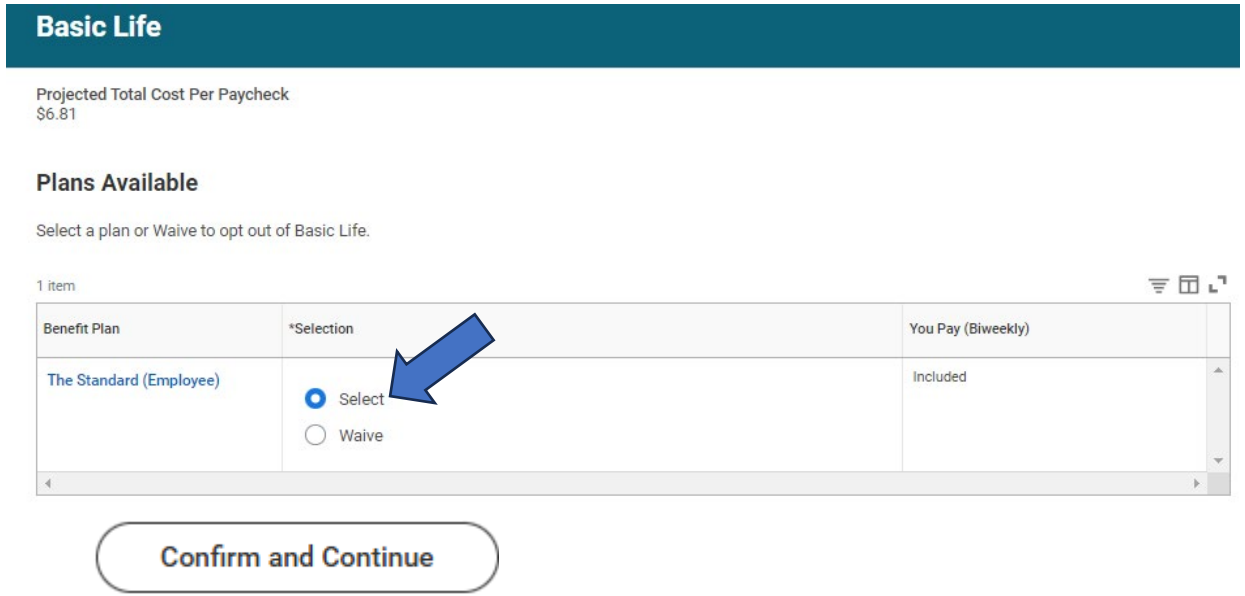
- Request for increase will be cancelled if:
  - If EOI is not completed by January 4, 2027
  - If EOI is denied by the Standard
  - In both instances, the amount will default to what employee currently has in place

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Life Benefit Elections

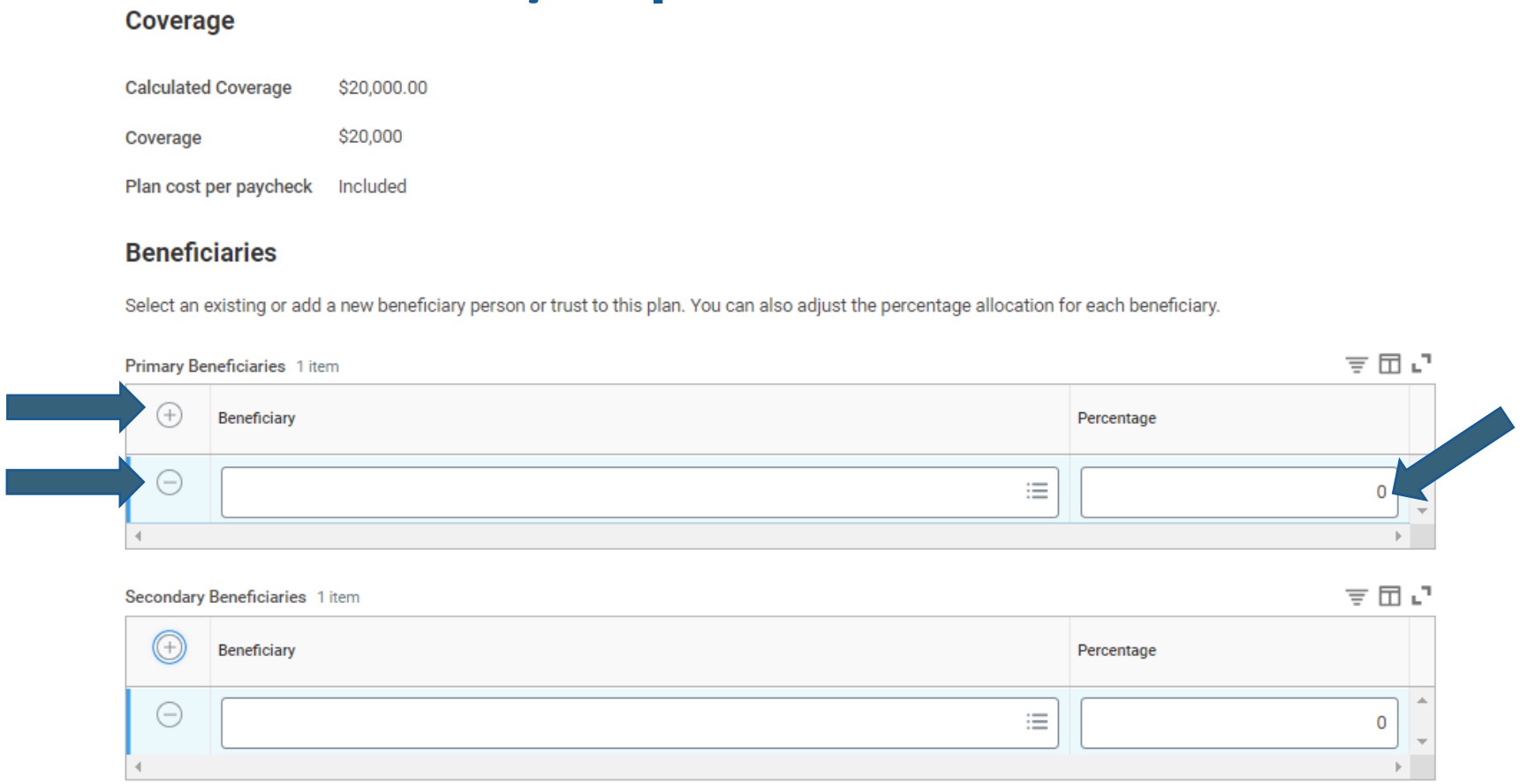


Beneficiaries for Basic and Supplemental Life are entered under the Basic Life Benefit Card only



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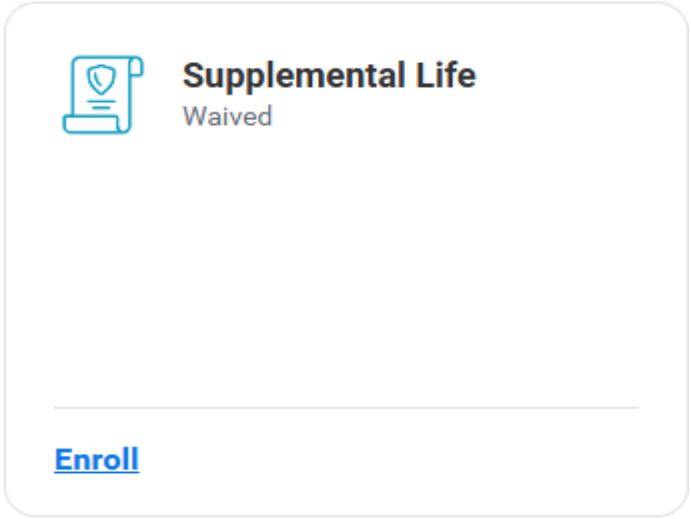
Review/Update Beneficiaries



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

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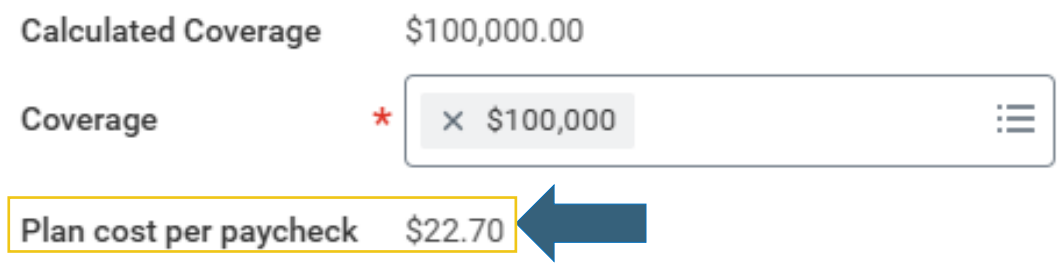
Selecting Coverage



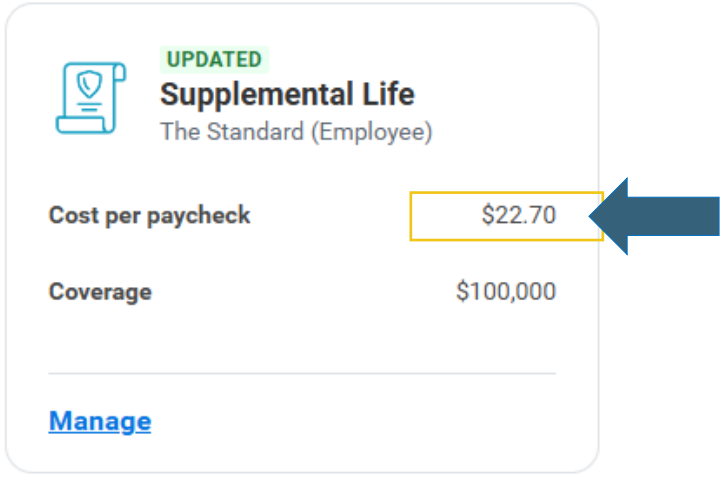
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Life Insurance Deductions

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

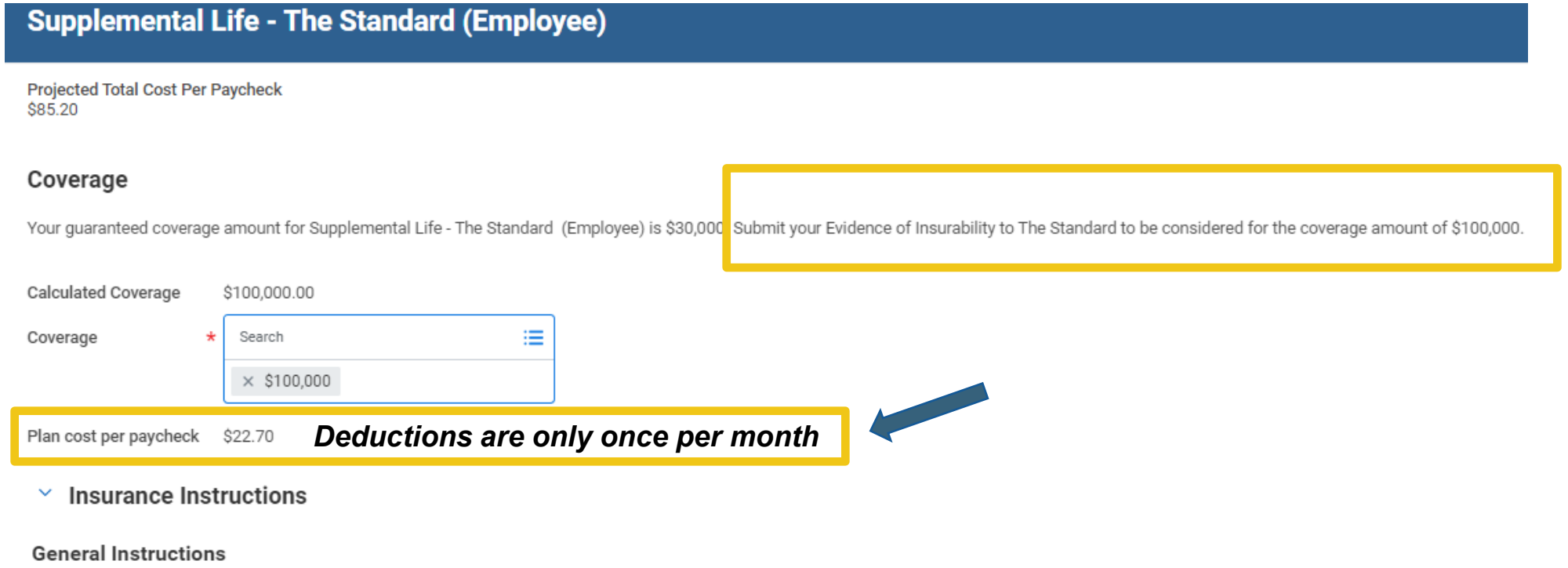


OR



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EOI Process in Workday



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EOI Process in Workday

Important Information

When you select Basic Life - The Standard (Employee), you can also select Supplemental Life - The Standard (Employee). If you waive any of these: Basic Life - The Standard (Employee), Workday automatically waives any of these: Supplemental Life - The Standard (Employee).

General Instructions

Please select 2026 Open Enrollment website for Open Enrollment information.

Beneficiaries for Basic Life AND Supplemental Life are selected under the Basic Life Card and apply to both coverage options.

Supplemental Life Insurance rates pull monthly.

Employees should not submit Evidence of Insurability (EOI) during Open Enrollment. After Open Enrollment, you will be sent, via mail to your home address, a letter from The Standard with directions that will guide you through the required online EOI Medical History Statement (MHS). EOI is subject to approval. **EOI is required for the following scenarios:**

- **You are enrolling in Supplemental Life for the first time (excluding at the time of hire or newly benefit eligible), or requesting an increase in the coverage amount**
- **You are returning from a non-FMLA Unpaid Leave of absence in excess of 30 calendar days (excluding Military Leaves)**

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 60 days from the last day of Open Enrollment, your request for additional Supplemental Life insurance will be cancelled.

Please select Life Insurance website for Supplemental Life Insurance information.

Supplemental Life Insurance rates pull monthly.

Employees should not submit Evidence of Insurability (EOI) during Open Enrollment. After Open Enrollment, you will be sent, via mail to your home address, a letter from The Standard with directions that will guide you through the required online EOI Medical History Statement (MHS). EOI is subject to approval. **EOI is required for the following scenarios:**

- **You are enrolling in Supplemental Life for the first time (excluding at the time of hire or newly benefit eligible), or requesting an increase in the coverage amount**
- **You are returning from a non-FMLA Unpaid Leave of absence in excess of 30 calendar days (excluding Military Leaves)**

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Life Insurance Reminders

- EOI must be on file with The Standard by 1/04/2027
- Please take this opportunity to review your life insurance beneficiaries, although you may make changes to the beneficiaries any time during the year
- Beneficiaries for Basic **and** Supplemental Life are selected under the Basic Life Benefit Card only

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Information

Mackay Hicks- Life, LTD, COBRA, FSA
Email: mackay.hicks@das.iowa.gov

- claimsltdlife@das.iowa.gov
- cobra@das.iowa.gov
- fsa@das.iowa.gov

Phone: 515-805-5457

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Retiree Insurance Overview



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What we will cover today:

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

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2027 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
- There will be 4 online question and answer sessions
    - Dates, times and joining information for these presentations are available on the Open Enrollment website

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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
- Vision will be offered to all current retirees, enrollment will require an application which will be mailed.

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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@das.iowa.gov

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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

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Retirement - IPERS Letter of Award

IPERS no longer provides employers with an IPERS file date for employees who are retiring.

Employees will be responsible for providing their IPERS Letter of Award as documentation of their retirement.

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Retirement - IPERS Letter of Award

Important: If an employee does not provide the required retirement documentation before their last day of employment, the separation will be processed as a resignation in Workday. Once Payroll has processed the separation, the employee's status cannot be changed.

Questions about this change or the separation process, please contact Christy Niehaus.

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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

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Retiring during Open Enrollment

- Have an employee who will be retiring before the end of 2026? They are eligible to make changes which will be effective 1/1/2027.
- 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 2027**

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Retiree Options

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



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Active vs Retiree Coverage

If you go on RETIREE HEALTH COVERAGE, (including SLIP coverage), you are:

- **No longer eligible for:**
  - Prudent Rx (CVS Caremark)
  - Livongo (Diabetes Prevention Program)
  - Blue365 (Insurance discount program)
- **Medicare eligible**
  - Medicare becomes your primary payer

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Retiree Health Options

No one covered is eligible for Medicare

Iowa Choice – Single or Family Coverage

National Choice – Single or Family Coverage



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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

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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

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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

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Group Medicare Blue Rx for Iowa

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

- 2027 maximum out of pocket costs will be $2400 for those prescriptions on the formulary



MEDICARE
PART D

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Dental Insurance



- Current selections will roll over
- Can continue dental insurance without health vision insurance
- Can drop spouse or dependents at any time

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Vision Insurance



- New offering 2027
- Information will be mailed to all current retirees to include an application.
- Can continue vision insurance without health or dental insurance
- Can drop spouse or dependents at any time

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Flexible Spending and Retirement

- Health Care Flexible Spending
  - Retirees can prepay with their final check by submitting the Prepayment form. (Send to fsa@das.iowa.gov)
  - 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

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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

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Premiums

SLIP Retirees with no dependents Medicare eligible

Plan	Monthly Premium	SLIP Contribution	Retiree Share
Iowa Choice			
Single	$1,012.00	$941.00	$71.00
Family	$2,368.00	$2,131.00	$237.00
National Choice			
Single	$1,112.00	$941.00	$171.00
Family	$2,601.00	$2,131.00	$470.00

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Premiums

SLIP Retirees with dependents Medicare eligible

Plan	Monthly Premium	SLIP Contribution	Retiree Share
Iowa Choice			
Dependent enrolled in Medicare Blue Rx	$1,364.00	$1,364.00	$0
Dependent NOT enrolled in MedicareBlue Rx	$2,375.00	$2,131.00	$244.00
National Choice			
Dependent enrolled in Medicare Blue Rx	$1,498.00	$1,498.00	$0
Dependent NOT enrolled in MedicareBlue Rx	$2,614.00	$2,131.00	$483.00

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Premiums

Direct Bill Retirees or dependents not Medicare eligible

Plan	Monthly Premium
Iowa Choice	
Single	$1,012.00
Family	$2,368.00
National Choice	
Single	$1,112.00
Family	$2,601.00

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Premiums

Direct Bill Retirees with an individual Medicare eligible

Plan	With MedicareBlue RX	Without MedicareBlue Rx
Iowa Choice		
Single	$538.00	$1,120.00
Family	$1,364.00	$2,375.00
National Choice		
Single	$592.00	$1,234.00
Family	$1,498.00	$2,614.00

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Premiums

Retiree and all covered dependents Medicare eligible

Group Program F and Group Program N

	Group Program F	Group Program N
Single Plan	$355.60	$234.30

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Premiums

Group MedicareBlue Rx ($5/$10/20%/45%/33%) plan

Referred to as Group MedicareBlue Rx plan for Iowa

Monthly Premium	$112.00

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Premiums

Monthly Dental Premiums

Single - $39	Family - $99

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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@das.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

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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

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Things to remember

- Employees retiring during Retiree Open Enrollment are eligible to make changes to be effective 1/1/2027

- If retirees contact you requesting information send an email to stateretirees@das.iowa.gov with name, address or email and requested material(application or packet)

HRA Information: 2027 Open Enrollment **Period**
https://das.iowa.gov/hra-open-enrollment

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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@das.iowa.gov
Fax: 515-242-6450

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Questions?



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Important E-mail Addresses

Health, Dental, & Vision Questions – employee.benefits@das.iowa.gov
Life & LTD Questions – claimsltdlife@das.iowa.gov
COBRA Questions – cobra@das.iowa.gov
FSA Questions - fsa@das.iowa.gov
Retiree Questions – stateretirees@das.iowa.gov

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Thank you!

Benefits Open Enrollment Team

- Jessica Lingo – Bureau Chief, Benefits
- Amy Liechti – Team Lead, Group Insurance
- Mackay Hicks – COBRA, Life & LTD, Flex Administrator
- Susan Piel – Retiree Specialist
- Kelley Hall – Workday – Benefits Specialist
- Julie Finnell – HR Tech, Benefits
- Carol DeVries – HR Tech, Benefits
- Danielle Potter – Benefits Web Master
- Zach Carlyle – HRE Communications

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