

2027 Open Enrollment for State of Iowa Retirees

Oct. 15 - Dec. 7, 2026



Department of
Administrative Services

TABLE OF CONTENTS

Before You Get Started	3
What You Need to Know	3
New Benefit for 2027	3
Before You Start, Remember These Important Things	3
Get Added to the Retiree Email List	3
Your Step-by-Step Guide to Open Enrollment	4
 Step 1: Review the Plan Options	 5
Options for Retiree <u>NOT</u> Eligible for Medicare	5
Your Non-Medicare Options and the Sick Leave Insurance Program (SLIP)	5
Premium Savings for SLIP Retirees with a Medicare-Eligible Dependent	5
Options for Medicare-Eligible Retirees	5
Need Help with Medicare? Free SHIP Program Offers Answers	6
Iowa Choice / National Choice Options and Medicare Explained	6
Iowa Choice / National Choice with Group MedicareBlue Rx	6
Side-by-Side Comparison of Iowa Choice and National Choice	8
Prescription Coverage Under Iowa Choice or National Choice	9
Eligibility for Group Program F and Group Program N	9
Group Program F and Group Program N Benefits Overview	10
Overview of Group MedicareBlue RX Benefits	11
Pharmacy Coverage with Group Program F or Group Program N	11
Group MedicareBlue Rx Drug List / Formulary	12
Electing an Individual Medicare Prescription Drug Plan	12
2027 Non-Medicare Retiree Monthly Health Premiums	13
2027 Medicare-Eligible Retiree Monthly Health Premiums	14
 Step 2: Make Your Decisions	 15
Open Enrollment Presentation and Q/A Sessions	15
Contact Information	16
 Step 3: Proceed to Enrollment	 17
Changing Your Health Plan for 2027	17
Application Information	17
Notice of Creditable Coverage for Medicare-Eligible Retirees	18
 Important Notice of Creditable Coverage for Medicare-Eligible Retirees	 19
 Notes	 22

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 2027. This booklet contains details about available health insurance plan options, costs, and more.

Email for Retiree Benefits Team email has changed: StateRetirees@das.iowa.gov

NEW BENEFIT FOR 2027

The State has contracted with Delta Dental to offer vision insurance to benefit-eligible State of Iowa employees and retirees. Enrollment will be done through a paper application process and needs to be completed during the Open Enrollment period. You will receive a separate mailing for this plan option, which will include a plan overview, premium amounts, and an application. All of this information and related forms can also be found on the retiree open enrollment web page (<https://das.iowa.gov/retiree-open-enrollment>).

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 2027**. 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 2027, 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.

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.

BEFORE YOU GET STARTED (CONTINUED)

If you want to add, remove, or change your email address, please send your request to:
StateRetirees@das.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 15.
- Step 3: Proceed to Enrollment Options beginning on page 17.

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 8 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

STEP 1 (CONTINUED)

N. See information starting on page 8 for more information on Group Program N.

NEED HELP WITH MEDICARE? FREE SHIIP PROGRAM OFFERS ANSWERS

The Seniors' Health Insurance Information Program (SHIIP) 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 SHIIP counselor, call 800-351-4664, or email shiip@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

STEP 1 (CONTINUED)

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 2027 Retiree Open Enrollment webpage at <https://das.iowa.gov/retiree-open-enrollment>.

Please see page 11 for an overview of Group MedicareBlue Rx Benefits.

STEP 1 (CONTINUED)

SIDE-BY-SIDE COMPARISON OF IOWA CHOICE AND NATIONAL CHOICE

	Iowa Choice	National Choice	
Wellmark Network	Blue HMO network	Blue PPO network	
	Annual Deductible	Annual Deductible	
Individual	\$250	\$250	
Family	\$500	\$500	
	Medical Out-of-Pocket Maximum	Medical Out-of-Pocket Maximum	
Individual	\$1,000	\$1,000	
Family	\$2,000	\$2,000	
ACA Preventive Services	Covered at 100%	Covered at 100%	
Professional Office Services	You Pay	You Pay	
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	You Pay	You Pay	
		Network	Non-Network
Inpatient Hospital Services	10% AD	10% AD	20% AD
Outpatient Hospital Services	10% AD	10% AD	20% AD
Ambulatory Surgical Center	10% AD	10% AD	20% AD
Outpatient Diagnostic Lab, Radiology	10% AD	10% AD	20% AD
Outpatient Therapy Services	10% AD	10% AD	20% AD
Emergency Care	You Pay	You Pay	
		Network	Non-Network
Ambulance	10% AD	10% AD	20% AD
Urgent Care Center	\$15 copay	\$15 copay	\$15 copay
Hospital Emergency Room	\$100 copay; waived if admitted	\$100 copay; waived if admitted	\$100 copay; waived if admitted
Behavioral Health Services	You Pay	You Pay	
		Network	Non-Network
Office Visit	\$15 copay	\$15 copay	\$15 copay
Inpatient / Outpatient Mental Health and Substance Abuse Treatment	10% AD	10% AD	20% AD

AD = After Deductible

STEP 1 (CONTINUED)

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 dependent 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 enrolls in Group Program F and the other enrolls in Group Program N.

STEP 1 (CONTINUED)

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.

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% 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 2026 Medicare Part B deductible was \$257. The 2027 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>

STEP 1 (CONTINUED)

OVERVIEW OF GROUP MEDICAREBLUE RX BENEFITS

	30-Day Supply	90-Day Supply
2027 Monthly Plan Premium - Group MedicareBlue Rx	\$112.00	
Deductible	\$0	
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	\$2,400.00	

** Network pharmacy or mail order*

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.

STEP 1 (CONTINUED)

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 2027 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 2027, you can return to Group MedicareBlue Rx during the next Open Enrollment period in the fall of 2027 for benefits beginning Jan. 1, 2028.

STEP 1 (CONTINUED)

2027 NON-MEDICARE RETIREE MONTHLY HEALTH PREMIUMS

Direct Bill Premiums	Single	Family
Iowa Choice	\$1,012.00	\$2,368.00
National Choice	\$1,112.00	\$2,601.00

Sick Leave Insurance Program (SLIP)	Single	Family (Before Medicare)
Iowa Choice		
Total Premium	\$1,012.00	\$2,368.00
SLIP Contribution	\$941.00	\$2,131.00
Retiree SLIP Contribution	\$71.00	\$237.00
National Choice		
Total Premium	\$1,112.00	\$2,601.00
SLIP Contribution	\$941.00	\$2,131.00
Retiree SLIP Contribution	\$171.00	\$470.00

Sick Leave Insurance Program (SLIP) with a Medicare-Eligible Dependent	Spouse enrolled in MedicareBlue Rx	Spouse not enrolled in MedicareBlue Rx
Iowa Choice		
Total Premium	\$1,364.00	\$2,375.00
SLIP Contribution	\$1,364.00	\$2,131.00
Retiree SLIP Contribution	\$0.00	\$244.00
National Choice		
Total Premium	\$1,498.00	\$2,614.00
SLIP Contribution	\$1,498.00	\$2,131.00
Retiree SLIP Contribution	\$0.00	\$483.00

STEP 1 (CONTINUED)

2027 MEDICARE-ELIGIBLE RETIREE MONTHLY HEALTH PREMIUMS

Iowa Choice	Monthly Premium
Single	
Enrolled in Group MedicareBlue Rx	\$538.00
NOT Enrolled in Group MedicareBlue Rx	\$1,120.00
Family	
One Medicare-eligible and renrolled in Group MedicareBlue Rx	\$1,364.00
NOT Enrolled in Group MedicareBlue Rx	\$2,375.00

National Choice	Monthly Premium
Single	
Enrolled in Group MedicareBlue Rx	\$592.00
NOT Enrolled in Group MedicareBlue Rx	\$1,234.00
Family	
One dependent Medicare-eligible and enrolled in Group MedicareBlue Rx	\$1,498.00
NOT Enrolled in Group MedicareBlue Rx	\$2,614.00

Group Program F and Group Program N (Single Contract)	Monthly Premium
Group Program F	\$355.60
Group Program N	\$234.30

STEP 2: MAKE YOUR DECISIONS

There's a lot to consider when choosing your health insurance option for 2027, 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.

Thursday, Oct. 29, 2026 • 10:00-11:00 am

Time zone: Central Time

Join Zoom Meeting: <https://us02web.zoom.us/j/85603108663?pwd=tk7sd7MHSZLOoWGISYmpDjVSm-jpHJO.1>

Meeting chat link: <https://us02web.zoom.us/jc/85603108663>

Meeting ID: 856 0310 8663

Passcode: 439475

Wednesday, Nov. 4, 2026 • 1:00-2:00 pm

Time zone: Central Time

Join Zoom Meeting: <https://us02web.zoom.us/j/81717232895?pwd=BZyX53FAyXKjpNl9LGN7aoSak-1WHwW.1>

Meeting chat link: <https://us02web.zoom.us/jc/81717232895>

Meeting ID: 817 1723 2895

Passcode: 695227

Thursday, Nov. 19, 2026 • 2:00-3:00 pm

Time zone: Central Time

Join Zoom Meeting: <https://us02web.zoom.us/j/89886188400?pwd=omPaUvIdNXSyxew4vn7sikYiBF-D1K8.1>

Meeting chat link: <https://us02web.zoom.us/jc/89886188400>

Meeting ID: 898 8618 8400

Passcode: 055125

STEP 2 (CONTINUED)

Tuesday, Nov. 24, 2026 • 1:00-2:00 pm

Time zone: Central Time

Join Zoom Meeting: <https://us02web.zoom.us/j/81347627002?pwd=t4VoWPIFQM1WRsAIJzjk-bySv4EiZX4.1>

Meeting chat link: <https://us02web.zoom.us/launch/jc/81347627002>

Meeting ID: 813 4762 7002

Passcode: 656772

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@das.iowa.gov | 866-895-2464

MedicareBlue Rx – Customer Service

877-838-3827

STEP 3: PROCEED TO ENROLLMENT

CHANGING YOUR HEALTH PLAN FOR 2027

If you choose to enroll in a different 2027 retiree health insurance option, the following chart can help you decide if you need to submit a new Wellmark application. Find your current 2026 health plan option on the left and follow across to see what action is required for you to choose a different option for 2027:

Your 2026 Health Plan	Your 2027 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 2027 Retiree Open Enrollment webpage at <https://das.iowa.gov/retiree-open-enrollment>.
- Email StateRetirees@das.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 Dec. 7, 2026.

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



STEP 3 (CONTINUED)

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 two pages in a safe place should you decide to join a different Medicare Part D drug plan in the future.

IMPORTANT NOTICE

IMPORTANT NOTICE FROM THE STATE OF IOWA TO MEDICARE ELIGIBLE PARTICIPANTS REGARDING YOUR STATE OF IOWA PRESCRIPTION DRUG COVERAGE AND MEDICARE 2027

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 Oct. 15 to Dec. 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

IMPORTANT NOTICE (CONTINUED)

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.

IMPORTANT NOTICE (CONTINUED)

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 the 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: Jan. 1, 2027

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 (CONTINUED)



**Department of
Administrative Services**

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