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FREEDOM TO FLOURISH

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Retiree Open Enrollment for 2026 Benefits

October 15 – December 7, 2025

Open Enrollment for 2026

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, 2025
- Benefit elections are effective January 1, 2026

Important Note: If you are not making any changes you do not need to do anything. Your current choices will roll over to 2026.

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What we will cover

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

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Things to Remember

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Things to Remember

- 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.

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Things to Remember

- 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 2026,** 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.

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Things to Remember

- **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.

Benefit Options

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Retiree Options

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

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Retiree Health Options

(When 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

(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

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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

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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 Group MedicareBlue Rx, retirees will pay the higher premium rate

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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.
- 2026 out of pocket costs will be $2100 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.

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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.

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Prescription Coverage on State of Iowa Plans

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Prescriptions. Things to consider

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

Quantity Limits (QL)

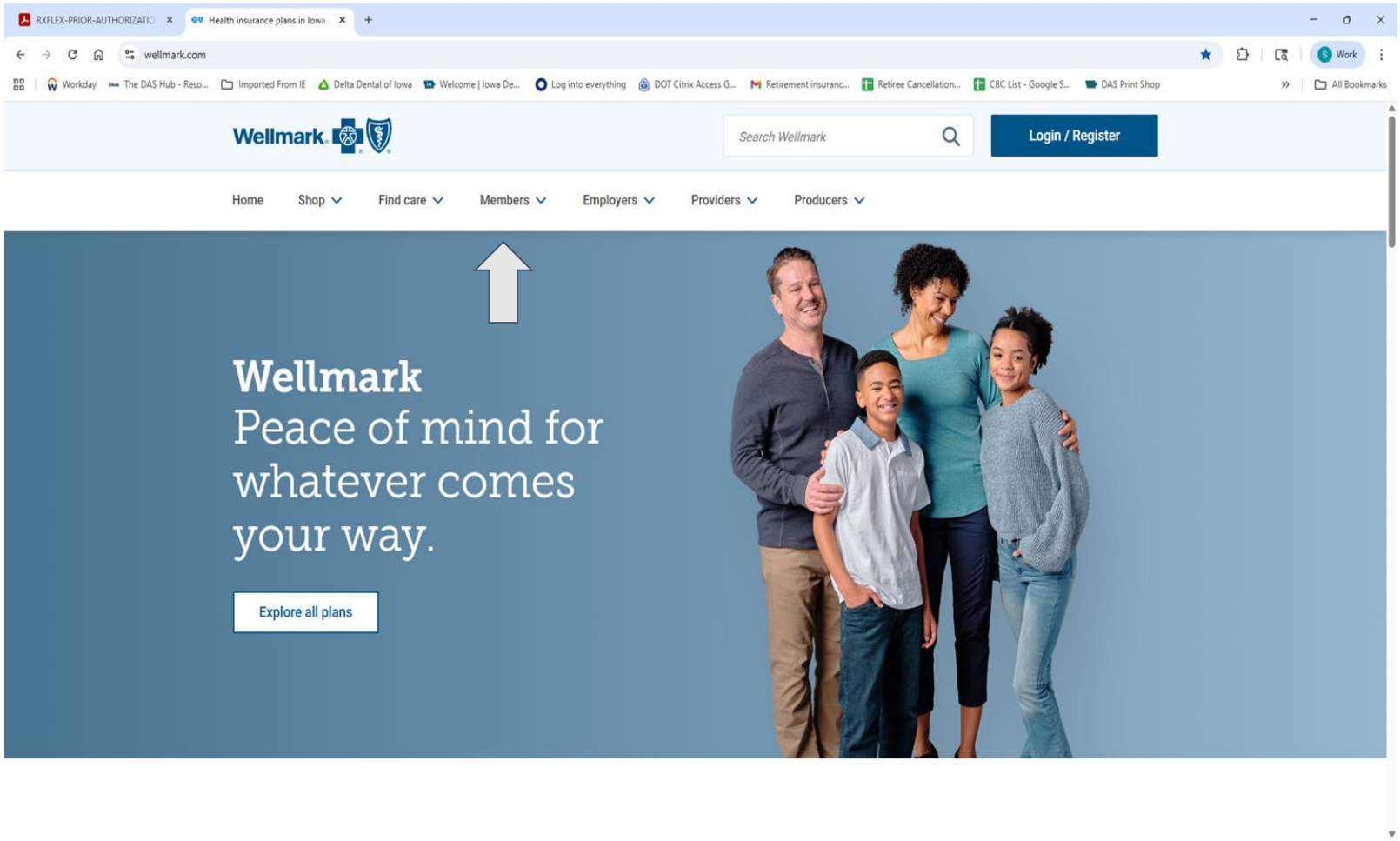
- A quantity limit is the highest amount of a prescription drug that can be given to you by your pharmacy in a period of time. For example, you might be prescribed a drug that requires you take 2 tablets a day, or 60 tablets per month.

Exceptions

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

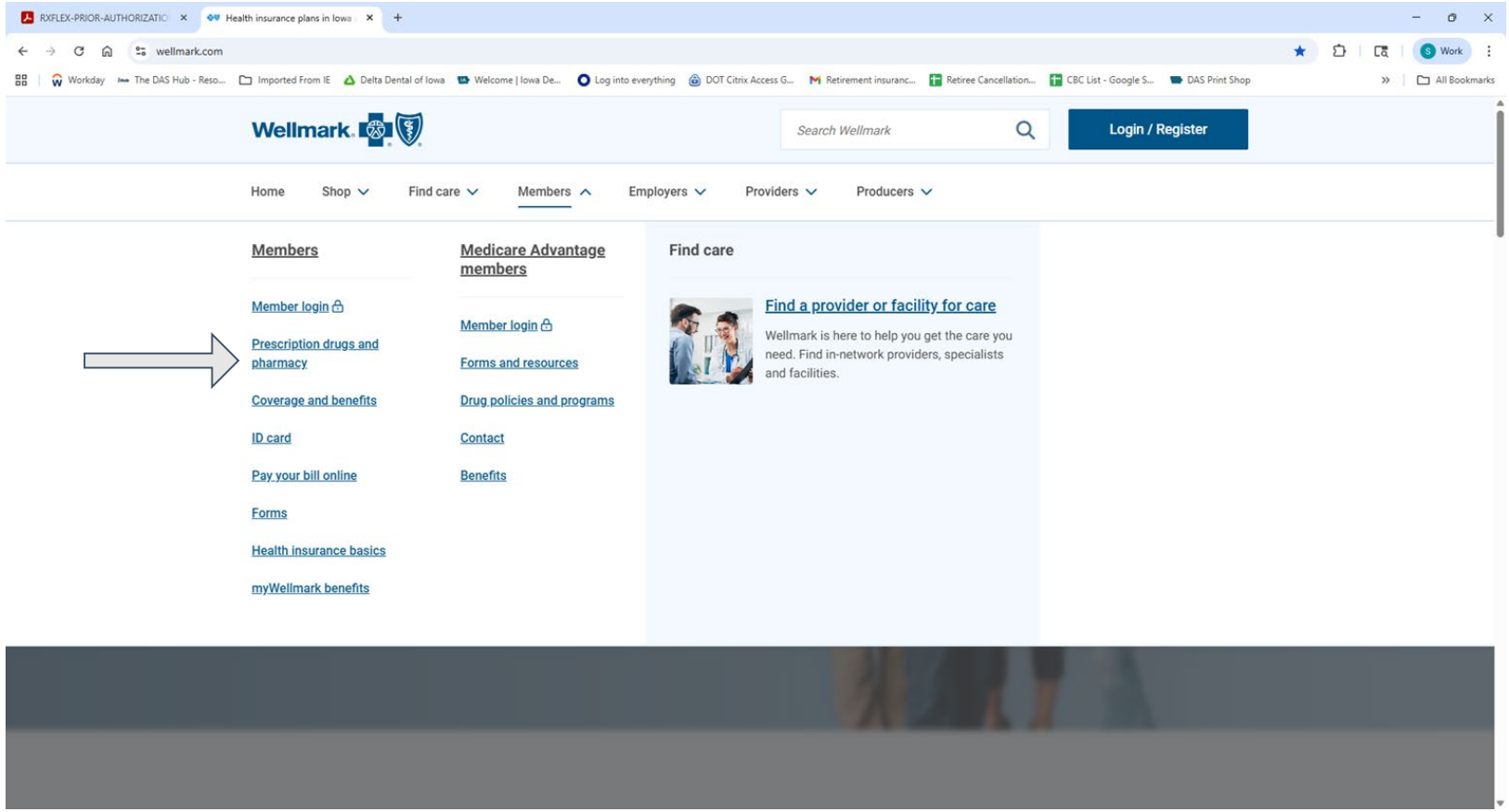
Iowa Choice and National Choice

- www.wellmark.com
- Members



Iowa Choice and National Choice

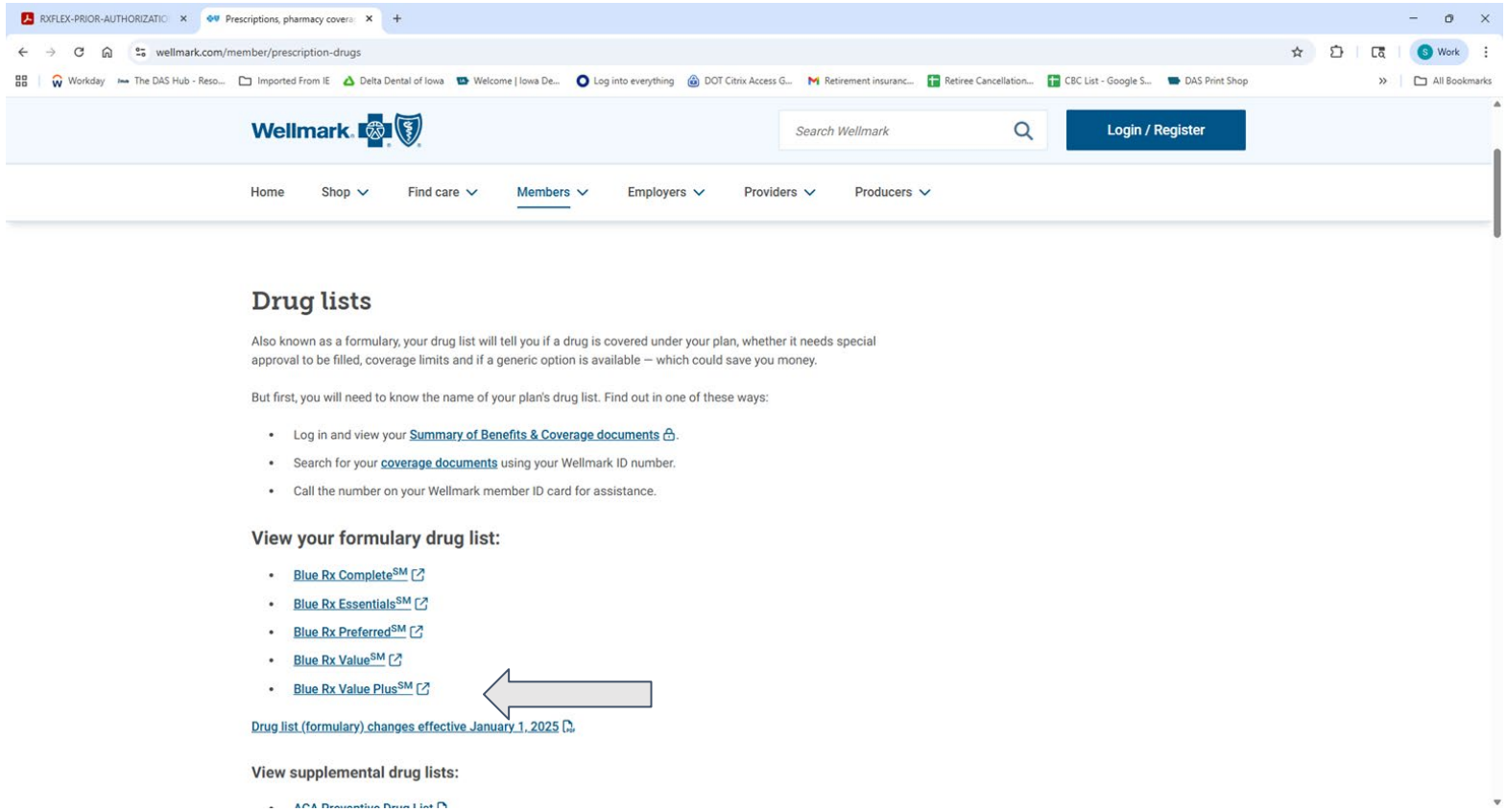
- www.wellmark.com



Iowa Choice and National Choice

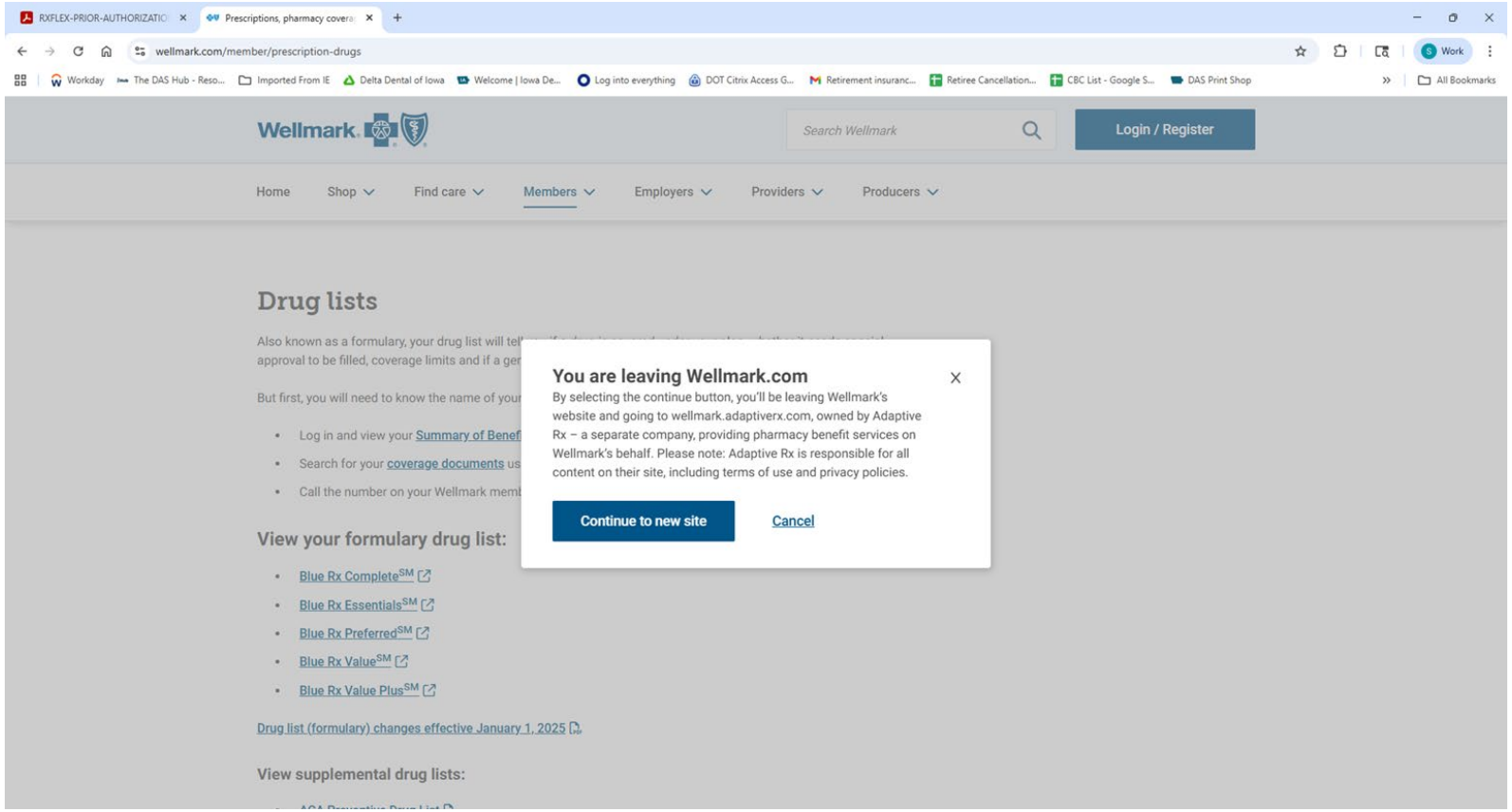
Prescription Drug Lists

Blue Rx Value Plus



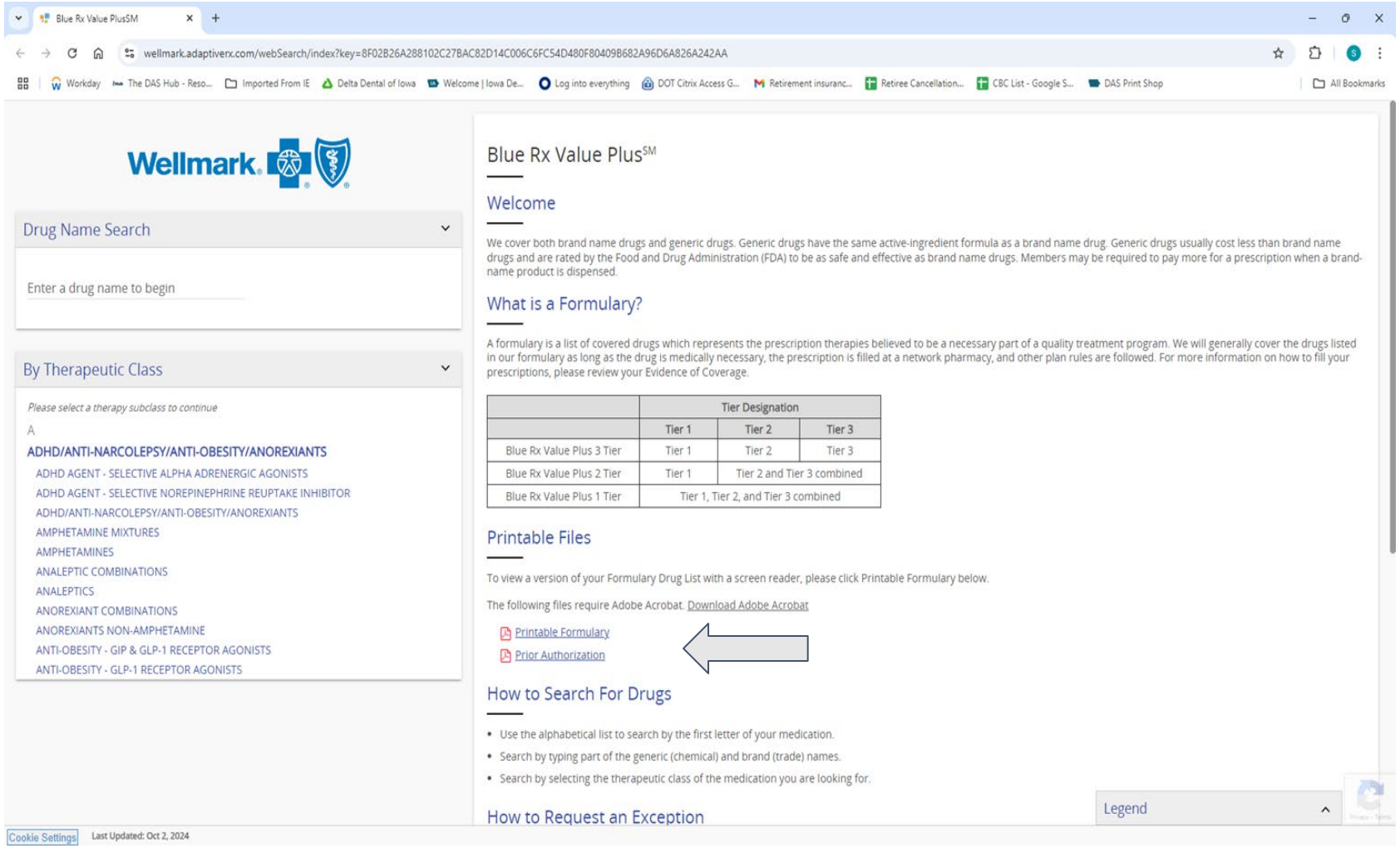
Iowa Choice and National Choice

Continue To New Site



Iowa Choice and National Choice

Blue Rx Value Plus Formulary



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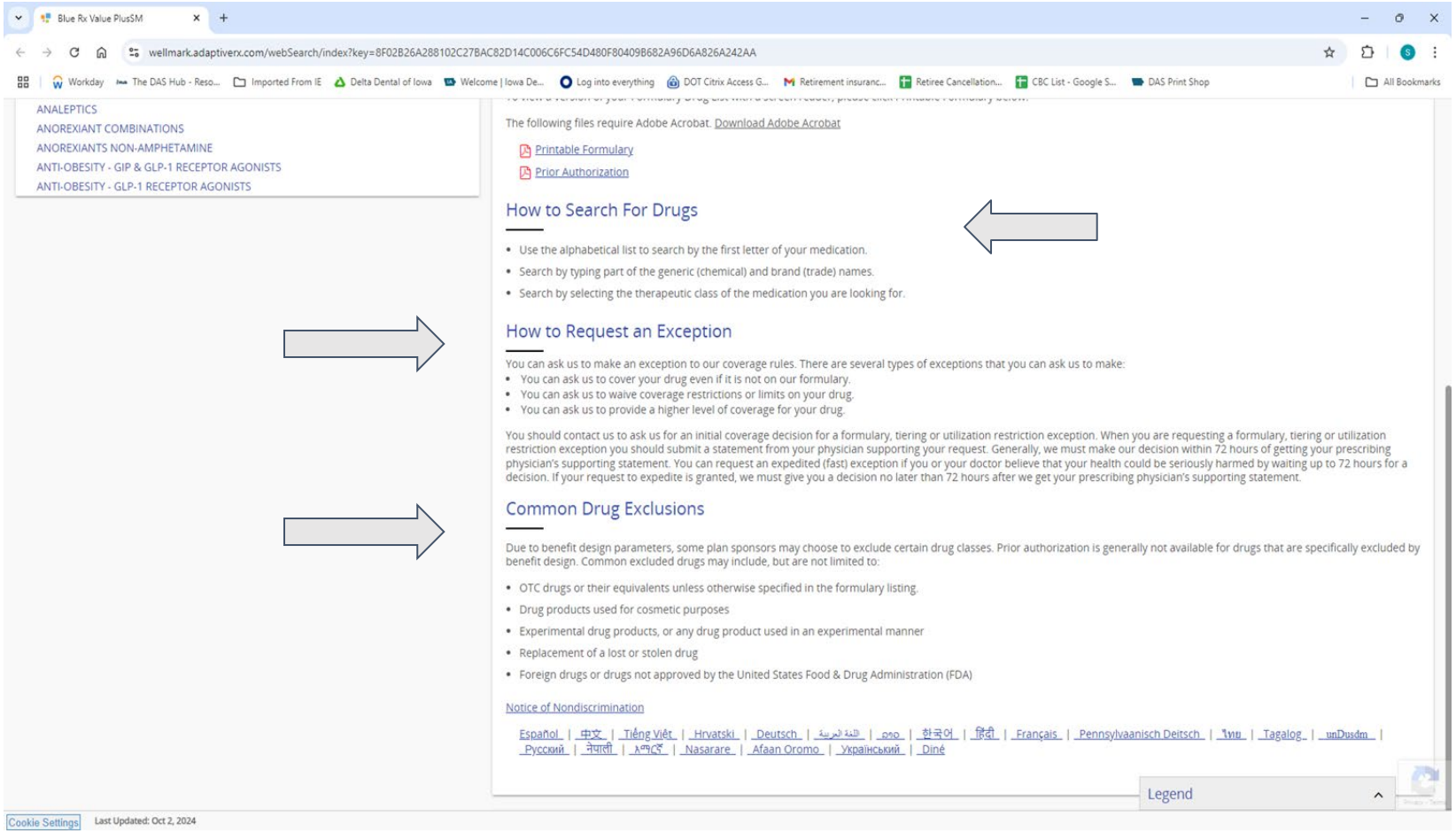
Blue Rx Value Plus Formulary



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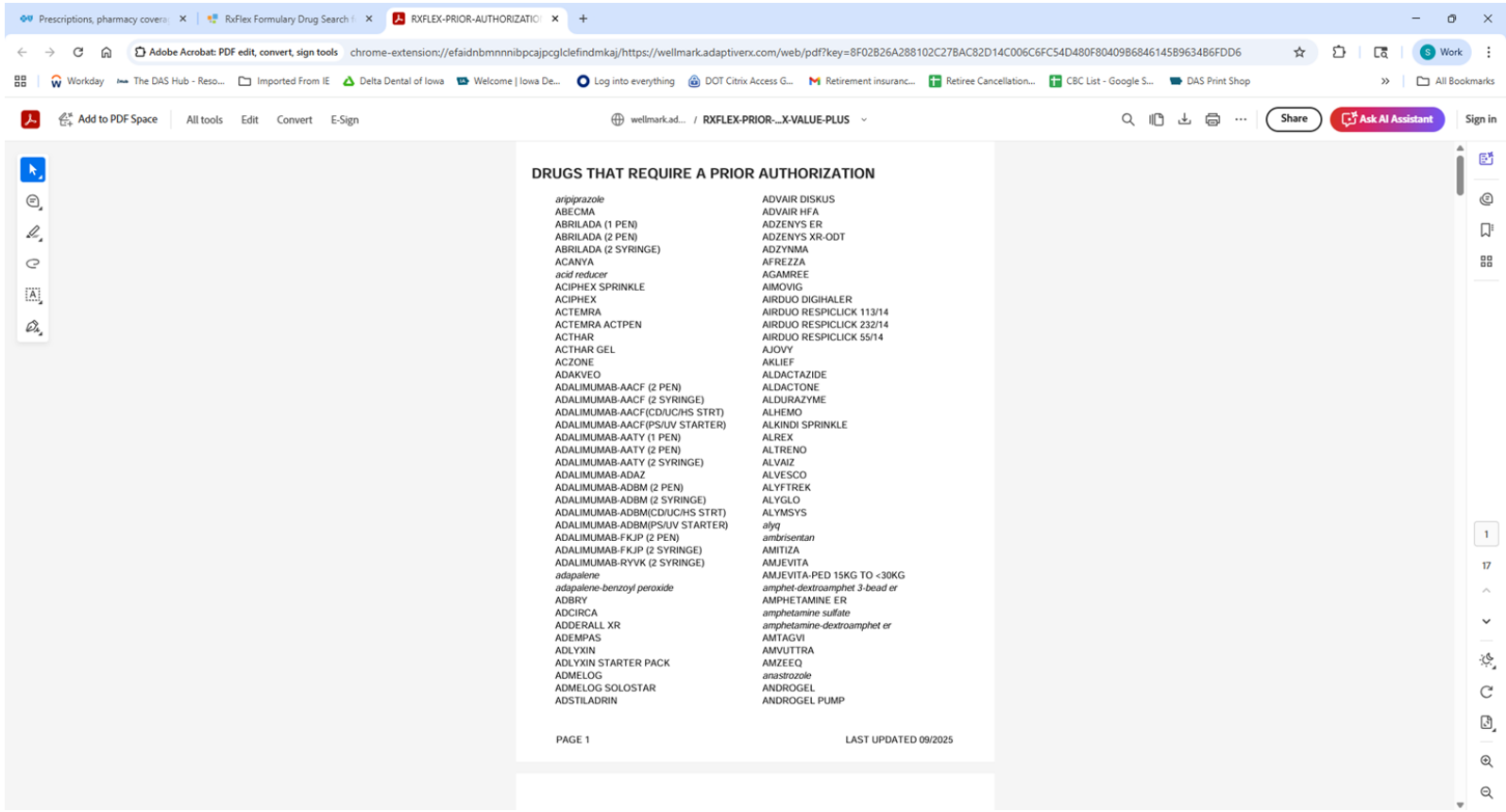
Iowa Choice and National Choice

Prior Authorization for Blue Rx Value Plus Formulary



DRUGS THAT REQUIRE A PRIOR AUTHORIZATION

aripiprazole
ABECMA
ABRILADA (1 PEN)
ABRILADA (2 PEN)
ABRILADA (2 SYRINGE)
ACANYA
acid reducer
ACIPHEX SPRINKLE
ACIPHEX
ACTEMRA
ACTEMRA ACTPEN
ACTHAR
ACTHAR GEL
ACZONE
ADAKVEO
ADALIMUMAB-AACF (2 PEN)
ADALIMUMAB-AACF (2 SYRINGE)
ADALIMUMAB-AACF(CD/UC/HS STRT)
ADALIMUMAB-AACF(PS/UV STARTER)
ADALIMUMAB-AATY (1 PEN)
ADALIMUMAB-AATY (2 PEN)
ADALIMUMAB-AATY (2 SYRINGE)
ADALIMUMAB-ADAZ
ADALIMUMAB-ADBM (2 PEN)
ADALIMUMAB-ADBM (2 SYRINGE)
ADALIMUMAB-ADBM(CD/UC/HS STRT)
ADALIMUMAB-ADBM(PS/UV STARTER)
ADALIMUMAB-FKJP (2 PEN)
ADALIMUMAB-FKJP (2 SYRINGE)
ADALIMUMAB-RYVK (2 SYRINGE)
adapalene
adapalene-benzoyl peroxide
ADBRY
ADCIRCA
ADDERALL XR
ADEMPAS
ADLYXIN
ADLYXIN STARTER PACK
ADMELOG
ADMELOG SOLOSTAR
ADSTILADRIN
ADVAIR DISKUS
ADVAIR HFA
ADZENYS ER
ADZENYS XR-ODT
ADZYNMA
AFREZZA
AGAMREE
AIMOVIG
AIRDUO DIGIHALER
AIRDUO RESPICLICK 113/14
AIRDUO RESPICLICK 232/14
AIRDUO RESPICLICK 55/14
AJOVY
AKLIEF
ALDACTAZIDE
ALDACTONE
ALDURAZYME
ALHEMO
ALKINDI SPRINKLE
ALREX
ALTRENO
ALVAIZ
ALVESCO
ALYFTREK
ALYGLO
ALYMSYS
alyq
ambrisentan
AMITIZA
AMJEVITA
AMJEVITA-PED 15KG TO <30KG
amphet-dextroamphet 3-bead er
AMPHETAMINE ER
amphetamine sulfate
amphetamine-dextroamphet er
AMTAGVI
AMVUTTRA
AMZEEQ
anastrozole
ANDROGEL
ANDROGEL PUMP

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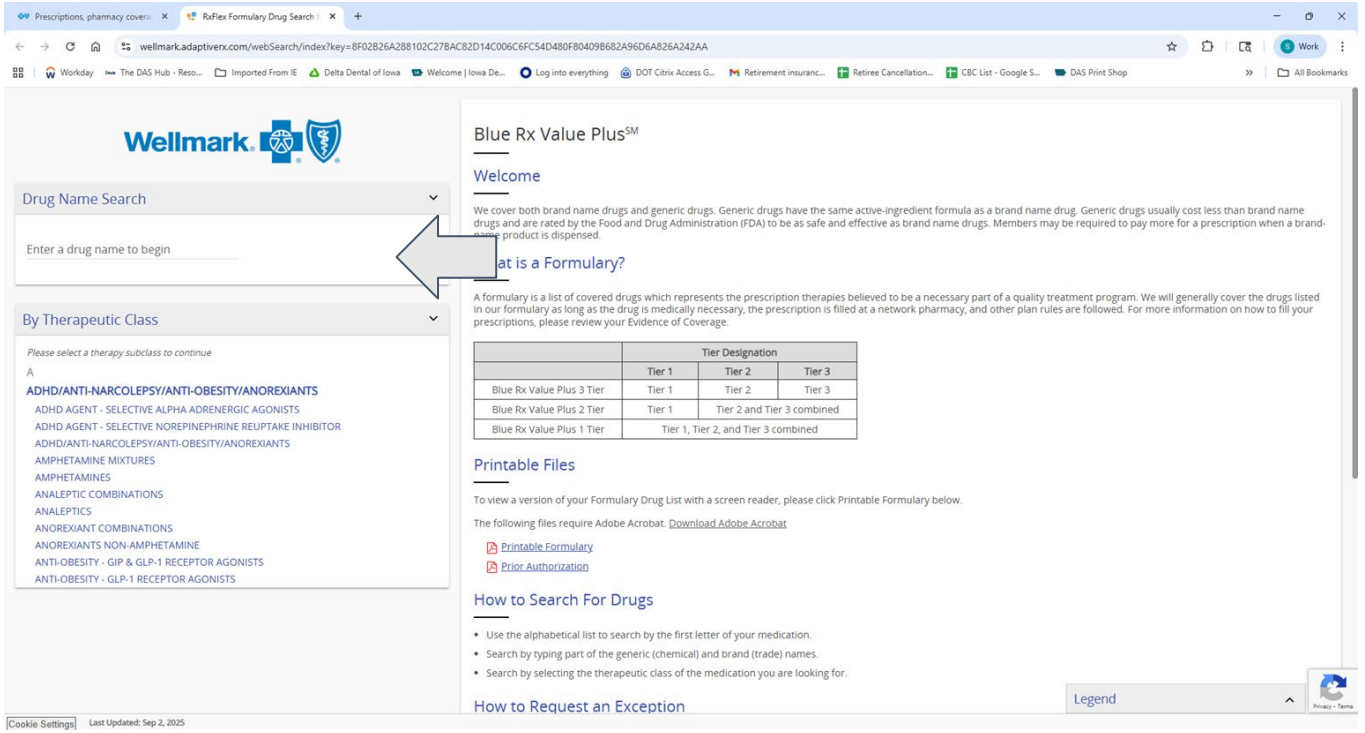
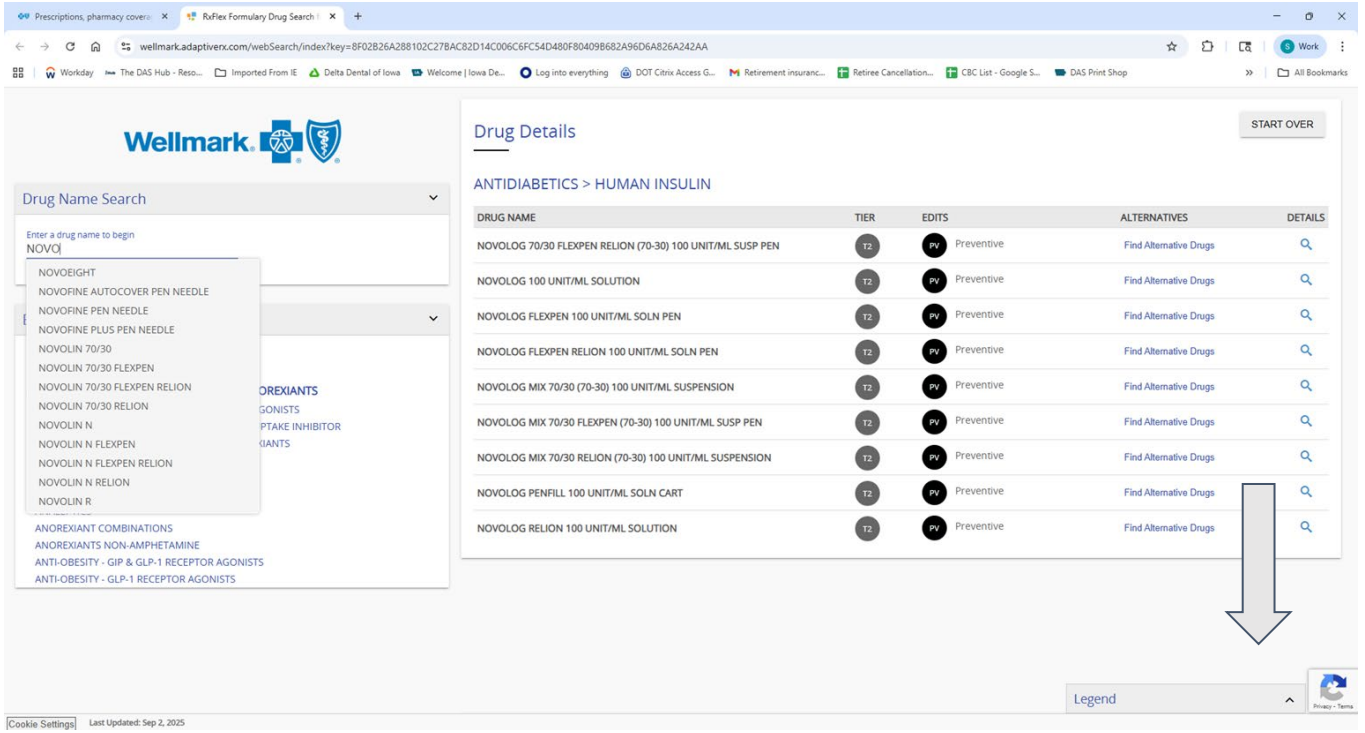
Iowa Choice and National Choice

Blue Rx Value Plus Formulary



Iowa Choice and National Choice

Blue Rx Value Plus Formulary



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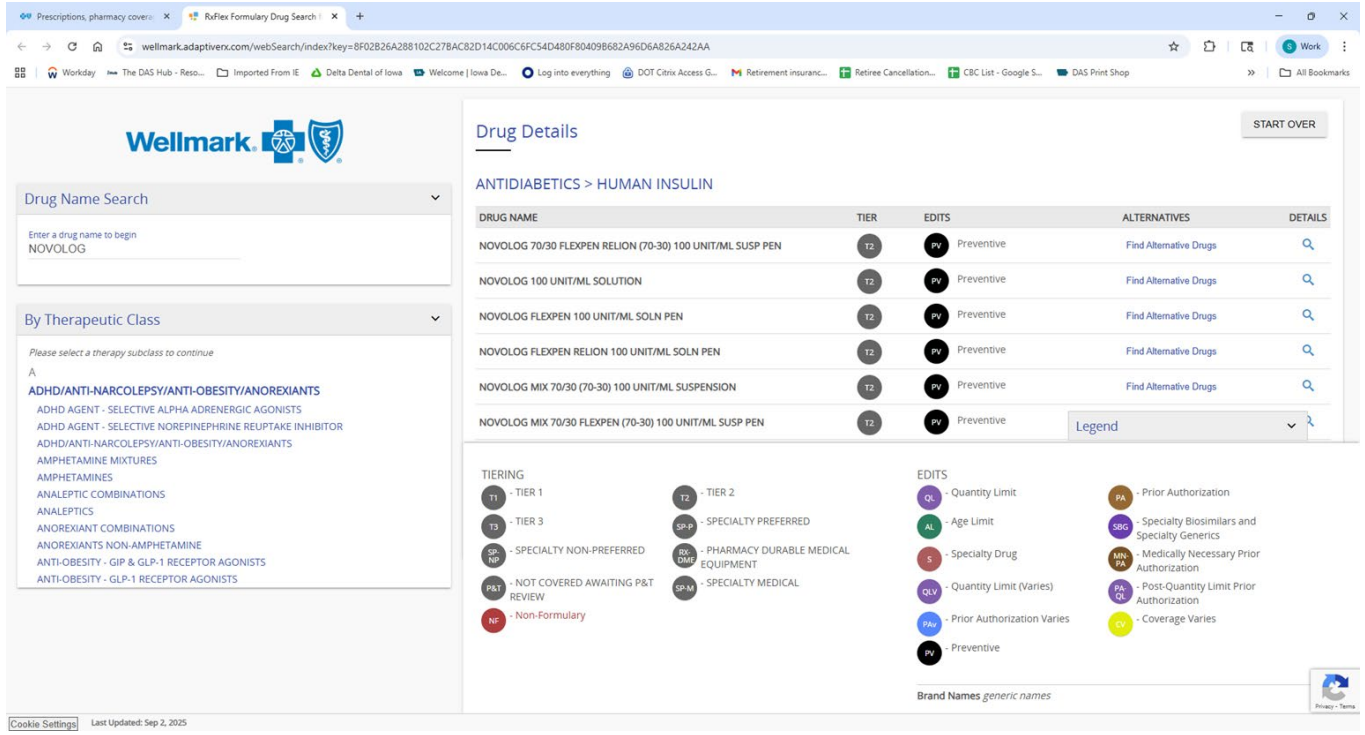
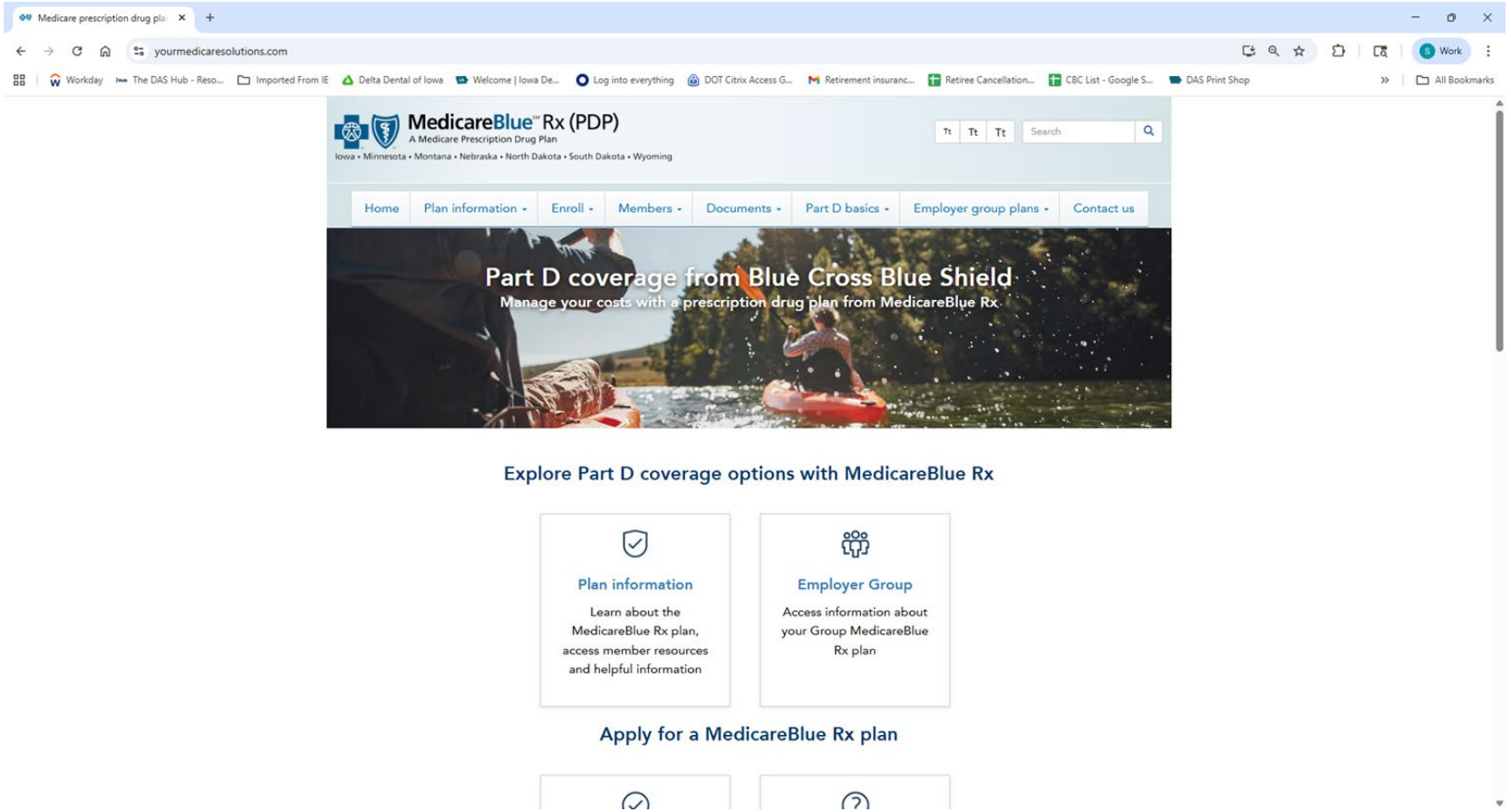
Blue Rx Value Plus Formulary



Group MedicareBlue Rx for Iowa

https://www.yourmedicaresolutions.com/



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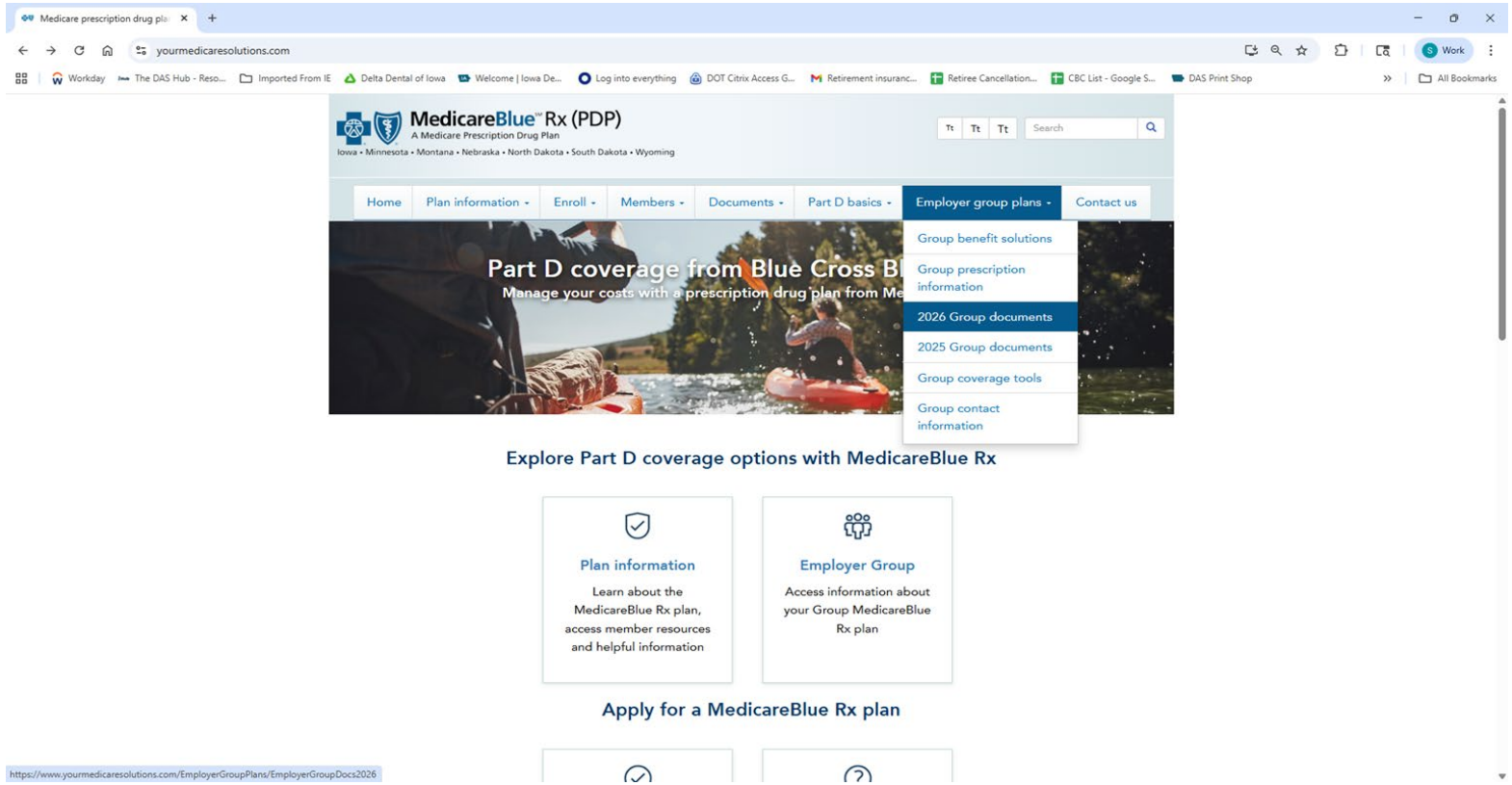
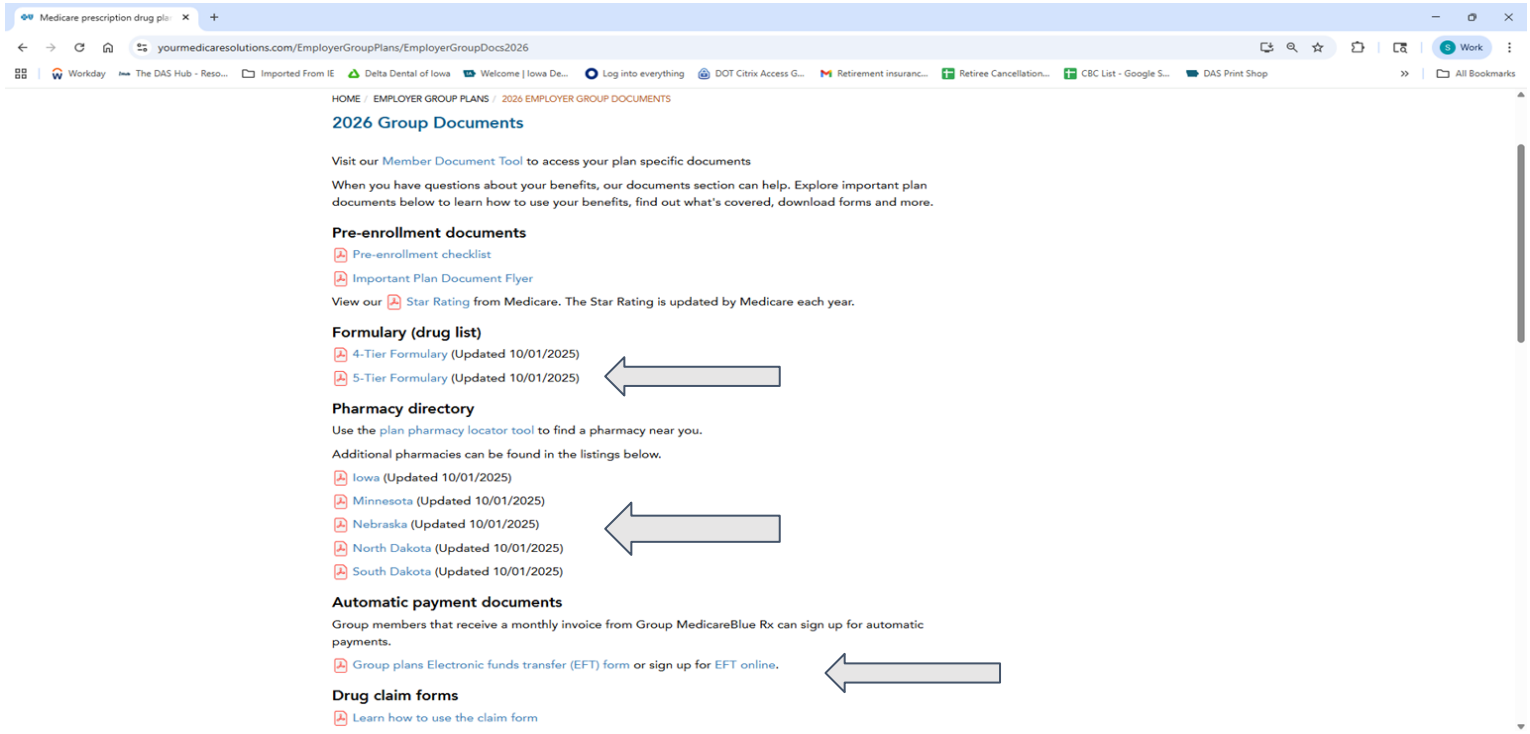
Group MedicareBlue Rx for Iowa

- Employer group plans
- 2026 Group documents



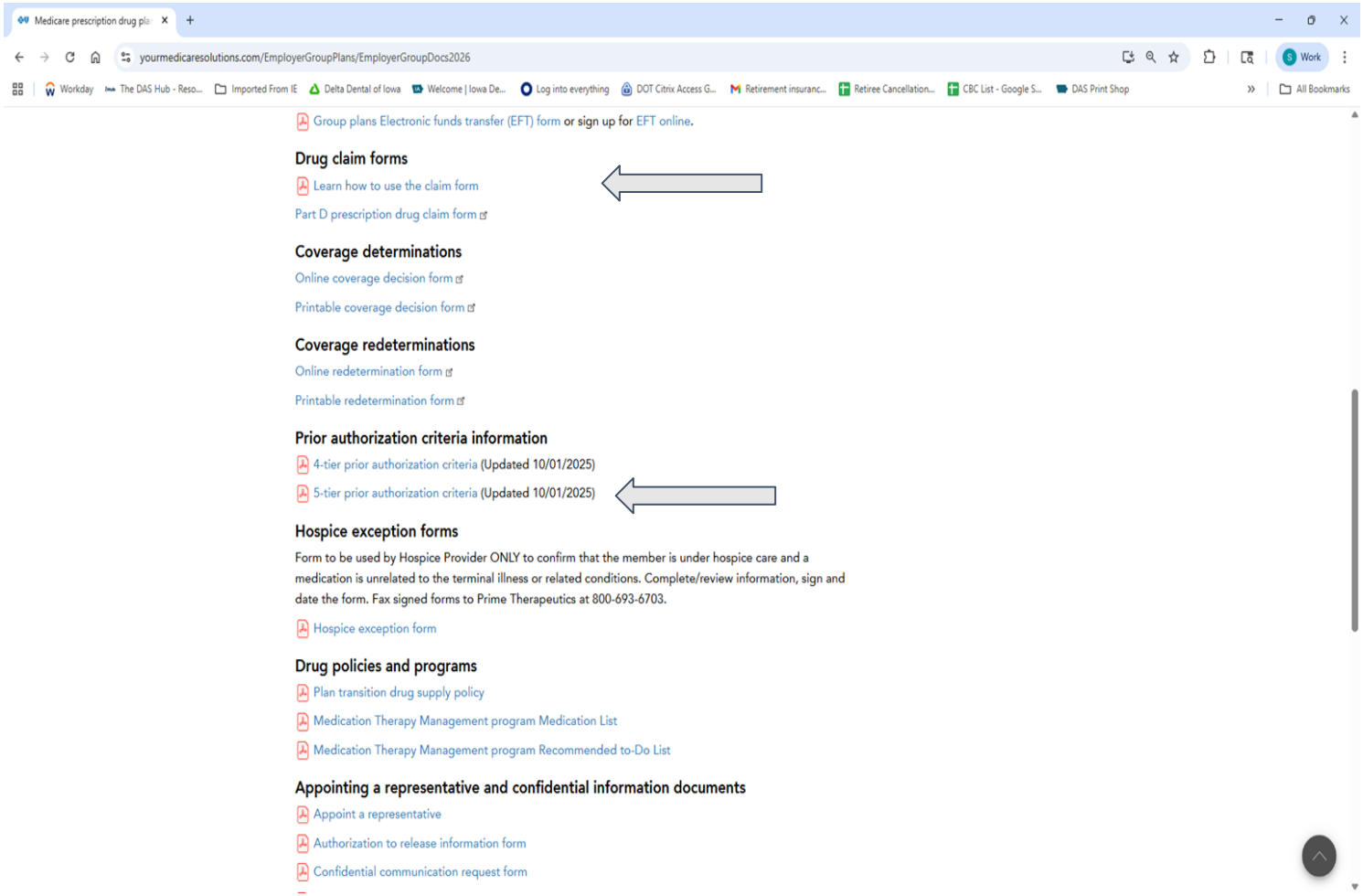
Group MedicareBlue Rx for Iowa

2026 Group documents



Group MedicareBlue Rx for Iowa

2026 Group documents



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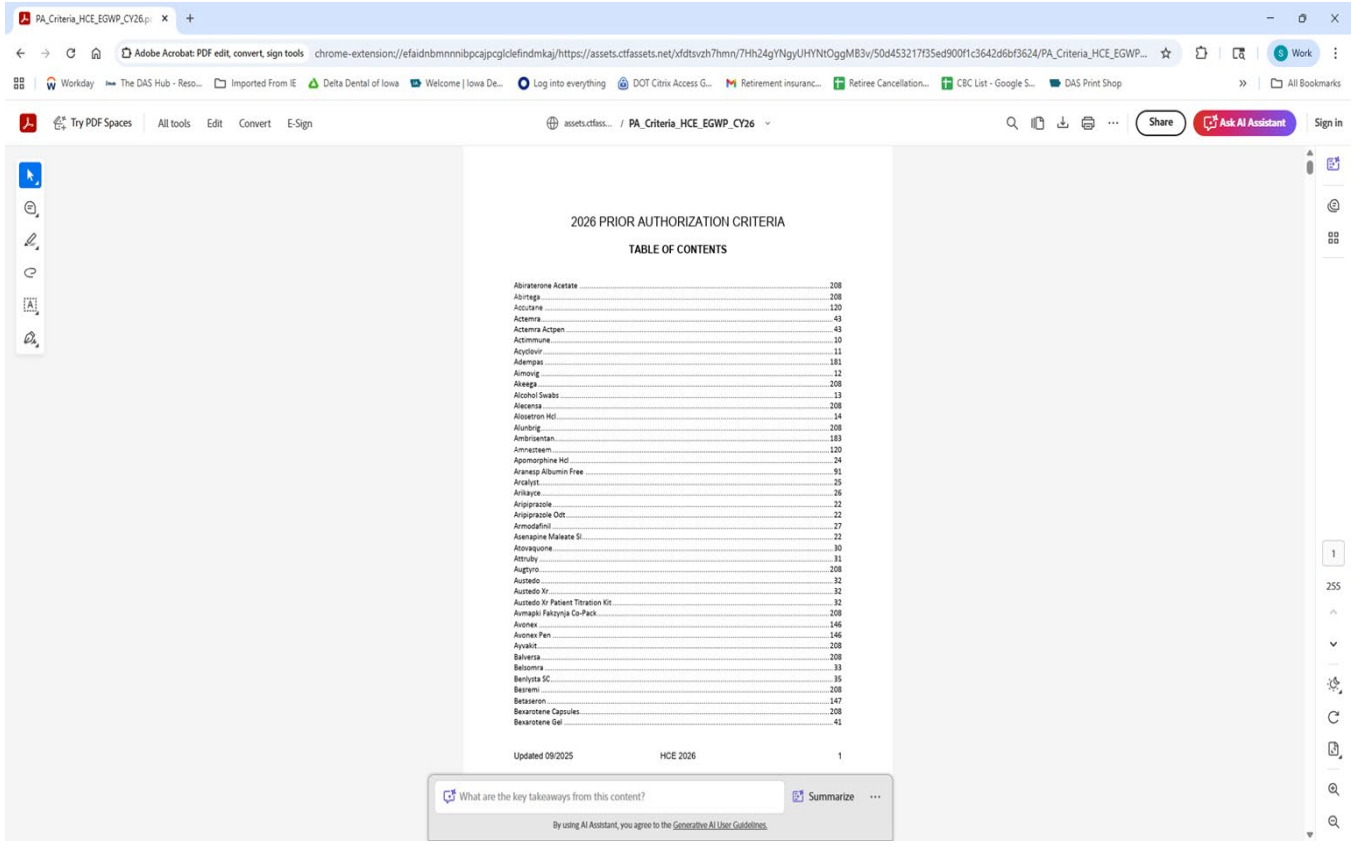
Group MedicareBlue Rx for Iowa

Prior Authorization



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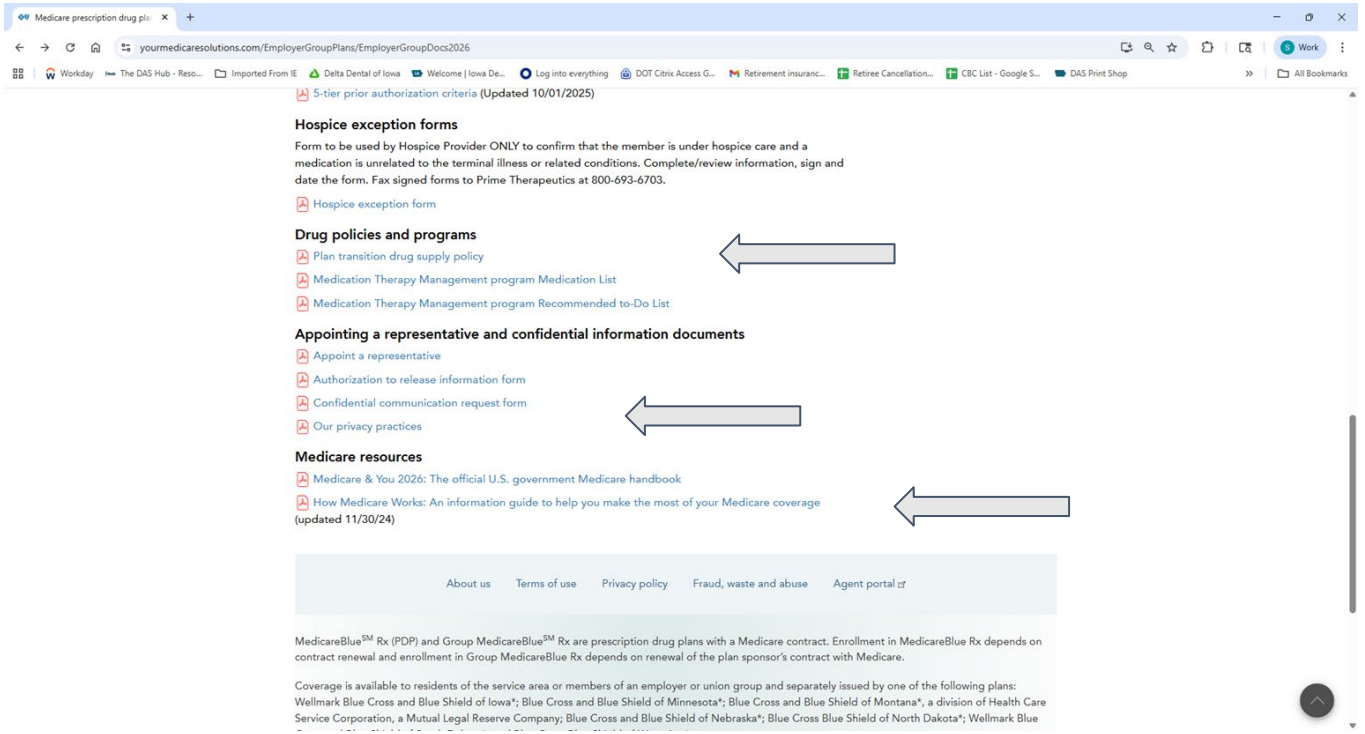
Group MedicareBlue Rx for Iowa

2026 Group documents



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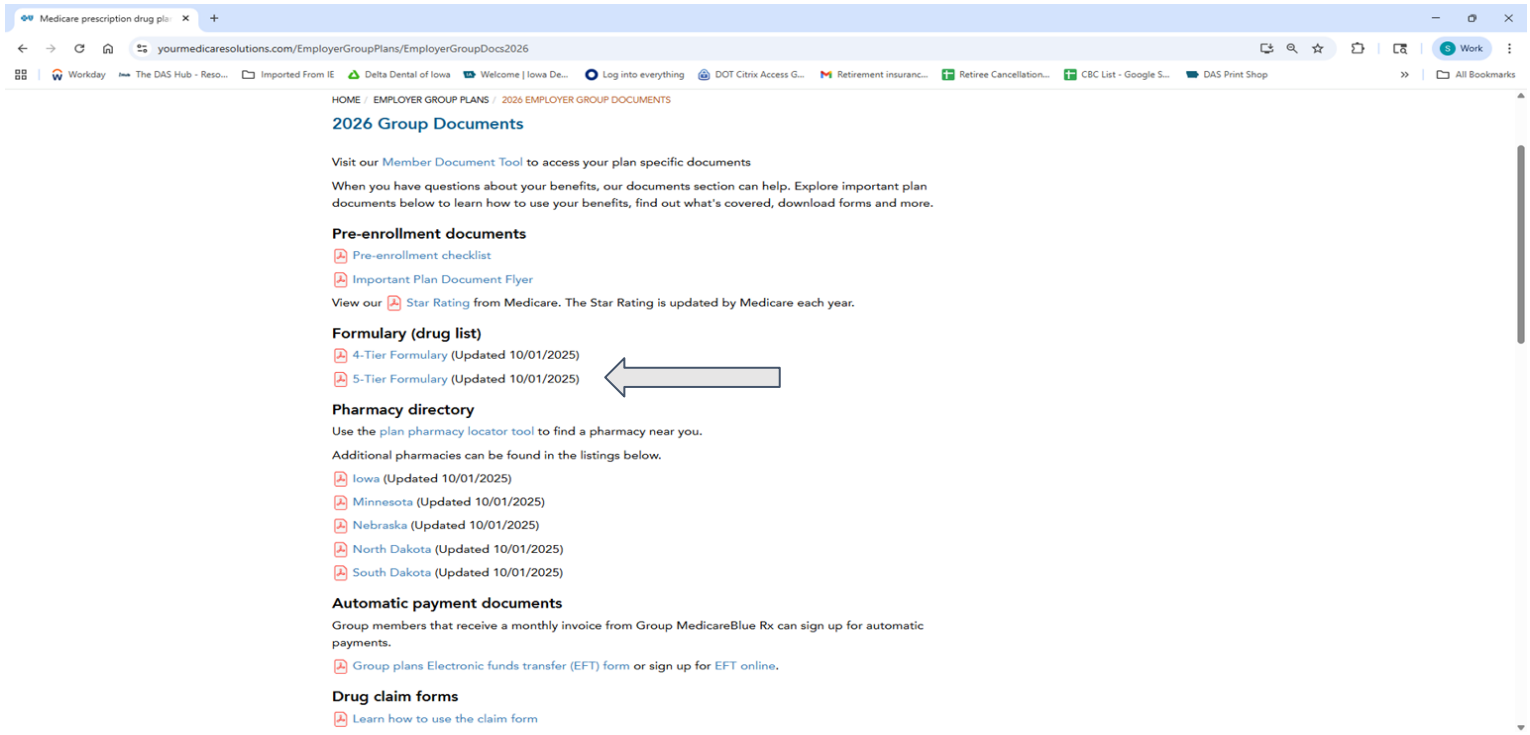
Group MedicareBlue Rx for Iowa

2026 Group documents



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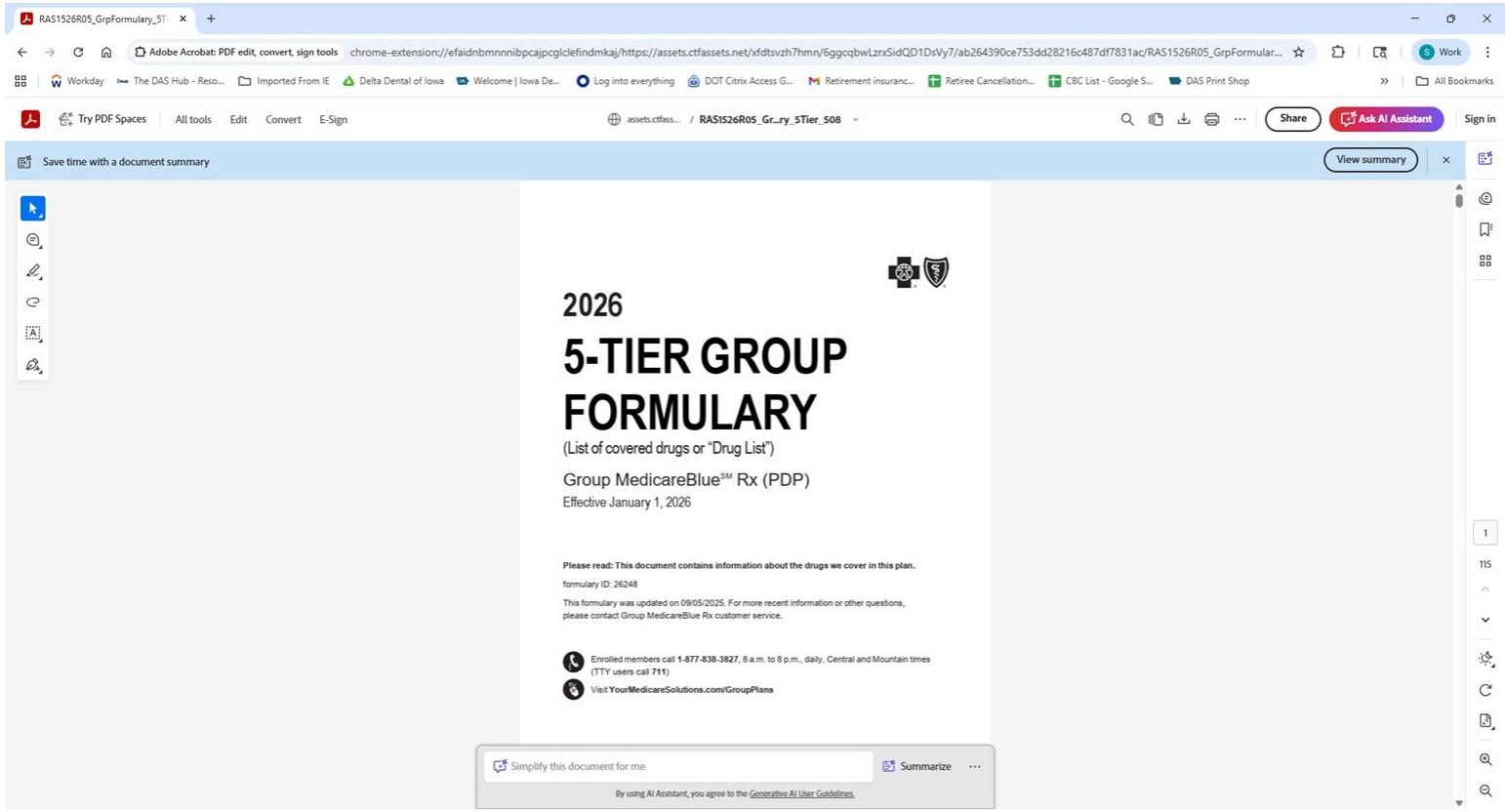
Group MedicareBlue Rx for Iowa

2026 Five-Tier Group Formulary



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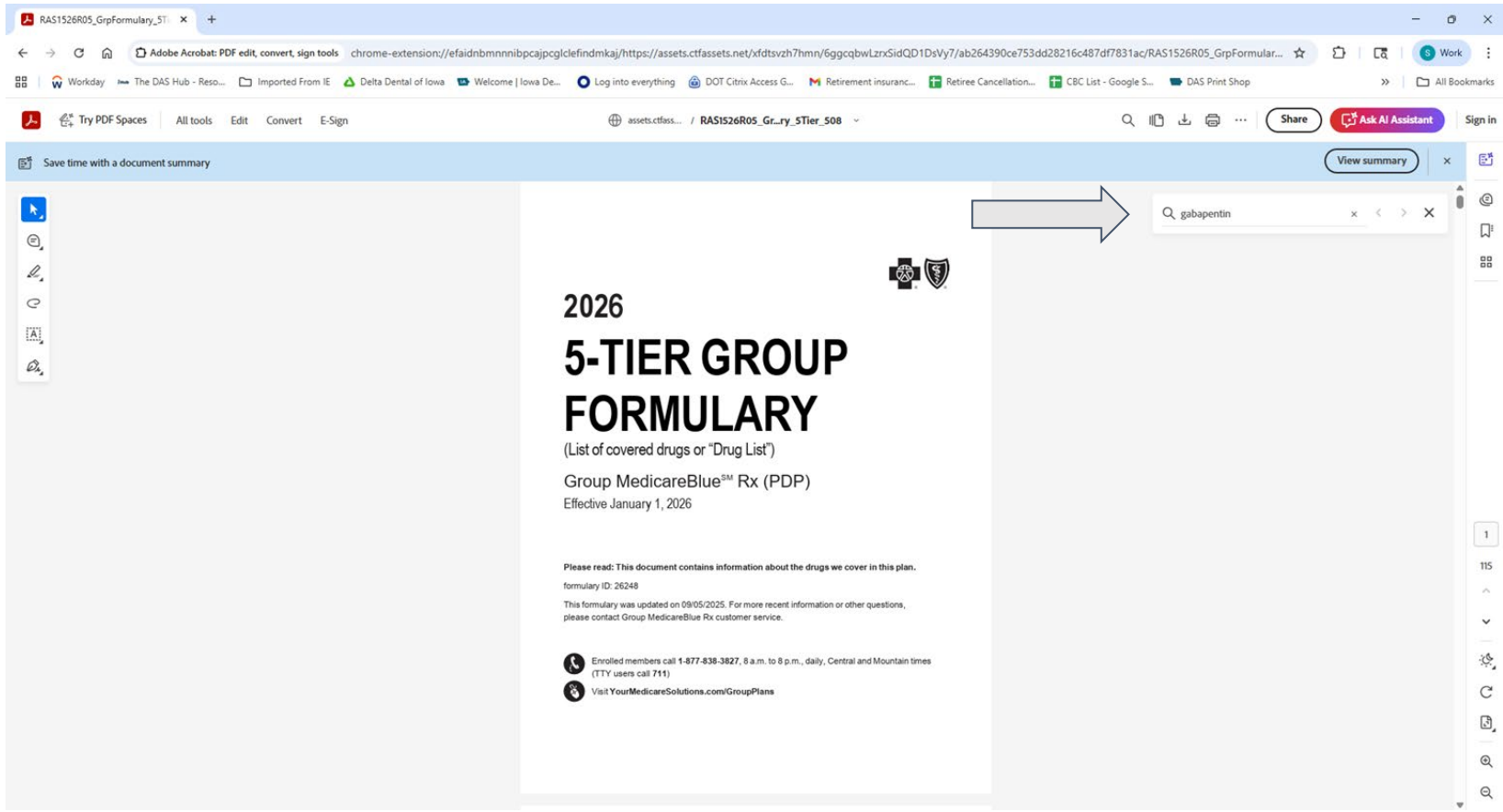
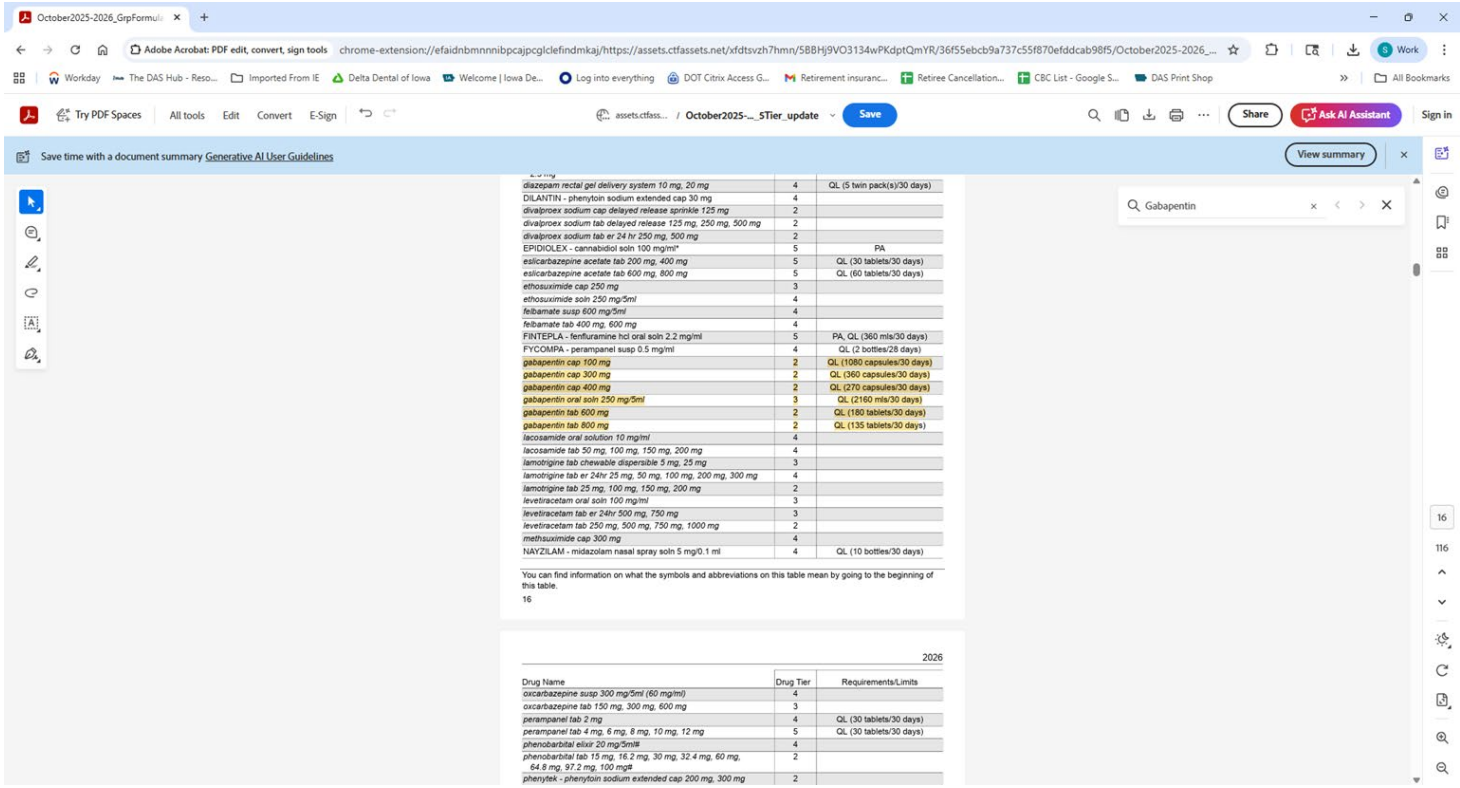
Group MedicareBlue Rx for Iowa

2026 Five-Tier Group Formulary



Group MedicareBlue Rx for Iowa

2026 Five-Tier Group Formulary



diazepam rectal gel delivery system 10 mg, 20 mg	4	QL (5 twin pack(s)/30 days)
DILANTIN - phenytoin sodium extended cap 30 mg	4	
divalproex sodium cap delayed release sprinkle 125 mg	2	
divalproex sodium tab delayed release 125 mg, 250 mg, 500 mg	2	
divalproex sodium tab er 24 hr 250 mg, 500 mg	2	
EPIDIOLEX - cannabidiol soln 100 mg/ml*	5	PA
eslicarbazepine acetate tab 200 mg, 400 mg	5	QL (30 tablets/30 days)
eslicarbazepine acetate tab 600 mg, 800 mg	5	QL (60 tablets/30 days)
ethosuximide cap 250 mg	3	
ethosuximide soln 250 mg/5ml	4	
felbamate susp 600 mg/5ml	4	
felbamate 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	4	QL (2 bottles/28 days)
gabapentin cap 100 mg	2	QL (1080 capsules/30 days)
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 mls/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	
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	
methsuximide cap 300 mg	4	
NAYZILAM - midazolam nasal spray soln 5 mg/0.1 ml	4	QL (10 bottles/30 days)

You can find information on what the symbols and abbreviations on this table mean by going to the beginning of this table.

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2026

Drug Name	Drug Tier	Requirements/Limits
oxcarbazepine susp 300 mg/5ml (60 mg/ml)	4	
oxcarbazepine tab 150 mg, 300 mg, 600 mg	3	
perampanel tab 2 mg	4	QL (30 tablets/30 days)
perampanel tab 4 mg, 6 mg, 8 mg, 10 mg, 12 mg	5	QL (30 tablets/30 days)
phenobarbital elixir 20 mg/5ml#	4	
phenobarbital tab 15 mg, 16.2 mg, 30 mg, 32.4 mg, 60 mg, 64.8 mg, 97.2 mg, 100 mg#	2	
phenytek - phenytoin sodium extended cap 200 mg, 300 mg	2	

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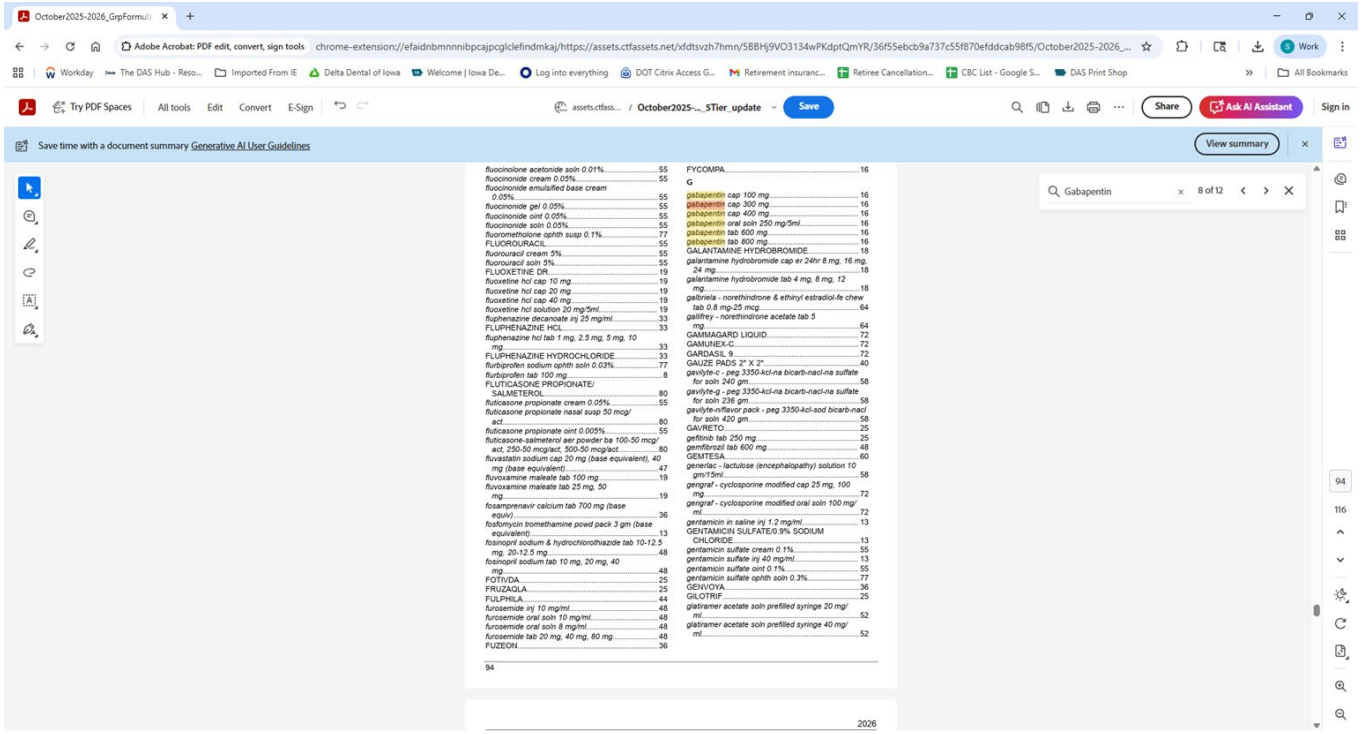
Group MedicareBlue Rx for Iowa

2026 Five-Tier Group Formulary



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Resources

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Resources - Wellmark Applications

Your 2025 Health Plan	Your 2026 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 2026.

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Resources - Group MedicareBlue Rx

Your 2025 Health Plan	Your 2026 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

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Resources - Applications

- DAS 2026 Retiree Open Enrollment webpage at: https://das.iowa.gov/retiree-open-enrollment
- Email stateretirees@iowa.gov
- State of Iowa Retiree Benefits – 866-895-2464
- Wellmark Customer Service – 800-622-0043

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Resources - Contacts

- **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 shiip@iid.iowa.gov, or visit the website at www.shiip.iowa.gov.

Resources - More Contacts

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

- **MedicareBlue Rx – Customer Service**
  877-838-3827

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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: stateretirees@iowa.gov or
susan.piel@iowa.gov

Fax: 515-242-6450

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