

2021 RETIREE ENROLLMENT & CHANGE

OCTOBER 15 – DECEMBER 7, 2020



Opportunity to change your health insurance options or add or remove family members from your health and dental insurance



Benefit elections are effective January 1, 2021



IMPORTANT INFORMATION

Oops – typo

Page 20 of the enrollment and change booklet

National Choice

- single
- enrolled in IA Group Medicare Blue Rx

Premium should be \$450 not \$938

Plan	Total Premium	Multiemployer Plan Share Premium	Total Retiree Cost
National Choice			
Single			
Enrolled in IA Group Medicare Blue Rx	\$450.00	0.00	\$450.00
Enrolled in IA Group Medicare Blue Rx and National Choice	\$938.00	0.00	\$938.00
Enrolled in IA Group Medicare Blue Rx and National Choice (highlighted)	\$450.00	0.00	\$450.00
Enrolled in IA Group Medicare Blue Rx and National Choice (highlighted)	\$938.00	0.00	\$938.00



IMPORTANT INFORMATION

Drop the State of Iowa health or dental plans

- Iowa Choice
- National Choice
- Group Program F
- Group Program N
- Delta Dental

NO provision for rejoining the group



IMPORTANT INFORMATION

- If your spouse is covered under your State of Iowa's health and dental plans at the time of your death
- Your spouse can continue coverage



IMPORTANT INFORMATION

- Remove a Spouse or Dependent
- Anytime – do not need a life event

Remove and later re-enroll a family member

- Qualified life event
- Annual enrollment and change



WHAT WE WILL COVER TODAY

- **2021 Benefit Changes and Highlights**
- Health Insurance
 - Retirees Before Eligible for Medicare
 - Retirees After Eligible for Medicare
- Dental Insurance
- Enrollment
- Questions and Answers

2021 BENEFIT CHANGES

Health Insurance

- **Benefit change** in Iowa Choice / National Choice
 - Addition of Tier 4 Prescription Drug
 - \$75 copay for a 30 day supply

2021 BENEFIT HIGHLIGHT

All Retirees

- **NO** changes to your health and dental coverage for 2021- your 2020 options will automatically roll over
 - Do NOT want to change your current health plan
 - Do NOT want to add eligible family members
 - Do NOT want to remove eligible family members
- You do NOT need to complete a new application for 2021

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HEALTH INSURANCE – BEFORE MEDICARE

- One health plan with two options
 - Iowa Choice
 - National Choice
- Plan design is identical
- The only difference between the two options is the provider network

HEALTH INSURANCE – BEFORE MEDICARE

- **Iowa Choice uses Wellmark's Blue HMO network**
- Covers care in Iowa and in counties sharing a border with Iowa
- Out-of-network coverage is not available except in the case of
 - Emergencies
 - Accidental injuries
 - If services are not available in-network and an out-of-network referral has been submitted and approved by Wellmark in advance of the service

HEALTH INSURANCE – BEFORE MEDICARE

National Choice uses Wellmark’s Blue PPO network

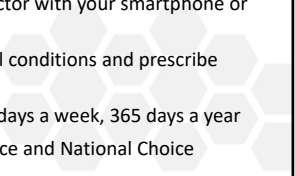
- Gives you the freedom to get health care from any provider located in the United States



HEALTH INSURANCE – BEFORE MEDICARE

Doctor on Demand

- Speak with a board-certified doctor with your smartphone or tablet
- Treat the most common medical conditions and prescribe medication if needed
- Available 24 hours a day, seven days a week, 365 days a year
- Just a **\$10 copay** with Iowa Choice and National Choice

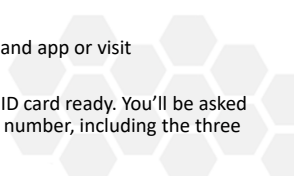


HEALTH INSURANCE – BEFORE MEDICARE

Doctor on Demand

Getting started is easy

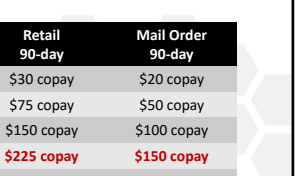
1. Download the Doctor on Demand app or visit DoctorOnDemand.com
2. Have your Wellmark member ID card ready. You’ll be asked to enter your full Wellmark ID number, including the three character prefix
3. Create an account



HEALTH INSURANCE – BEFORE MEDICARE

New Tier 4 for Prescription Drugs

Prescription Drugs	Retail 30-day	Retail 90-day	Mail Order 90-day
Tier 1	\$10 copay	\$30 copay	\$20 copay
Tier 2	\$25 copay	\$75 copay	\$50 copay
Tier 3	\$50 copay	\$150 copay	\$100 copay
Tier 4	\$75 copay	\$225 copay	\$150 copay
Specialty	\$100 (Preferred)/\$200 (Non-Preferred)		



HEALTH INSURANCE – BEFORE MEDICARE

How do you determine what Tier a prescription is on?

- myWellmark
- Wellmark customer service
- Wellmark.com

HEALTH INSURANCE – BEFORE MEDICARE

Direct Bill Premiums (non-Medicare eligible retirees)

Plan	Monthly Premium
Iowa Choice	
Single	\$769.00
Family	\$1,804.00
National Choice	
Single	\$845.00
Family	\$1,966.00

HEALTH INSURANCE – BEFORE MEDICARE

Sick Leave Insurance Program - SLIP

	Total Premium	SLIP Contribution	Retiree Share
Iowa Choice			
Single	\$769.00	\$715.00	\$54.00
Family	\$1,804.00	\$1,624.00	\$180.00
National Choice			
Single	\$845.00	\$715.00	\$130.00
Family	\$1,966.00	\$1,624.00	\$342.00

HEALTH INSURANCE – BEFORE MEDICARE

SLIP with a Medicare-eligible spouse

Family Coverage	Total Premium	SLIP Contribution	Retiree SLIP Contribution	MedicareBlue Rx Premium	Total Retiree Cost
IOWA CHOICE					
Spouse enrolled in MedicareBlue Rx	\$1,046.00	\$1,046.00	\$0.00	\$98.90	\$98.90
Spouse NOT enrolled in MedicareBlue Rx	\$1,814.00	\$1,624.00	\$190.00	--	\$190.00
NATIONAL CHOICE					
Spouse enrolled in MedicareBlue Rx	\$1,148.00	\$1,148.00	\$0.00	\$98.90	\$98.90
Spouse NOT enrolled in MedicareBlue Rx	\$1,996.00	\$1,624.00	\$372.00	--	\$372.00

WHAT WE WILL COVER TODAY

- 2021 Benefit Changes and Highlights
- **Health Insurance**
 - Retirees Not Eligible for Medicare
 - **Retirees Eligible for Medicare**
- Dental Insurance
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HEALTH INSURANCE – AFTER MEDICARE

More Information

State’s Retirees #

- **866-895-2464**
- stateretirees@iowa.gov

Wellmark customer service
800-622-0043



HEALTH INSURANCE – AFTER MEDICARE

Options	Plans
1	Iowa Choice
2	National Choice
3	Group Program F
4	Group Program N

Medicare Part D Option
Iowa Group MedicareBlue Rx

HEALTH INSURANCE – AFTER MEDICARE

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

2021 monthly premium will be **\$98.90**
(4% increase)

HEALTH INSURANCE – AFTER MEDICARE

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

Prescription Drugs	Retail 30-day	Mail Order 90-day
Tier 1	\$5 copay	\$10 copay
Tier 2	\$10 copay	\$20 copay
Tier 3	20% coinsurance	20% coinsurance
Tier 4	45% coinsurance	45% coinsurance
Tier 5	33% coinsurance	33% coinsurance

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HEALTH INSURANCE – AFTER MEDICARE

Group MedicareBlue Rx Formulary

Check the Group MedicareBlue Rx formulary drugs

Group MedicareBlue Rx Resources

2021 Retiree Enrollment and Change web page

- Group MedicareBlue Rx formulary

Call MedicareBlue Rx Customer Service

- 1-877-838-3827
- 8:00 a.m. to 8:00 p.m., daily, Central Time

Refer to “Group MedicareBlue Rx \$5/\$10/20%/45%/33%” plan

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HEALTH INSURANCE – AFTER MEDICARE

Tiers 3 – 5 coinsurance

Coinsurance based on the negotiated price

Example

Tier 3 Drug retail cost	\$750
Negotiated price	\$500
Coinsurance 20% of \$500	\$100

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HEALTH INSURANCE – AFTER MEDICARE

Iowa Choice/National Choice Coordination

Always pay the lower cost of Iowa Choice / National Choice or Iowa Group MedicareBlue Rx

Example

Drug negotiated price **\$500**

- Iowa Choice/National Choice **\$25** (Tier 2)
- IA Group MedicareBlue Rx **\$100** (20% of \$500)

You will pay \$25 for the prescription

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HEALTH INSURANCE – AFTER MEDICARE

TRUE OUT-OF-POCKET costs reach \$6,550

TOTAL YEARLY DRUG costs reach \$4,130

1. INITIAL COVERAGE – You'll pay copays or coinsurance for your drugs based on your plan design. You'll be in this stage until your total yearly drug costs reach \$4,130. Total yearly drug costs are the amounts that you and the plan have paid for drugs in a calendar year. This does not include any premiums.

2. COVERAGE GAP – You're in the coverage gap stage once your total yearly drug costs reach \$4,130. During this phase, if you're enrolled in the \$0/\$0/0/40%/50%/0% plan you will:

- Pay up to a \$5 copay for Tier 1 drugs and a \$10 copay for Tier 2 drugs on a 30-day supply.
- Pay no more than 25 percent of the plan's costs for all other generic and brand-name drugs on Tier 3, Tier 4 and Tier 5.

You'll stay in the coverage gap until your true out-of-pocket costs reach \$6,550. True out-of-pocket costs are the amounts you have paid for drugs covered under your plan in a calendar year. This amount does not include any premiums or costs paid by your plan.

3. CATASTROPHIC COVERAGE – You're in the catastrophic coverage stage once your true out-of-pocket costs reach \$6,550. Once you reach this stage you will pay whichever amount is greater:

- \$3.70 copay for covered generic drugs (including brand-name drugs treated as generic) and an \$9.20 copay for all other drugs.
- Five percent of the cost of covered drugs.

QUESTIONS?
Enrolled members call 877-838-3827 9 a.m. – 8 p.m., daily, CT (TTY 711).

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HEALTH INSURANCE – AFTER MEDICARE

Options	Plans
1	Iowa Choice
2	National Choice
3	Group Program F
4	Group Program N

HEALTH INSURANCE – AFTER MEDICARE

Iowa Choice or National Choice

- Same State benefits
- Pays secondary to Medicare

Iowa Choice or National Choice are not supplement plans

- Function like a supplement plan

HEALTH INSURANCE – AFTER MEDICARE

Guaranteed Issue Right

Currently enrolled in Iowa Choice or National Choice

- Guaranteed Issue to purchase a Medicare Supplement plan from any company selling these plans in Iowa
- The insurance company:
 - Must sell you a policy
 - Must cover pre-existing conditions
 - Cannot charge you more because of past or present health problems
- To receive this guaranteed issue right you must apply for a policy by **March 4, 2021**
- More information 2021 Retiree Enrollment and Change website

HEALTH INSURANCE – AFTER MEDICARE

2021 Total Monthly Premiums	Single	Family
Iowa Choice	\$851.00	\$1,814.00
National Choice	\$938.00	\$1,996.00

To lower your Wellmark Premium

You have the option of enrolling in the State's Iowa Group MedicareBlue Rx, a Medicare Part D plan

HEALTH INSURANCE – AFTER MEDICARE

How does Group MedicareBlue Rx save you money?

- Wellmark and MedicareBlue Rx Iowa coordinates prescription drug coverage
- Save a substantial amount in the Wellmark monthly premium

HEALTH INSURANCE – AFTER MEDICARE

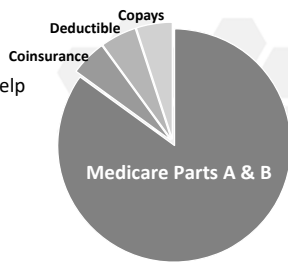
2021	Iowa Choice	National Choice
Single		
Without Iowa Gr MedicareBlue Rx	\$851.00	\$938.00
With Iowa Gr MedicareBlue Rx	\$409.00	\$450.00
Family		
Without Iowa Gr MedicareBlue Rx	\$1,814.00	\$1,996.00
With Iowa Gr MedicareBlue Rx	\$1,046.00	\$1,148.00

HEALTH INSURANCE – AFTER MEDICARE

Options	Plans
1	Iowa Choice
2	National Choice
3	Group Program F
4	Group Program N

HEALTH INSURANCE – AFTER MEDICARE

Medicare Supplement plans help pay for some of the gaps that Medicare doesn't cover



HEALTH INSURANCE – AFTER MEDICARE

Group Program F and Group Program N

- Benefit design same Medicare Supplement F and N
- Group Program F and N – Nation-wide Coverage
 - See any provider who accepts Medicare
- Only covers Medicare-eligible expenses not paid by Medicare
- Medicare covers the service - covered by Group Program F or Group Program N



HEALTH INSURANCE – AFTER MEDICARE

Group Program F still available

- An individual Medicare Supplement Plan F can **NOT** be sold or issued to a newly eligible Medicare beneficiary.
- Since the State's Program F is a group plan
 - Availability of the Medicare Supplement Plan F does not apply to the State's Group Program F



HEALTH INSURANCE – AFTER MEDICARE

Benefits	Group Program F	Group Program N
Medicare Part A Deductible	✓	✓
Medicare Part A Coinsurance and Hospital Coverage	✓	✓
Medicare Part A Hospice Care Coinsurance or Copayment	✓	✓
Skilled Nursing Facility Coinsurance	✓	✓
Medicare Part B Deductible	✓	
Medicare Part B Coinsurance or Copayment	✓	✓*
Medicare Part B Excess	✓	
FOREIGN TRAVEL EMERGENCY (up to plan limits)	✓	✓

* Exceptions: Up to \$20 copay for office visits and up to \$50 copay for emergency room.



HEALTH INSURANCE – AFTER MEDICARE

- Eligibility for Group Program F and N Plans
 - State of Iowa Medicare-eligible retiree
 - Medicare-eligible spouse or domestic partner
- Eligible for Medicare but Spouse Not Eligible for Medicare
 - Spouse cannot have Iowa Choice or National Choice single coverage

HEALTH INSURANCE – AFTER MEDICARE

- One spouse – Medicare-eligible
- Other spouse – Not Medicare-eligible

Coverage: Iowa Choice family or National Choice family



HEALTH INSURANCE – AFTER MEDICARE

2021 Monthly Premiums

	Group Program F	Group Program N
Single Contract	\$266.20	\$175.40

You and your spouse/domestic partner can:

- Both enroll in Group Program F, or
- Both enroll in Group Program N, or
- One enroll in Group Program F and the other enroll in Program N

HEALTH INSURANCE – AFTER MEDICARE

Enrolled in Group Program F or Group Program N

- Elect Iowa Group MedicareBlue Rx plan or
- Elect an individual Prescription Drug Program from an insurance company offering a Medicare Part D program in the State where you live

You can elect the Iowa Group MedicareBlue Rx plan during the next Enrollment and Change period

HEALTH INSURANCE – AFTER MEDICARE

Do I need a Medicare Part D Plan?

The types of insurance listed below are considered creditable prescription drug coverage

- Veterans' Benefits
- TRICARE (military health benefits)
- Indian Health Services
- Spouse's prescription drug coverage (if determined creditable coverage)



HEALTH INSURANCE – AFTER MEDICARE

Example 1

- Spouse 1 age 65
- Spouse 2 age 62
- To cover the couple
 - Elect either Iowa Choice or National Choice, family coverage
 - Spouse 1 enrolls in Iowa Group MedicareBlue Rx
- Spouse 2 - Iowa Choice or National Choice is primary

Coverage	Spouse 1	Spouse 2
Primary	Medicare	Iowa Choice or National Choice
Secondary	Iowa Choice or National Choice	



HEALTH INSURANCE – AFTER MEDICARE

When spouse turns age 65 – both State Retiree and Spouse can

- Continue with Iowa Choice (family)
- Elect National Choice (family)
- Elect Group Program F or Group Program N (single)

State Retiree & Spouse	Option 1 Iowa Choice	Option 2 National Choice	Option 3 Group Program F	Option 4 Group Program N
Primary	Medicare	Medicare	Medicare	Medicare
Secondary	Iowa Choice	National Choice	Group Program F	Group Program N
Rx Primary	Iowa Group MedicareBlue Rx	Iowa Group MedicareBlue Rx	Iowa Group MedicareBlue Rx*	Iowa Group MedicareBlue Rx*
Rx Secondary	Iowa Choice	National Choice	--	--

* optional



HEALTH INSURANCE – AFTER MEDICARE

Example 2

- State retiree age 65
- Spouse age 64
- State Retiree elects Group Program F and enrolls in Iowa Group MedicareBlue Rx

Coverage	State Retiree	Spouse
Primary	Medicare	Cannot be covered
Secondary	Group Program F	
Rx Primary	Iowa Group MedicareBlue Rx	



HEALTH INSURANCE – AFTER MEDICARE

When spouse turns age 65 – State Retiree can add the Spouse to coverage

State Retiree & Spouse	Option 1 Iowa Choice	Option 2 National Choice	Option 3 Group Program F	Option 4 Group Program N
Primary	Medicare	Medicare	Medicare	Medicare
Secondary	Iowa Choice	National Choice	Group Program F	Group Program N
Rx Primary	Iowa Group MedicareBlue Rx	Iowa Group MedicareBlue Rx	Iowa Group MedicareBlue Rx*	Iowa Group MedicareBlue Rx*
Rx Secondary	Iowa Choice	National Choice	--	--

* optional

HEALTH INSURANCE – AFTER MEDICARE

Senior Health Insurance Information Program (SHIIP)

- The Iowa Insurance Division's Senior Health Insurance Information Program (SHIIP) offers
 - Free
 - Confidential and
 - Unbiased resources
- SHIIP volunteer counselors across the state
- Contact SHIIP at
 - 1-800-351-4664
 - <https://shiip.iowa.gov/>



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 - Retirees Not Eligible for Medicare
 - Retirees Eligible for Medicare
- Dental Insurance**
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DENTAL INSURANCE

2021 Monthly Dental Premiums	Single	Family
Delta Dental	\$31.00	\$83.00

Every year ...

- Change coverage level to single or family
- Add or remove eligible family members from your coverage

Can continue dental without health insurance

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ENROLLMENT

Do I need to Complete a New Wellmark Application?

Your 2020 Health Plan	2021 Retiree Health Care Options			
	Iowa Choice	National Choice	Group Program F	Group Program N
Iowa Choice	No action necessary	New application	New application	New application
National Choice	New application	No action necessary	New application	New application
Group Program F	New application	New application	No action necessary	New application
Group Program N	New application	New application	New application	No action necessary



ENROLLMENT

Currently Enrolled in Iowa Group MedicareBlue Rx (\$5/\$10/20%/45%/33%)
Do I need to Complete a New Group MedicareBlue Rx Application?

Your 2020 Health Plan	2021 Retiree Health Care Options			
	Iowa Choice	National Choice	Group Program F	Group Program N
Iowa Choice	No	No	Complete MedBlue Rx application OR Elect an individual Medicare Part D	Complete MedBlue Rx application OR Elect an individual Medicare Part D
National Choice	No	No	Complete MedBlue Rx application OR Elect an individual Medicare Part D	Complete MedBlue Rx application OR Elect an individual Medicare Part Don



ENROLLMENT

Currently Enrolled in Iowa Group MedicareBlue Rx (\$5/\$10/20%/45%/33%)
Do I need to Complete a New Group MedicareBlue Rx Application?

Your 2020 Health Plan	2021 Retiree Health Care Options			
	Iowa Choice	National Choice	Group Program F	Group Program N
Group Program F	Complete an Iowa Gr MedicareBlue Rx application	Complete an Iowa Gr MedicareBlue Rx application	No	No
Group Program N	Complete an Iowa Gr MedicareBlue Rx application	Complete an Iowa Gr MedicareBlue Rx application	No	No



ENROLLMENT

NOT Enrolled in Iowa Group MedicareBlue Rx (\$5/\$10/20%/45%/33%)
Do I need to Complete a New Group MedicareBlue Rx Application?

Your 2020 Health Plan	2021 Retiree Health Care Options			
	Iowa Choice	National Choice	Group Program F	Group Program N
Group Program F	Complete an Iowa Gr MedicareBlue Rx application	Complete an Iowa Gr MedicareBlue Rx application	Complete an app if you want to enroll in the State's Part D plan	Complete an app if you want to enroll in the State's Part D plan
Group Program N	Complete an Iowa Gr MedicareBlue Rx application	Complete an Iowa Gr MedicareBlue Rx application	Complete an app if you want to enroll in the State's Part D plan	Complete an app if you want to enroll in the State's Part D plan

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ENROLLMENT

Health Insurance Applications

- DAS 2021 Retiree Enrollment and Change webpage at <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/2021-retiree-enrollment-and-change-period>
- Emailing stateretirees@iowa.gov.
- State of Iowa Retiree Benefits # **866-895-2464**
- Contacting Wellmark Customer Service at **800-622-0043**

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ENROLLMENT

Dental Insurance Applications

- DAS 2021 Retiree Enrollment and Change webpage at <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/2021-retiree-enrollment-and-change-period>
- Emailing stateretirees@iowa.gov.
- State of Iowa Retiree Benefits # **866-895-2464**

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ENROLLMENT

Send your applications

Department of Administrative Services
Human Resources Enterprise
ATTN: State Retiree Health Insurance
Hoover Building, Level A
1305 E. Walnut St.
Des Moines, IA 50319

You can send your applications by fax or scan and email

Fax: 515-242-6450

Email: stateretirees@iowa.gov

2021 Enrollment and Change 60

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THANK YOU
for taking time to
learn about the State
of Iowa benefits.

