

2019 ENROLLMENT & CHANGE

HRA KICK-OFF MEETING
SEPTEMBER 27, 2018

DAS
STATE OF IOWA
EMPLOYEE BENEFITS
MANAGEMENT
SERVICES

ENROLLMENT AND CHANGE TEAM

- Amy Liechti – Team Lead Group Insurance
- Jim Pierson – Employee & Retiree Benefits Specialist
- Mary DeVries – HR Benefit Tech
- Rachel Wilson – HR Benefit Tech
- Kelley Hall – IowaBenefits
- Susan Piel – Retiree Specialist
- Krissy Estabrooks – Leaves/Life/LTD Program Coordinator
- Jennifer Sandusky – Flex Spending Administration & Plan Administrator for RIC
- Jessica Lingo – Bureau Chief, Risk & Benefits

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AGENDA

Highlights of Enrollment & Change 2019


- IowaBenefits
- Life Insurance
- Flex Spending
- Retirees

Focus will be Enrollment & Change

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HOUSEKEEPING ITEMS

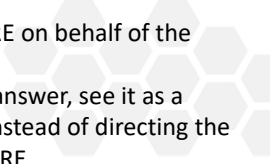
- Cellphones
- Restrooms
- Parking Lot
- Wifi Access



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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




10.2018 2019 Enrollment and Change DAS

AGENDA

Highlights of Enrollment & Change 2019

- lowaBenefits
- Life Insurance
- Flex Spending
- Retirees
- Questions and Answers



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2019 BENEFIT HIGHLIGHTS

2019 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
- Their health and dental will remain the same in 2019

Employees **must enroll** each year in IowaBenefits

- Health Flexible Spending Account (FSA)
- Dependent Care FSA

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2019 BENEFIT HIGHLIGHTS

Health Insurance

- **NO benefit changes** in the State's health options
 - Iowa Choice or National Choice (all employees except SPOC-covered employees)
 - Alliance Select (SPOC-covered employees)

Health Insurance Opt Out


- Employees electing the opt out in 2018
- The opt out will roll over in 2019
 - Unless the employee elects health insurance during the Enrollment and Change period

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2019 BENEFIT HIGHLIGHTS

New Health Insurance ID Cards

- Wellmark will be issuing new ID cards
- Employees will receive new ID cards even if you do not make a new health insurance election for 2019
- New ID cards mailed to employee's home before January 1, 2019

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2019 BENEFIT HIGHLIGHTS

Dental Insurance
Dental open enrollment will be offered **annually** (except for SPOC-covered employees)

- Enroll in dental insurance
- Change coverage level to single or family
- Add or remove eligible family members from your coverage

Health Flexible Spending Account
The maximum Health FSA contribution increases to **\$2,650** in 2019 from \$2,600

Wellness Program Reward (SPOC-covered employees)
Healthy opportunities wellness reward **\$75.00** per month in 2019

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HEALTH INSURANCE

- All employees are offered the same health coverage
 - Except SPOC-covered employees
- One health plan with two options
 - Iowa Choice
 - National Choice
- Plan design is identical
 - The only difference between the two options are the networks

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HEALTH INSURANCE

Iowa Choice uses Wellmark's Blue Access network

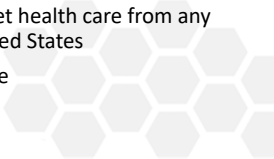
- Covers care in Iowa and in counties sharing a border with Iowa
- Out-of-network coverage is not available except in the cases of
 - Emergencies
 - Accidental injuries
 - If services are not available in-network and an out-of-network referral has been submitted and approved by Wellmark in advance of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

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HEALTH INSURANCE

National Choice uses Wellmark's Alliance Select network

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




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HEALTH INSURANCE

Guest Membership

- If a dependent is going to be out of the service area **for at least 90 days**
- Guest Membership allows the dependent to access covered services at Blue Cross and Blue Shield health care providers throughout the U.S.

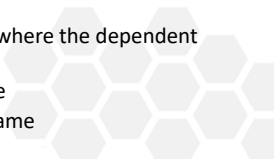


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HEALTH INSURANCE

Guest Membership

- Only available in the U.S.
- Benefits only for the state where the dependent resides
- Premiums remain the same
- Cost sharing remains the same




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HEALTH INSURANCE

Guest Membership

- For a guest membership - contact Wellmark customer service **800.622.0043**
 - Before the dependent leave
 - If the dependent has a change of address
 - When the dependent returns to Iowa

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HEALTH INSURANCE RESOURCES


Call Wellmark Customer Service

- 800.622.0043
- 888.781.4262 (TTY)

2019 Enrollment and Change web page

<https://das.iowa.gov/human-resources/employee-and-retiree-benefits/2019-enrollment-and-change-period>

- Health Insurance Options Side-by-Side Comparison
- Summary of Benefits and Coverage – Iowa Choice
- Summary of Benefits and Coverage – National Choice


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2019 MONTHLY HEALTH PREMIUMS

All Employees (except SPOC-covered)

| Full-time 30-49 hours | Total Premium | State Share | % | Employee Share | % |
|--------------------------|------------------|-------------|-----|-------------------|-----|
| Iowa Choice | | | | | |
| Single | \$699.00 | \$659.74 | 94% | \$39.26 | 6% |
| Family | \$1,642.00 | \$1,494.34 | 91% | \$147.66 | 9% |
| National Choice | | | | | |
| Single | \$769.00 | \$659.74 | 86% | \$109.26 | 14% |
| Family | \$1,806.00 | \$1,494.34 | 83% | \$311.66 | 17% |

2019 health insurance premiums will be reflected in the pay warrant dated December 21, 2018

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2019 MONTHLY HEALTH PREMIUMS

2018 – 2019 Change

| | Total Premium | State Share | Employee Share |
|------------------------|------------------|------------------|-----------------|
| Iowa Choice | | | |
| Single | -\$13.00 (-1.8%) | -\$12.26 (-1.8%) | -\$0.74 (-1.9%) |
| Family | -\$26.00 (-1.6%) | -\$23.66 (-1.6%) | -\$2.34 (-1.6%) |
| National Choice | | | |
| Single | \$4.00 (0.5%) | -\$12.26 (-1.8%) | \$16.26 (17.5%) |
| Family | \$15.00 (0.8%) | -\$23.66 (-1.6%) | \$38.66 (14.2%) |

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2019 MONTHLY HEALTH PREMIUMS

All Employees (except SPOC-covered)

| Part-time 20-29 hours | Total Premium | State Share | % | Employee Share | % |
|--------------------------|---------------|-------------|-----|----------------|-----|
| Iowa Choice | | | | | |
| Single | \$699.00 | \$329.88 | 47% | \$369.12 | 53% |
| Family | \$1,642.00 | \$747.18 | 46% | \$894.82 | 54% |
| National Choice | | | | | |
| Single | \$769.00 | \$329.88 | 43% | \$439.12 | 57% |
| Family | \$1,806.00 | \$747.18 | 41% | \$1,058.82 | 59% |

2019 health insurance premiums will be reflected in the pay warrant dated December 21, 2018

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2019 MONTHLY HEALTH PREMIUMS

SPOC-covered employees with wellness reduction of \$75.00/month

| | Total Premium | State Share | % | Employee Share | % |
|-------------------------|---------------|-------------|-----|----------------|-----|
| Alliance Select | | | | | |
| Single | \$489.74 | \$466.74 | 95% | \$23.00 | 5% |
| Employee and Spouse | \$1,002.99 | \$876.99 | 87% | \$126.00 | 13% |
| Employee and Child(ren) | \$927.08 | \$816.08 | 88% | \$111.00 | 12% |
| Family | \$1,503.01 | \$1,277.01 | 85% | \$226.00 | 15% |

2019 health insurance premiums will be reflected in the pay warrant dated December 21, 2018


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2019 MONTHLY HEALTH PREMIUMS

SPOC-covered employees without wellness reduction of \$75.00/month

| | Total Premium | State Share | % | Employee Share | % |
|-------------------------|---------------|-------------|-----|----------------|-----|
| Alliance Select | | | | | |
| Single | \$489.74 | \$391.74 | 80% | \$98.00 | 20% |
| Employee and Spouse | \$1,002.99 | \$801.99 | 80% | \$201.00 | 20% |
| Employee and Child(ren) | \$927.08 | \$741.08 | 80% | \$186.00 | 20% |
| Family | \$1,503.01 | \$1,202.01 | 80% | \$301.00 | 20% |

2019 health insurance premiums will be reflected in the pay warrant dated December 21, 2018


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HEALTH INSURANCE OPT OUT

Elect to opt-out of a state-sponsored health insurance plan and receive **\$125 monthly**

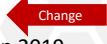
Eligibility for the opt out


- Full time (30+ hours per week) and benefit eligible
- **NOT covered** by Iowa Choice or National Choice (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

- Must elect the opt out option in IowaBenefits
- No default to the opt out option
- Elected the opt out in 2018 
 - The opt out will roll over in 2019
 - Unless you elect health insurance during this Enrollment and Change Period




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DENTAL INSURANCE

Dental open enrollment will be offered annually (except for SPOC-covered employees)

- Every year ...
 - Enroll in dental insurance
 - Change coverage level to single or family
 - Add or remove eligible family members from your coverage
 - Decline dental coverage

- No change in the dental benefits in 2019




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2019 Enrollment and Change 25

DENTAL INSURANCE

All Employees (except SPOC-covered)

| | Total Premium | State Share | % | Employee Share | % |
|------------------------------|---------------|-------------|------|----------------|-----|
| Full-time 30-40 hours | | | | | |
| Single | \$29.85 | \$29.85 | 100% | \$0.00 | 0% |
| Family | \$80.22 | \$40.12 | 50% | \$40.10 | 50% |
| Part-time 20-29 hours | | | | | |
| Single | \$29.85 | \$14.93 | 50% | \$14.92 | 50% |
| Family | \$80.22 | \$20.06 | 25% | \$60.16 | 75% |

2019 dental insurance premiums will be reflected in the pay warrant dated December 21, 2018




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2019 Enrollment and Change 26

DENTAL INSURANCE

SPOC-covered Employees

| | Total Premium | State Share | % | Employee Share | % |
|--------|---------------|-------------|------|----------------|-----|
| Single | \$33.69 | \$33.69 | 100% | \$0.00 | 0% |
| Family | \$84.72 | \$66.08 | 50% | \$18.64 | 22% |



2019 dental insurance premiums will be reflected in the pay warrant dated December 21, 2018



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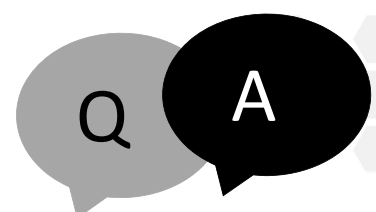
EMPLOYEE COMMUNICATIONS

- HRExpress
 - Email to all employees on Oct. 8
 - Links to the HRExpress articles
 - Link to a PDF of all the articles
- 2019 Enrollment and Change web page at the DAS Benefits website
- 8 Enrollment and Change webcasts
- 4 Flexible Spending Accounts webcasts
- 2 Retiree Enrollment and Change webcasts
 - 13 Retiree meetings
- 4 Meetings on the Capitol Complex



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QUESTIONS?





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AGENDA

Highlights of Enrollment & Change 2019



- lowaBenefits
- Life Insurance
- Flex Spending
- Retirees
- Questions and Answers



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WHAT WE WILL COVER TODAY


- IowaBenefits Basics
- Unlocking IB password - Admin
- Health and Dental P1s
 - P1 Processing – 294, opt out, 300, 301
- Double Spouse
- Overage Dependents/Students
- Disabled Dependents
- Taxables
- HRA Information
- Forms and Required Documentation
- Resources
- Questions and Answers

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IOWABENEFITS BASICS

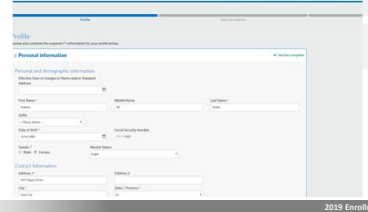

- HRAs might currently see 2019 tasks in IB related to E&C
 - Employees won't see anything until October 8th
- When it is time to log in and review benefit elections, employees will be prompted to review beneficiary information



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IOWABENEFITS BASICS

- From there, it will take employees to their Personal Profile tab asking them to review, update, and confirm their address information
 - This will create a personal task in IB that they will need to complete

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IOWABENEFITS BASICS

- Then, they will navigate to the E&C page where they can make changes and enroll/decline the Flex options

Open Enrollment Benefits

Whether you want to change your benefits or keep them the same as last year, it's still important that you carefully complete each step in the enrollment process to make sure all of your benefits are covered by the appropriate plan year.

Current Benefits [Open Enrollment Benefits](#) [Compare to your current benefits](#)

Your benefits

1. Your Medical coverage
2019 Iowa Choice
Annual Premium: \$196.63 (per month)
Plan Name: Individual Flex Choice Blue Shield
Plan Year: 10/1/2019
Persons Covered: Andrew Smith

2. Your Dental coverage
2019 Delta Dental
Annual Premium: \$20.00 (per month)
Plan Name: Delta Dental
Plan Year: 10/1/2019
Persons Covered: Andrew Smith

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IOWABENEFITS BASICS

- We have added the "Compare to your current benefits popup"
 - They will need to click on the tab on the top right hand corner

Compare to your current benefits

Select a benefit to compare

Medical

| | Year 2018 plan | Year 2019 plan |
|-----------------|----------------------|----------------------|
| Plan Name | 2018 Iowa Choice | 2019 Iowa Choice |
| You Pay | \$200.00 (per month) | \$196.63 (per month) |
| Persons Covered | Andrew Smith | Andrew Smith |

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UNLOCKING IB ACCOUNT FOR ADMIN

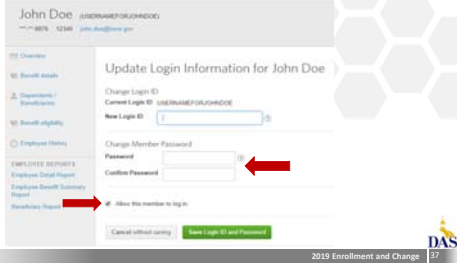
- Select "Update Login Information" on the employee's page

John Doe (last name first)

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UNLOCKING IB ACCOUNT FOR ADMIN

- Enter a new temporary password and share it with employee (skip New Login ID)
- Make sure the “allow” box is checked!



HEALTH AND DENTAL 294 P1s

- Plans are carrying over in IB (including double spouse and opt out)
- No P-1s required for employees with **no changes**
- P-1s **with** changes will be auto-approved
- What this means for HRAs:
 - No P-1 approval



2019 DEDUCTION SCHEDULE

- Deduction Schedule will be released this Fall
- Open Enrollment deductions will begin from the 12/21/2018 pay check.



HEALTH INSURANCE OPT OUT

- In 2019, all eligible employees can elect to opt out of coverage in a state-sponsored health insurance plan and receive a monthly payment of \$125.

Eligibility
To be eligible to opt out of health insurance and receive the \$125 payment, you must be:

- A full-time (work 30 or more hours per week) benefit-eligible employee

AND

Not be covered by any state-sponsored (active or retiree) health insurance plan through a family member, including a domestic partner.

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HEALTH INSURANCE OPT OUT

- If currently enrolled in opt out
 - Election will carry over
 - Employee does nothing
- If not currently enrolled in opt out
 - Employee will need to elect in IB

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DOUBLE SPOUSE

- As in the 2018 plan year - the double spouse credit will not be available. If you and your spouse are both employees of the State of Iowa, there will be no reduction in the employee share of the premium.
- Employees cannot be covered as both an employee and a dependent under the state's health and dental insurance plans.

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DOUBLE SPOUSE

New for 2019

- Double Spouse Form will be required for E&C this year for all participants
- Forms need to be returned to HRA from employee
- HRA will then scan to Mary De Vries and Rachel Wilson for verification*

* Employees reaching retirement age for 2019 will need to be listed as the contract holder in order to be eligible for the SLIP program

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2019 Enrollment and Change



DOUBLE SPOUSE

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2019 Enrollment and Change



OVERAGE DEPENDENTS/ STUDENT PACKETS

- Student packets will be emailed out the first week of E&C
- Same process as last year
- HRAs need to distribute the paperwork to any employee that currently has a dependent turning 26 in the 2018 calendar year
- Employee will need to complete paperwork and return to their HRA
- HRA will then update IowaBenefits and scan paperwork to Mary De Vries and Rachel Wilson for verification

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2019 Enrollment and Change



CERTIFICATE OF FULL TIME STUDENT STATUS

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DISABLED DEPENDENTS

New for 2019

- Employees who have disabled dependents over the age of 26 will need to fill out the Certification of Dependent Disability form and return it to their HRA
- HRA will scan to Mary De Vries and Rachel Wilson for verification

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CERTIFICATION OF DEPENDENT DISABILITY FORM

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TAXABLES

Health Benefits Processing on 10/18 November 2018

Page 1 of 2 - Taxable Health Benefits - Page 1

Page 2 of 2 - Taxable Health Benefits - Benefits Page

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Health Benefits Processing on 10/18 November 2018

Page 1 of 2 - Taxable Health Benefits - Page 1

Page 2 of 2 - Taxable Health Benefits - Benefits Page

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TAXABLES

Health Benefits Processing on 10/18 November 2018

Page 1 of 2 - Taxable Health Benefits - Page 1

Page 2 of 2 - Taxable Health Benefits - Benefits Page

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Health Benefits Processing on 10/18 November 2018

Page 1 of 2 - Taxable Health Benefits - Page 1

Page 2 of 2 - Taxable Health Benefits - Benefits Page

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2019 ADDED VALUE TAX TABLE

| 2019 Added Value Tax Table | | |
|---|---------------|-----------------|
| Health Insurance | | |
| Family Total Premiums | Spouse Change | Medicaid Choice |
| Single Total Premiums | | |
| Family/Single Differences | | |
| Family Income | | |
| Spouse Family Dependents | | |
| Spouse or other Taxable Dependents | | |
| Health Plans for SPOC-covered Employees | | |
| SPOC-covered | | |
| Family Total Premiums | | |
| Single Total Premiums | | |
| Family/Single Differences | | |
| Family Income | | |
| Spouse Family Dependents | | |
| Spouse or other Taxable Dependents | | |
| Dental Insurance | | |
| All Employees except SPOC | | |
| Family Total Premiums | | |
| Single Total Premiums | | |
| Family/Single Differences | | |
| Family Income | | |
| Spouse Family Dependents | | |
| Spouse or other Taxable Dependents | | |
| Average Number of Dependents (September, 2018) | | |
| Spouse Change | | |
| Medicaid Choice | | |
| Additional Income | | |
| Dental Insurance - All except SPOC | | |
| Dental Insurance - SPOC | | |

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RESOURCES


Kelley Hall
• (515) 281-8989
• Kelley.Hall@iowa.gov

Mary De Vries
Mary.DeVries@iowa.gov
• COBRA, 292, 294, IB transfers


Covered by All: Certification of Student Status, 300, 301, Court Ordered Documentation


Rachel Wilson
Rachel.Wilson@iowa.gov
• 294, 292, 470/475, IB transfers

2019 Enrollment and Change web page
<https://das.iowa.gov/human-resources/employee-and-retiree-benefits/2019-enrollment-and-change-period>

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QUESTIONS?



10.2018 2019 Enrollment and Change 


AGENDA


Highlights of Enrollment & Change 2019
IowaBenefits
Life Insurance
Flex Spending
Retirees
Questions and Answers

10.2018 2019 Enrollment and Change 

WHAT WE WILL COVER TODAY

- Life Plan Information
- 2019 Premiums
- Overview
 - Cancel/Decrease
 - Waiver
 - Supplemental/EOI Process
- Beneficiaries
- HRA Life Processing
- Resources
- Questions



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2019 PLAN INFORMATION

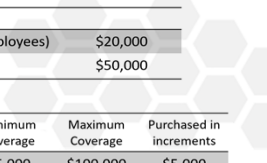
All benefit-eligible employees (work at least 30 hours per week) are covered by a basic life insurance benefit


| 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 | \$25,000 | \$250,000 | \$25,000 |

- Carrier provides additional services
 - Counseling, funeral planning, etc.



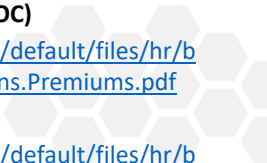
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2019 PREMIUMS

No change from previous plan year

All Employees (Except SPOC)
https://das.iowa.gov/sites/default/files/hr/benefits/19_eep/2019.Lifeln.Premiums.pdf

SPOC Employees
https://das.iowa.gov/sites/default/files/hr/benefits/19_eep/2019.SPOC.Lifeln.Premiums.pdf




10.2018 2019 Enrollment and Change 

LIFE INSURANCE

- Premiums based on the amount of life insurance elected and your age
- Life insurance premiums are in IowaBenefits
- Enroll in supplemental life insurance in IowaBenefits
- The Standard must approve supplemental life elections
- Increase your life insurance coverage in IowaBenefits, complete evidence of insurability (EOI) online
- EOI must be on file with The Standard by **January 8, 2019**

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LIFE INSURANCE

Cancel or Decrease Life Insurance

- Changes are made in IowaBenefits
- Cancel: Indicate that you cancel your coverage
- Decrease: Elect the amount of supplemental life insurance in IowaBenefits
- Cancellations will take effect on January 1, 2019

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LIFE INSURANCE

Waiver

<https://das.iowa.gov/human-resources/hr-info-hrapa#benefits>

Benefits
 HRE Benefits website Benefits forms and other information can be accessed at this website.


- 2018 Health and Dental Premiums
- 2018 Added Value Tax Matrix
- 2018 Deduction Schedule
- 2018 Life Insurance Premiums
- 2018 IowaBenefits Automatic P-I Processing Schedule
- 2018 SPDC Life Insurance Premiums
- Insurance Coverage Effective Dates
- Life Event Matrix
- Waiver of Life and Long-Term Disability Insurance **Use 2019** when an employee did not enroll themselves in IowaBenefits.

Where to get care posters

- Where to get care and save
- Know the cost and save
- Know your condition and save

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LIFE INSURANCE

Waiver

<https://das.iowa.gov/human-resources/hr-info-hrapa#benefits>

OVERVIEW OF SUPPLEMENTAL

- Employees enroll in IowaBenefits (IB)
- Increases must be approved by life carrier
 - Employee must provide evidence of insurability to life insurance carrier

EVIDENCE OF INSURABILITY IN IB

- To increase supplemental life coverage during Enrollment and Change EOI is required

- (1) Edit Coverage
- (2) Select Coverage Amount
- (3) Next Screen shows EOI information
 - “Please Click Here” will open a new window to complete medical history statement
 - Select “agree” check box and click “get started”

EVIDENCE OF INSURABILITY IN IB

- EOI will be sent to employee’s home
- Once medical history statement is completed, employee must return to IowaBenefits page and click “next”
- Will need to click “save changes”
- If EOI is not completed within 60 days or is denied, the request will be canceled

10.2018

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EVIDENCE OF INSURABILITY IN IB

P1s do not come over until broker approved

- Carrier sends decision to DAS-HRE
 - If approved
 - DAS updates IB with new coverage
 - IB sends transaction to create P-1 in HRIS
 - If declined, DAS declines coverage in IB
 - No transaction sent for HRIS

10.2018

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LIFE INSURANCE BENEFICIARIES

Married? Divorced? Update your beneficiaries!

- You can add or change your life insurance beneficiaries in IowaBenefits
- Take this opportunity to review, add, or change your life insurance beneficiaries online in IowaBenefits



You can add or change your life insurance beneficiaries any time during the year

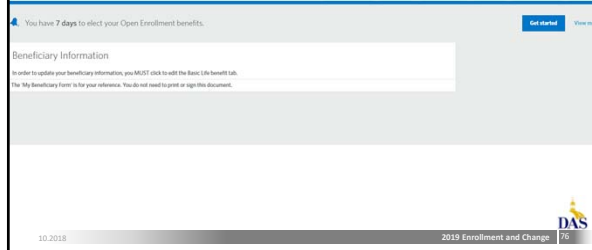
10.2018

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LIFE INSURANCE BENEFICIARIES

- When it is time to log in and review benefit elections, employees will be prompted to review beneficiary information



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LIFE INSURANCE BENEFICIARIES

Coming soon!



10.2018 2019 Enrollment and Change DAS

HRA LIFE PROCESSING

- Approve Transaction in (IB)
 - Check IB for tasks regularly
- P-1s automatically sent to HRIS by IB for
 - New enrollments
 - Changes to life coverage due to bargaining status changes
 - Changes to life code due to age band changes
 - Decreases and cancellations at E&C
- Transactions rejected by HRIS must be created using P-1 type 292 in HRIS
 - Benefits team may notify HRA when P1 is needed

10.2018 2019 Enrollment and Change DAS

INFORMATION ON THE DAS WEB SITE

<https://das.iowa.gov/human-resources/employee-and-retiree-benefits/employees/group-insurance/life-insurance/life>



RESOURCES

Krissy Estabrooks
krissy.estabrooks@iowa.gov
(515) 281-6207

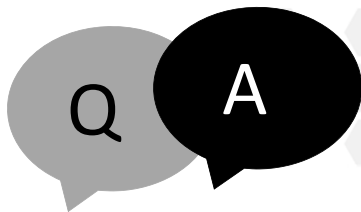
Mary De Vries
Mary.devries@iowa.gov
292 P1s

Rachel Wilson
Rachel.Wilson@iowa.gov
292 P1s

Web Page



- <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/employees/group-insurance/life-insurance/life>

QUESTIONS?



AGENDA

- Highlights of Enrollment & Change 2019
- IowaBenefits
- Life Insurance
- Flex Spending
- Retirees
- Questions and Answers



10.2018 2019 Enrollment and Change 52



HEALTH AND DEPENDENT CARE FSA

Purpose:

- Incur health expenses before funded
- Save 25% or more on eligible expenses
 - Glasses and contacts
 - Prescriptions
 - Braces
 - Day care expenses

Eligibility:

- Scheduled to work 1,040+ hours/year



Flexible Spending Accounts (FSA) 53

ANNUAL LIMITS


Health FSA: Health expenses for self, spouse and dependents

- Annual limit
 - 2018 -\$2,600
 - 2019 - **-\$2,650**



Dependent Care FSA: Care expenses for dependent children under age 13 and dependent adults

- Annual limit
 - 2018 - \$5,000
 - 2019 - \$5,000




State of Iowa Employee Benefit Highlight Series – Flexible Spending Accounts (FSA) 54

CONTRIBUTIONS TO HEALTH FSA

Maximum **\$2,650** annually


- \$2,650 limit applies on an individual basis. If both spouses are eligible for a health FSA, each has \$2,650 limit.
- \$2,650 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



DAS
Flexible Spending Accounts (FSA) 55

ENROLLMENT AND CHANGE


Must enroll each year

- IowaBenefits 
- Paper form
 - Document receipt of form in Notes

Employee profile [Edit](#)

Notes

Ex: Received Jennifer's form on 9-27-18.



DAS
2019 Enrollment and Change 56

ENROLLMENT AND CHANGE

Direct deposit

- DD change in payroll doesn't change IB
- Enter into IB
 - EE - HRA – HRE
- ASI
- Encourage EE's to check information when enrolling

Direct Deposit

Add Direct Deposit Account

Bank Name*


Bank City

Bank State

Bank Routing Number*

Account Number*

Account Type*





DAS
2019 Enrollment and Change 57

NEW HIRES

New hires

- Brochure
- 30 days to enroll
- Once coverage begins- can't change without life event
- Example:
 - Hired 9-20-18
 - Enrolled 9-24-18
 - No changes allowed after 9-30-18



2019 Enrollment and Change 


NEW HIRES


Hired during enrollment period

- Explain the 2 enrollment periods
- Review their elections closely
- Elections aren't prorated

Example

- Hired 10-10-18
- Enroll 10-25-18
- 2018 Health FSA – enroll for \$2,400
- Coverage for Nov-Dec - \$600/ch, not \$100





2019 Enrollment and Change 

DEDUCTIONS

Deductions

- Final deduction of 2018
- First deduction of 2019
- If making changes, keep pps remaining at 24
- Enrolling mid-year – even number of pps remaining



Flexible Spending Accounts (FSA) 

DEDUCTIONS

Deductions

- File sent to ASI every Thursday
- File sent by ASI on Friday before pay – P1 shows on Monday
- Contact HRE if manual P1 needed

Example

- Enroll 1-25-19
- First deduction 2-1-19
- Manual P1 needed

| January 24 | | | | | | |
|------------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| | 1 | 2 | 3 | 4 | 5 | |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | 31 | | |

| February 22 | | | | | | |
|-------------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| | | | | | 1 | 2 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | | |

Flexible Spending Accounts (FSA) 32

LIFE EVENTS

Common Life Events

- Birth
- Marriage
- Change in spouse employment
- Day care change

Timing

- 30 days of event
- No future dates

2019 Enrollment and Change 32

DEDUCTIONS

Leaves


- FMLA
 - Prepay
 - Pay as you go
 - Pay upon return
- Non-FMLA
 - Pay
 - LWOP
- Catastrophic Leave
 - Manual P1
 - Return to work
- Leave codes
 - Codes sent to ASI
 - Alert HRE if not on leave code and Dependent Care

Flexible Spending Accounts (FSA) 32

HEALTH CARE REIMBURSEMENT

Health FSA

- Reimburse for your total Health FSA election
- Regardless of account balance



Example


- Elect \$1,200
- \$50 pre-tax contribution per 24 pay periods
- March incurred eligible expenses totaling \$1,200 but contributed only \$300
- Reimbursed for \$1,200 in March

DAS
2019 Enrollment and Change 36

DEPENDENT CARE REIMBURSEMENT

Dependent Care FSA

- Reimburse for claims up to current balance



Example

- Elect \$5,000
- \$208.34 contribution each check (\$416.68/mo) periods
- Incurs \$500 of eligible expenses in Jan
- Reimbursed \$416.68 in Jan
- Remainder (\$83.32) will be paid out when next contribution made

DAS
2019 Enrollment and Change 37

REIMBURSEMENT OPTIONS


Claims options

Health/Dep Care

- Fax form
- Mail form
- Online
- Phone app

Health Only

- Auto Reimbursement
- Debit Card





DAS
2019 Enrollment and Change 38

HEALTH CARE FSA

Time Frame for Incurring Expenses

- Claims incurred for 12 months:
1-1-2019 – 12-31-2019
- Submit claims by 4-15-2020
- Remaining funds can carry over to 2020, up to \$500





2019 Enrollment and Change 97

HEALTH CARE CARRYOVER

Carryover

- \$500 is in addition to the \$2,650 limit
- Funds can only be used for claims incurred in following year (2020)
- *Recent change* - carryover dollars are the first to be spent for claims submitted in the following year
- Dollars contributed 2015-2017 forfeited 12-31-18


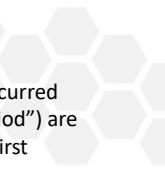


2019 Enrollment and Change 98

DEPENDENT CARE FSA

Time Frame for Incurring Expenses

- Claims incurred for 14½ months:
Jan 1, 2019 - March 15, 2020
- Claims for eligible FSA expenses incurred during the 2½ months (“Grace Period”) are paid from the oldest year’s funds first
- Submit claims by 4-15-2020



2019 Enrollment and Change 99

TERMINATING EMPLOYEES

Contribution 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 form



TERMINATING EMPLOYEES

IowaBenefits

- May need to change coverage term date
- Determine when final contribution made
- Example
 - Term 3/30/18
 - Final deduction 4/13/18
 - Change date to 4/30/18
- Retirees can prepay with final check – health only
 - Submit form to HRE
 - Coverage in IB ends 12-31



TIPS

Enrollment and Change

- Check deductions
 - Enrollments for \$0-\$24
 - Dependent care enrollments for low amounts
 - Dependent care and double spouse

New Hires

- Check deductions
 - Large amounts near end of year
 - Number of remaining pps



PREMIUM CONVERSION

Enrollment and Change


- Send form to HRE
- Create P1 (241) for 12/14/18 pp


New Hires

- 30 days to elect out
- Give form only if elect out
- Send form to HRE

Codes

- Y for Yes
- N for No
- 0 for ineligible

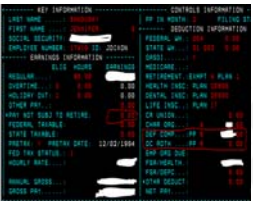





RIC – GROSS TO NET CALCULATOR

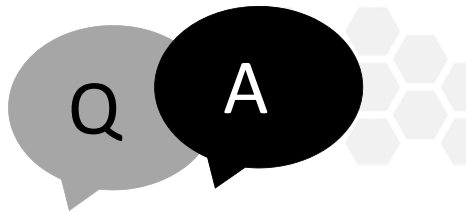
Gross to Net Calculator


- Normal deductions
 - \$ in Def Comp or DC Roth
 - Pay periods
 - 1=first ch only
 - 2=second ch only
 - 3=both checks (24/yr)
 - 6=all checks (26/yr)
- Final check
 - Sick and vacation in Pay Not Subj to Retire
 - Net ch - \$200 or more






QUESTIONS?






AGENDA

- Highlights of Enrollment & Change 2019
- IowaBenefits
- Life Insurance
- Flex Spending
- Retirees
- Questions and Answers

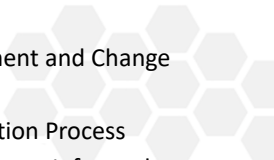


10.2018 2019 Enrollment and Change 106




WHAT WE WILL COVER TODAY

- Overview
- Process
- Retiring During Enrollment and Change
- Premiums
- Changes in the Application Process
- New Ways to Keep Retirees Informed
- Questions

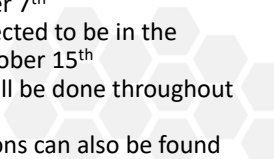


10.2018 2019 Enrollment and Change 107




2019 OVERVIEW

- Retiree Enrollment and Change will run October 15th – December 7th
- Retiree packets are expected to be in the hands of retirees by October 15th
- Retiree presentations will be done throughout the state
 - The list of presentations can also be found on: <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/retirees-0>



10.2018 2019 Enrollment and Change 108



| Date | Time | Community | Location | Address |
|------------|------------|----------------|--|---|
| 10/23/2018 | 9-10:30am | Des Moines | Wallace Auditorium | 502 E 9th St Des Moines |
| 10/24/2018 | 1-2:30pm | Nevada | Story County Administration Building- Public Meeting Room | 900 6 th St Nevada |
| 10/30/2018 | 10-11:30am | Des Moines | Wallace Auditorium | 502 E 9th St Des Moines |
| 11/1/2018 | 10-11:30am | Cedar Rapids | The Hotel, Kirkwood Center, Kirkwood Community College | 7725 Kirkwood Blvd SW Cedar Rapids |
| 11/1/2018 | 1-2:30pm | Cedar Rapids | The Hotel, Kirkwood Center, Kirkwood Community College | 7725 Kirkwood Blvd SW Cedar Rapids |
| 11/7/2018 | 1-2:30pm | Waterloo | Hawkeye Community College, Tama Hall Room 102 | 1501 E Orange Road Waterloo |
| 11/6/2018 | 1-2:30pm | Des Moines | Wallace Auditorium | 502 E 9th St Des Moines |
| 11/9/2018 | 9-30-11am | Council Bluffs | Council Bluffs Public Library | 400 Willow Ave Council Bluffs |
| 11/9/2018 | 2-30-4pm | Sioux City | DOT District 3 Basement Meeting Room | 2800 Gordon Drive Sioux City |
| 11/13/2018 | 2-3:30pm | Des Moines | Wallace Auditorium | 502 E 9th St Des Moines |
| 11/14/2018 | 9-10:30am | Nevada | Story County Administration Building- Public Meeting Room | 900 6 th St Nevada |
| 11/15/2018 | 9-10:30am | Davenport | Davenport Police Community Room | 416 N Harrison St, Davenport |
| 11/15/2018 | 2-3:30pm | Burlington | Southeastern Community College, Little Theater, Room 333 | 1500 West Agency Rd, West Burlington Theater, Room 333 |

WEBINAR

We are also hosting a webinar October 25th from 7-8 pm

After the webinar, a recording will be available for anyone to view.

Located: <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/benefit-education/recordings-benefit-education>

PROCESS

As with the active personnel:

- It is not an active enrollment for health or dental
- Dental open enrollment will be offered annually
- Health and Dental Benefits (Design) remain the same in 2019
- There is no need to re-enroll if they want to remain with their current coverage

New Health Insurance ID cards

- If a late application is received they may receive 2 cards with the latest one being the correct card

RETIRING DURING ENROLLMENT AND CHANGE

- If you have an employee who will be retiring during the enrollment and change time frame they are still eligible to make changes to be effective 1/1/19.
- If they advise they want different coverage effective January 1st have them fill out a second application with their choice annotated. (Iowa Choice to National Choice only)

10.2018

2019 Enrollment and Change 112



RETIRING DURING ENROLLMENT AND CHANGE

Example

The image shows a 'National Choice Group Application' form from Wellmark. Handwritten entries include: '10/25/18' for the date, '10/25/18' for the effective date, and 'Retiring from state' for the reason for change. The form includes sections for 'A. MEMBER INFORMATION AND COVERAGE' and 'B. MEMBER'S EMPLOYEE COVERAGE'.

10.2018

2019 Enrollment and Change 113



RETIRING DURING ENROLLMENT AND CHANGE

Example

- As we know he is unable to change to National Choice unless he is moving out of state right away.
- During Enrollment and Change he is eligible to change his plan.
- Fill out 2nd form to show new plan due to enrollment and change.

10.2018

2019 Enrollment and Change 114




CHOICES FOR RETIREES PRIOR TO MEDICARE

SLIP – Spouse is Medicare-Eligible


Iowa Choice – Family Coverage

National Choice – Family Coverage

****Participation in Blue Rx give premium discount**



10.2018 State of Iowa Employment Highlight Series – Benefits Eligibility 118




HEALTH OPTIONS BEFORE MEDICARE-ELIGIBLE

SLIP with a Medicare-eligible spouse

| | Total Premium | SLIP Contribution | Retiree SLIP Contribution | MedicareBlue Rx Premium | Total Retiree Cost |
|--|---------------|-------------------|---------------------------|-------------------------|--------------------|
| IOWA CHOICE | | | | | |
| Spouse enrolled in MedicareBlue Rx | \$937.00 | \$937.00 | \$0.00 | \$129.10 | \$129.10 |
| Spouse NOT enrolled in MedicareBlue Rx | \$1,647.00 | \$1,494.34 | \$152.66 | -- | \$152.00 |
| NATIONAL CHOICE | | | | | |
| Spouse enrolled in MedicareBlue Rx | \$1,031.00 | \$1,031.00 | \$0.00 | \$129.10 | \$129.10 |
| Spouse NOT enrolled in MedicareBlue Rx | \$1,815.00 | \$1,494.34 | \$320.66 | -- | \$320.00 |

10.2018 2019 Enrollment and Change 119



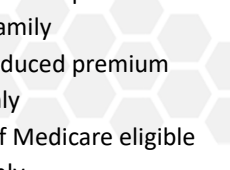
CHOICES FOR RETIREES WHO ARE MEDICARE ELIGIBLE

Iowa Choice – Single or Family
Will need Blue Rx for reduced premium


National Choice – Single or Family
Will need Blue Rx for reduced premium

Group Plan F – Single plan only
Spouse can also enroll if Medicare eligible

Group Plan N – Single plan only
Spouse can also enroll if Medicare eligible



10.2018 State of Iowa Employment Highlight Series – Benefits Eligibility 120



2019 MEDICARE-ELIGIBLE PREMIUMS

Iowa Choice

| | Total Premium | MedicareBlue Rx Premium | Total Retiree Cost |
|--|---------------|-------------------------|--------------------|
| SINGLE | | | |
| Enrolled in MedicareBlue Rx-Iowa | \$375.00 | \$129.10 | \$504.10 |
| NOT Enrolled in MedicareBlue Rx-Iowa | \$784.00 | -- | \$784.00 |
| FAMILY | | | |
| One Spouse Medicare-eligible enrolled in MedicareBlue Rx | \$937.00 | \$129.10 | \$1,066.10 |
| Both Spouses Medicare-eligible enrolled in MedicareBlue Rx | \$937.00 | \$258.20 | \$1,195.20 |
| NOT Enrolled in MedicareBlue Rx | \$1,647.00 | -- | \$1,647.00 |

10.2018

2019 Enrollment and Change



2019 MEDICARE-ELIGIBLE PREMIUMS

National Choice

| | Total Premium | MedicareBlue Rx Premium | Total Retiree Cost |
|--|---------------|-------------------------|--------------------|
| SINGLE | | | |
| Enrolled in MedicareBlue Rx-Iowa | \$413.00 | \$129.10 | \$542.10 |
| NOT Enrolled in MedicareBlue Rx-Iowa | \$864.00 | -- | \$864.00 |
| FAMILY | | | |
| One Spouse Medicare-eligible enrolled in MedicareBlue Rx | \$1,031.00 | \$129.10 | \$1,160.10 |
| Both Spouses Medicare-eligible enrolled in MedicareBlue Rx | \$1,031.00 | \$258.20 | \$1,289.20 |
| NOT Enrolled in MedicareBlue Rx | \$1,815.00 | -- | \$1,815.00 |

10.2018

2019 Enrollment and Change



MEDICAREBLUE RX PREMIUM

MedicareBlue Rx Premium

| | |
|-----------------------------------|----------|
| For Iowa/National Choice Coverage | \$129.10 |
| For F or N Basic Coverage | \$129.10 |
| For F or N Gold or Plus Coverage | \$199.30 |


10.2018

2019 Enrollment and Change



GROUP F AND N PLAN


| | Total Premium | MedicareBlue Rx Premium | Total Retiree Cost |
|---|---------------|-------------------------|--------------------|
| GROUP PROGRAM F | | | |
| Group Program F & MedicareBlue Rx Basic | \$260.10 | \$129.10 | \$389.20 |
| Group Program F & MedicareBlue Rx Plus | \$260.10 | \$199.30 | \$459.40 |
| GROUP PROGRAM N | | | |
| Group Program N & MedicareBlue Rx Basic | \$171.40 | \$129.10 | \$300.50 |
| Group Program N & MedicareBlue Rx Plus | \$171.40 | \$199.30 | \$370.70 |

10.2018 2019 Enrollment and Change 

DENTAL INSURANCE

- No change in the dental benefits in 2019
- Can continue dental insurance without health insurance
- Can drop spouse or dependents at any time


| 2019 Monthly Premiums | Single | Family |
|-----------------------|---------|---------|
| Delta Dental | \$29.85 | \$80.22 |

10.2018 2019 Enrollment and Change 

CHANGES IN THE APPLICATION PROCESS

- In past years we have had the retirees send their application to the individual agencies if they are not a Central Payroll retiree
- Going forward all applications (except SPOC) will be sent and processed through our office:

Iowa Dept of Administrative Services
Human Resources Enterprise
Hoover Bldg - Level A
1305 E Walnut Street
Des Moines, IA 50319

10.2018 2019 Enrollment and Change 

CHANGES IN THE APPLICATION PROCESS

- We will not be sending applications with the Enrollment and Change packet.
- If you receive a call from a retiree and they advise they never received the enrollment and change packet or are interested in changing plan:
 - Instead of them making an additional call please forward us their name and address and we will get an application or packet in the mail right away

10.2018

2019 Enrollment and Change 127



NEW WAYS TO KEEP RETIREES INFORMED

- We are looking at new ways to keep retirees informed and up to date!
- We are requesting those who wish to be on our email listing to send an email to stateretirees@iowa.gov with "Email Address" in the subject line.
- As with any email list there is the option to opt out of emails.



10.2018

2019 Enrollment and Change 128



THINGS TO REMEMBER

- To participate in SLIP the retiree must be the contract holder
- People retiring during Enrollment and Change are eligible to make changes to be effective 1/1/19
- All Enrollment and Change applications are sent to DAS / HRE in the Hoover Building
- If retirees ask you for application send email to susan.piel@iowa.gov with name and address and application type requested


10.2018

2019 Enrollment and Change 129




THINGS TO REMEMBER

- See the HRA Enrollment and Change Website for copies of this presentation and other beneficial information



10.2018 2019 Enrollment and Change DAS 130


QUESTIONS?



10.2018 2019 Enrollment and Change DAS 131


AGENDA


- Highlights of Enrollment & Change 2019
- IowaBenefits
- Life Insurance
- Flex Spending
- Retirees
- Questions and Answers



10.2018 2019 Enrollment and Change DAS 132

QUESTIONS?



10.2018 2019 Enrollment and Change 

THANK YOU
for taking time to
learn about the 2019
Enrollment and
Change period.



07.2018 State of Iowa Employment Highlight Series – Benefits Eligibility 
