



## 2019 Enrollment and Change State of Iowa Retirees



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Employee & Retiree Benefits Specialist  
Department of Administrative Services, Human Resources

### 2019 Enrollment and Change Period

Opportunity to elect or change your health insurance options or add eligible family members to your dental plan

**Ends Dec 7, 2018**

Changes effective Jan 1, 2019



## 2019 Enrollment and Change Period

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Retiree Benefits Specialist  
866-895-2464  
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## What We Will Discuss Today

- 2019 Benefit Highlights
- Health Insurance Enrollment
- Health Options Before Medicare-eligible
- Health Options After Medicare-eligible
- Group Program F and Group Program N
- Dental Insurance
- Questions



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## 2019 Benefit Highlights

### 2019 is NOT an active enrollment for health or dental plans

- If you do not make any changes to your health or dental insurance during this Enrollment and Change period, your elections will remain the same in 2019

### Health Insurance

- **NO** benefit changes in Iowa Choice, National Choice, Group Program F and Group Program N



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## 2019 Benefit Highlights

### New Health Insurance ID Cards

- Wellmark will be issuing new ID cards
- You will receive new ID cards
  - Even if you do not make a new health election for 2019
- If you make a new health insurance election
  - DAS will need your application by 12/1/2018 to receive your new ID card before 01/01/2019
- **Don't throw away your MedicareBlue Rx ID card!**



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## 2019 Benefit Highlights

### Dental Insurance

- Dental open enrollment will be offered **annually**
  - Change coverage level to single or family
  - Add or remove eligible family members from your coverage
- Drop the State's dental coverage - you cannot rejoin the group at a later date



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## Health Insurance Enrollment



**No provision for rejoining the State's health or dental plans if you drop coverage as a retiree!**

**Exception:** If you continue coverage on your spouse's State of Iowa health and/or dental coverage (excluding the Regents), you can rejoin retiree coverage when spouse terminates employment.



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## Health Insurance Enrollment

### Keeping the Same Health Plan for 2019

You do NOT need to complete a new application for 2019 if:

- 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
- Do NOT want to change your Group MedicareBlue Rx plan




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### Health Insurance Enrollment

If you want to enroll in one of the **2019** retiree insurance options

If you are enrolled in one of the <b>2018</b> health plans	→			
	Iowa Choice	National Choice	Group Program F	Group Program N
Iowa Choice	<b>No action necessary</b>	Complete a new application	Complete a new application	Complete a new application
National Choice	Complete a new application	<b>No action necessary</b>	Complete a new application	Complete a new application
Group Program F	Complete a new application	Complete a new application	<b>No action necessary</b>	Complete a new application
Group Program N	Complete a new application	Complete a new application	Complete a new application	<b>No action necessary</b>




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### Health Insurance Enrollment

What application(s) do you need to complete?

If you are changing health plans in 2019	Wellmark	Group MedicareBlue Rx Iowa	Group MedicareBlue Rx Basic or Plus
Iowa Choice to National Choice	<b>Yes</b>	No	Not available
National Choice to Iowa Choice	<b>Yes</b>	No	Not available
Iowa Choice to Group Program F or N	<b>Yes</b>	Not available	<b>Yes</b>
National Choice to Group Program F or N	<b>Yes</b>	Not available	<b>Yes</b>
Group Program F or N to Iowa Choice or National Choice	<b>Yes</b>	<b>Yes</b>	Not available



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## Health Insurance Enrollment

### Applications are available

- Going online at the DAS 2019 Retiree Enrollment and Change webpage at [https://das.iowa.gov/human-resources/employee-and-retiree-benefits/retirees/2019\\_retiree-e&cp](https://das.iowa.gov/human-resources/employee-and-retiree-benefits/retirees/2019_retiree-e&cp).
- Email [stateretirees@iowa.gov](mailto:stateretirees@iowa.gov) The application will be emailed back to you.
- Contact the State of Iowa Retirees at **866-895-2464**
- Contact Wellmark Customer Service at **800-622-0043**



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## Health Insurance 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](mailto:stateretirees@iowa.gov)



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- Questions and Answers



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## Health Options Before Medicare-eligible

- **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 Options Before Medicare-eligible

### Iowa Choice uses Wellmark's Blue Access network

- Covers care in Iowa and in counties sharing a border with Iowa
- Limited providers in the surrounding counties
- Out-of-network coverage is **NOT** available except
  - 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 Options Before Medicare-eligible

### National Choice uses Wellmark's Alliance Select network

- Receive health care from any provider located in the United States
- See a provider who participates in Wellmark's Alliance Select network, you will have lower out-of-pocket expenses



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## Health Options Before Medicare-eligible

Search for providers using the **Find A Provider** at [www.wellmark.com](http://www.wellmark.com)

Choose your plan to get started

Your state and national plan names are listed on your health insurance ID card. If you need help finding your plan, please call your insurance plan's customer service department.

Or enter member ID prefix

Search by name of plan

Or, browse plans

All Plans

PPO (preferred provider organization) Network

PPO Products: Alliance Select, Blue Select, Wellmark Blue PPO, Blue Card PPO/EPO, Blue Card PPO Basic, PPO Plans: BlueSimplicity PPO, CompleteBlue PPO, EnhancedBlue PPO, myBlue HDHP PPO, SimplyBlue PPO

HMO (health maintenance organization) Network

HMO Products: Blue Access, Blue Advantage, Wellmark Blue HMO, HMO Plans: Blue Simplicity HMO, CompleteBlue HMO, EnhancedBlue HMO, myBlue HDHP HMO, SimplyBlue HMO



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## Health Options Before Medicare-eligible

### Dr. on Demand™

- Visit a doctor 24/7 on your smartphone, tablet or computer from virtually anywhere
- Using Doctor On Demand is easy and available 24 hours a day, 7 days a week, 365 days a year
- Receive treatment for the most common medical conditions and prescribed medications, if needed
- \$10 copay per visit



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## Health Options Before Medicare-eligible

**Call Wellmark Customer Service**

- 800-622-0043
- 888-781-4262 (TTY)

**2019 Retiree Enrollment and Change web page**

- [https://das.iowa.gov/human-resources/employee-and-retiree-benefits/retirees/2019\\_retiree-e&cp](https://das.iowa.gov/human-resources/employee-and-retiree-benefits/retirees/2019_retiree-e&cp)
- Health Insurance Options Side-by-Side Comparison
- Summary of Benefits and Coverage – Iowa Choice
- Summary of Benefits and Coverage – National Choice



## Health Options Before Medicare-eligible

Direct Bill Premiums (non-Medicare eligible retirees)	Iowa Choice	National Choice
Single	\$699.00	\$769.00
Family	\$1,642.00	\$1,806.00

Sick Leave Insurance Plan (SLIP)	Total Premium	SLIP Contribution	Retiree SLIP Contribution
<b>Iowa Choice</b>			
Single	\$699.00	\$659.74	<b>\$39.26</b>
Family before Medicare	\$1,642.00	\$1,494.34	<b>\$147.66</b>
<b>National Choice</b>			
Single	\$769.00	\$659.74	<b>\$109.26</b>
Family before Medicare	\$1,806.00	\$1,494.34	<b>\$311.66</b>



## Health Options Before Medicare-eligible

### SLIP with a Medicare-eligible spouse

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



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## Medicare-Eligible Resource

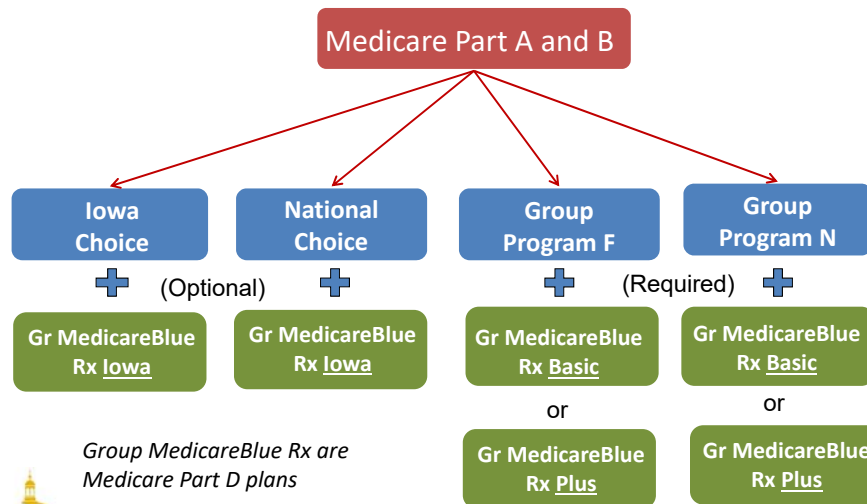
### Senior Health Insurance Information Program (SHIIP)

- 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
  - <http://therightcalliowa.gov>



## Health Options After Medicare-eligible

Medicare-eligible Retiree Enrolled in State’s Health Group



*Group MedicareBlue Rx are Medicare Part D plans*

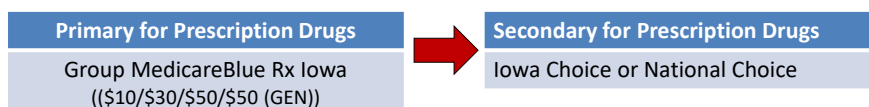


## Iowa Choice/National Choice after Medicare

2019 Total Monthly Premiums	Single	Family
Iowa Choice	\$784.00	\$1,647.00
National Choice	\$864.00	\$1,815.00

### To lower your Wellmark Premium

- Group MedicareBlue Rx, a Medicare Part D plan



## Iowa Choice/National Choice after Medicare

MedicareBlue Rx (\$10/\$30/\$50/\$50 (GEN)) called **IOWA**

**Monthly Premium \$129.10** in 2019  
(29% increase from 2018)



## Iowa Choice/National Choice after Medicare

Reasons for the increase are:

- The number of members covered under the plan has declined and at the same time utilization has increased
- Prescription drug trend continues to increase.
  - **Overall** Group Medicare Blue Rx trend ...
  - Brand name drug trend in 2017 was **16%**
  - Generic trend was **9%**
  - Trend in 2018 is expected to be at about the same
- **Specialty drugs**, in general, continue to be a larger percentage of the overall prescription drug costs for any plan



## Iowa Choice/National Choice after Medicare

### Premiums Savings with MedicareBlue Rx Iowa

2019	Iowa Choice	National Choice
<b>Single</b>		
Without MedicareBlue Rx Iowa	\$784.00	\$864.00
With MedicareBlue Rx Iowa	\$375.00	\$413.00
Premium Savings	<b>\$409.00</b>	<b>\$451.00</b>
MedicareBlue Rx Iowa Premium	<\$129.10>	<\$129.10>
Net Savings	<b>\$279.90</b>	<b>\$321.90</b>
<b>Family</b>		
Without MedicareBlue Rx Iowa	\$1,647.00	\$1,815.00
With MedicareBlue Rx Iowa	\$937.00	\$1,031.00
Premium Savings	<b>\$710.00</b>	<b>\$784.00</b>
MedicareBlue Rx Iowa Premium*	<\$258.20>	<\$258.20>
Net Savings	<b>\$451.80</b>	<b>\$525.80</b>



\* Both the State retiree and spouse are Medicare-eligible and enrolled in MedicareBlue Rx

## Iowa Choice/National Choice after Medicare

State retiree is age 65  
Spouse is age 62



Coverage	State Retiree	Spouse
Primary	Medicare	Iowa Choice or National Choice
Secondary	Iowa Choice or National Choice	
Rx Primary	Group MedicareBlue Rx	Iowa Choice or National Choice
Rx Secondary	Iowa Choice or National Choice	

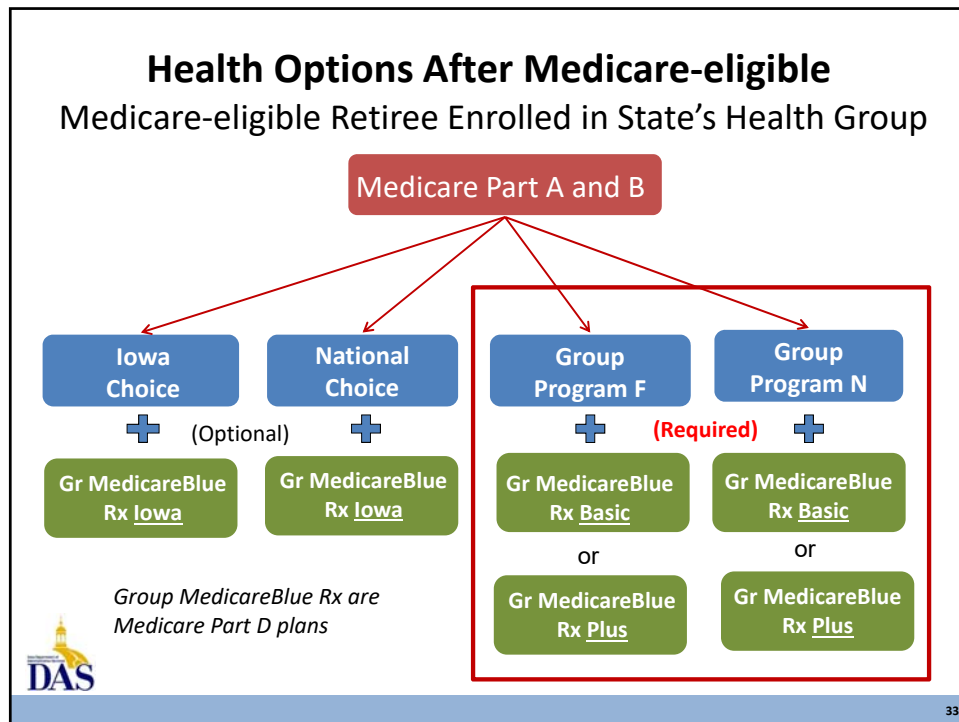


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### Group Program F and N

- Plan design of the Group Programs F and N
  - Similar to an individual Medicare Supplement Plan F and N
- See any provider who accepts Medicare
- Eligibility for Group Program F or Group Program N
  - Medicare-eligible State retiree
  - Medicare-eligible family member

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## Medicare Plan F 2020 Changes

### Is Plan F going away?

- Effective January 1, 2020, a Medicare Supplement Plan F may **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



## Group Program F and N

### Comparison of State of Iowa Group Programs F and N

Benefits	F Pays	N Pays
Medicare Part A deductible	100%	100%
Medicare Part A coinsurance and hospital costs	100%	100%
Medicare Part A hospice care coinsurance or copayment	100%	100%
Medicare Part B deductible	100%	0%
Medicare Part B coinsurance or copayment	100%	100%*
Medicare Part B excess charges	100%	0%
Foreign travel emergency (up to plan limits)	80%	80%

\***Group Program N** pays 100 percent 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



## Group Program F and N Resources

**Call Wellmark Customer Service**

- 800.622.0043
- 888.781.4262 (TTY)

**2019 Retiree Enrollment and Change web page**

- [https://das.iowa.gov/human-resources/employee-and-retiree-benefits/retirees/2019\\_retiree-e&cp](https://das.iowa.gov/human-resources/employee-and-retiree-benefits/retirees/2019_retiree-e&cp)
  - Group Program F Summary
  - Group Program N Summary



## Group Program F and N

Monthly Premium Single Contract	
Group Program F Single Contract	\$260.10
Group Program N Single Contract	\$171.40

- Group Plans F and N are only available as a single contract
- You and your Medicare-eligible spouse each have a single Group Plan contract



## Group Program F and N

Why is the Group Program F and Group Program N more expensive than individual Medicare Supplement Plan F and N?

- Small group of retirees enrolled in Group Program F or Program N
- No Age or Gender-Related Premiums
- No Health Questions



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## Group Medicare Blue Rx (PDP)

- Two Group MedicareBlue Rx plans to choose that coordinate with your Group N Plan
  - Group MedicareBlue Rx (\$10/\$30/\$50/\$50 (GEN) called **BASIC**
  - Group MedicareBlue Rx (\$10/\$25/\$40/25%) called **PLUS**
- Group MedicareBlue Rx is **required** with the Group Program F and Program N
- Group MedicareBlue Rx is not available by itself



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### Group Medicare Blue Rx (PDP)

	Basic	Plus
Tier 1: Covered Generic Drugs	\$10 copay	\$10 copay
Tier 2: Covered Preferred Brand Drugs	\$30 copay	\$25 copay
Tier 3: Covered Non-Preferred Brand Drugs	\$50 copay	\$40 copay
Covered Specialty Tier Drugs	\$50 copay	25% coinsurance
Monthly Premium	\$129.10	\$199.30

- Mail order is also available

How are the Basic and Plus plans different?

- The amount of coverage while in the coverage gap



### Group Medicare Blue Rx (PDP)

	Basic	Plus
<b>Initial Coverage</b> "Total yearly drug costs" up to \$3,820 (The amount you pay in copays and the what the Basic or Plus plan paid)	<ul style="list-style-type: none"> <li>• No deductible</li> <li>• Copays based on tier which drug resides</li> </ul>	
<b>Coverage Gap</b> "Total yearly drug costs" reach \$3,820 Continues until your "true out-of-pocket costs" = \$5,100 (the amount you paid for prescription drugs )	<ul style="list-style-type: none"> <li>• \$10 copay for generic</li> <li>• You will generally pay no more than 25% of the plan's cost for brand-name drugs.</li> </ul>	<ul style="list-style-type: none"> <li>• Copays based on tier which drug resides</li> </ul>
<b>Catastrophic Coverage</b> "Total out-of-pocket costs" for the year (the amount you pay in drug copays or coinsurance) reach \$5,100	Pay the greater of: <ul style="list-style-type: none"> <li>• \$3.40 for covered generics or multi-source preferred brand drugs</li> <li>• \$8.50 for all other covered drugs</li> <li>• 5% percent of the cost of covered drugs</li> </ul>	



## Group Medicare Blue Rx (PDP)

### Group MedicareBlue Rx Formulary

- Group MedicareBlue Rx formulary is different than the Wellmark formulary for the regular plans
- Check the Group MedicareBlue Rx formulary for your drugs

### Group MedicareBlue Rx Resources

2019 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



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## Health Insurance after Medicare

### 2019 Premiums

	Basic	Plus
Group Program F	\$260.10	\$260.10
MedicareBlue Rx	\$129.10	\$199.30
<b>Total</b>	<b>\$389.20</b>	<b>\$459.40</b>

	Basic	Plus
Group Program N	\$171.40	\$171.40
MedicareBlue Rx	\$129.10	\$199.30
<b>Total</b>	<b>\$300.50</b>	<b>\$370.70</b>



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## Enrollment: Group F/N Group Medicare Blue Rx

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 Group Program N

You and your spouse/domestic partner can:

- Both enroll in Group MedicareBlue Rx Basic, or
- Both enroll in Group MedicareBlue Rx Plus, or
- One enroll in Group MedicareBlue Rx Basic and the other enroll in MedicareBlue Rx Plus



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## Dental Insurance

Dental open enrollment will be offered annually

- Every year ...
  - Change coverage level to single or family
  - Add or remove eligible family members from your coverage
- No change in the dental benefits in 2019

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

- Can continue dental without health insurance



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## Dental Insurance

### Applications are available

- Going online at the DAS 2019 Retiree Enrollment and Change webpage at [https://das.iowa.gov/human-resources/employee-and-retiree-benefits/retirees/2019\\_retiree-e&cp](https://das.iowa.gov/human-resources/employee-and-retiree-benefits/retirees/2019_retiree-e&cp).
- Email [stateretirees@iowa.gov](mailto:stateretirees@iowa.gov) The application will be emailed back to you.
- Contact the State of Iowa Retirees at **866-895-2464**



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## Dental Insurance

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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](mailto:stateretirees@iowa.gov)



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**THANKS**  
for  
**ATTENDING**

