

Enrollment and Change

For State of Iowa Retirees



2019 Retiree Enrollment and Change Period

October 15–December 7, 2018



The 2019 Enrollment and Change period for State of Iowa retirees is October 15–December 7, 2018

Making informed choices regarding your health insurance coverage can be complicated. To simplify the process and help you make the best health care decisions possible, the benefits team has compiled this booklet. Information is also available on the DAS 2019 retiree Enrollment and Change webpage at

https://das.iowa.gov/human-resources/employee-and-retiree-benefits/retirees/2019_retiree-e&cp.

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Important Information Before You Get Started

The Enrollment and Change period is your opportunity to review benefit options and choose the coverage best suited to you for 2019.

- **If you do not want to make any changes to your health or dental coverage for 2019, you do not need to take action. Your options will automatically roll over from last year.**
- There have been NO CHANGES to the benefit design, deductibles, coinsurance, or co-pays for 2019. There have been changes to plan premiums as outlined on pages 13 and 14.

The information in the following pages is presented in specific steps for retirees, with a section specifically for those who are Medicare-eligible. Please read the information in this booklet carefully. It contains details regarding available health insurance plan options, costs, and presentation schedules.

If you drop your State of Iowa health plan for any reason, you will NOT be able to rejoin at a later date.

New Wellmark ID Cards

Due to a system change, Wellmark will be issuing new ID cards to all employees and retirees this year.

- You will receive a new Wellmark ID card even if you do not make new elections for 2019.
- If you make a new health insurance election, DAS will need your application by December 1, 2018, for you to receive your new ID card before January 1, 2019.
- If DAS receives your new application after December 1, 2018, you may not receive your ID card before January 1, 2019, but you will still have coverage.
- You will not be getting a new MedicareBlue Rx ID card unless you make a change for 2019.

Get Added to the Email Database

The Department of Administrative Services is creating a database of retiree email addresses, allowing us to send you timely information regarding your benefits.

- We will continue to mail Enrollment and Change and other retiree information to your home.
- Your email address will only be used by the Iowa Department of Administrative Services for business purposes.
- You can unsubscribe from receiving these emails at any time.
- If you want to be added to the mailing list, please send your email address to stateretirees@iowa.gov.

A Step-by-Step Guide: One-Two-Three

Please read the information in this booklet carefully as the Enrollment and Change period is your opportunity to review your options and choose the coverage best suited for you and your individual health circumstances.

Follow these steps to guide you through the Enrollment and Change process:

Step One: Review the Plan Options.

Step Two: Make your Decision.

Step Three: Proceed to Enrollment Options.

Step One: Review the Plan Options

2019 Health Insurance Options

Non-Medicare Retirees

For retirees NOT eligible for Medicare, there is one health care plan with two network options:

- **Iowa Choice** offers access to a large selection of doctors and hospitals in Iowa and in counties sharing a border with Iowa.
- **National Choice** offers access to a large selection of doctors and hospitals in Iowa and across the nation.

See the side-by-side summary of the Iowa Choice and National Choice options on pages 10-12 for benefit costs, such as deductibles and copays. For monthly premium pricing, see page 13.

The Sick Leave Insurance Program (SLIP) offers eligible State retirees the option of using the value of their unused sick leave balance to pay the State's share of their group health insurance premiums until they become Medicare-eligible. While using SLIP, the retiree will still pay the share of the premium an active State employee pays. Retirees can continue to use their SLIP account until the funds are exhausted or until they become eligible for Medicare (usually at age 65). You will receive a letter from DAS-SAE when you are a few months away from exhausting your SLIP account, turning age 65, or if your spouse is turning age 65. More information is available on the DAS website at https://das.iowa.gov/human-resources/employee-and-retiree-benefits/retirees/2019_retiree-e&cp.

Medicare-eligible Retirees

If you ARE eligible for Medicare, you may choose from four options:

- **Iowa Choice** offers access to a large selection of doctors and hospitals in Iowa and in counties sharing a border with Iowa.
- **National Choice** offers access to a large selection of doctors and hospitals in Iowa and across the nation.
- **Group Program F**, a State of Iowa retiree group plan identical to Medicare Supplement Plan F.
- **Group Program N**, a State of Iowa retiree group plan identical to Medicare Supplement Plan N.

Additional information is available on these options for Medicare-eligible retirees starting on page 5. For monthly premium pricing, see page 14. Medicare will release details related to benefit design (such as deductibles and copays) later this fall.

Step Two: Make Your Decision

There are many factors to consider when choosing your health insurance option for 2019, including plan benefits, premium cost, network options, and prescription drug coverage.

You are encouraged to attend one of the **on-site or online presentations** to help you make informed decisions regarding your health care and ask questions. Please see page 15 of this booklet for presentation dates, times, and locations in your area.

Step Three: Proceed to Enrollment Options

Option One: Keep the Same Health Plan Option for 2019

You **do not** need to complete a new application for 2019 if you:

- **Do not** want to change your current health plan in 2019.
- **Do not** want to add or remove eligible family members effective January 1, 2019.
- **Do not** want to change your Group MedicareBlue Rx plan effective January 1, 2019.

If you choose this option, your 2018 health insurance plan and coverage level will automatically continue in 2019.

Option Two: Change Health Plan Options for 2019

If you choose to enroll in a different 2019 retiree health insurance option, the following chart can help you decide if you need to submit a new Wellmark application. Choose your 2018 health plan option on the left and follow across to see what action is required for you to choose a different option for 2019:

<i>Your 2018 Health Plan</i>	<i>2019 Retiree Health Care Options</i>			
	Iowa Choice	National Choice	Group Program F*	Group Program N*
Iowa Choice	No action necessary	Complete a new application	Complete a new application	Complete a new application
National Choice	Complete a new application	No action necessary	Complete a new application	Complete a new application
Group Program F*	Complete a new application	Complete a new application	No action necessary	Complete a new application
Group Program N*	Complete a new application	Complete a new application	Complete a new application	No action necessary

* Eligibility for Group Program F and N Plans requires the State retiree and spouse must both be Medicare-eligible.

Application Information for All Retirees: Medicare-Eligible and Non-Medicare Eligible

Wellmark and MedicareBlue Rx applications are available by:

- 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.
- Emailing stateretirees@iowa.gov. The application will be emailed back to you.
- Contacting State of Iowa Retiree Customer Service at 866-895-2464.
- Contacting Wellmark Customer Service at 800-622-0043.

DEADLINE: Your application(s) must be postmarked by **December 7, 2018**.

Send your application to:

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

You may also send your applications by fax, or scan and email them to us at:

Fax: 515-242-6450

Email: stateretirees@iowa.gov

Additional Application Information Only for Medicare-Eligible Retirees Group Program F and Program N are only available as single contracts.

You and your spouse/domestic partner can choose one:

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

You and your spouse/domestic partner must choose one:

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

Because Group Program F and Group Program N are only available as single contracts, **your spouse will also need to complete a:**

- Wellmark application, **and**
- A Group MedicareBlue Rx application.

Information for Medicare-Eligible Retirees

As a State of Iowa retiree enrolled in a State-sponsored health insurance plan, there are three parts of Medicare which affect you:

- Medicare **Part A** helps pay for four kinds of medically necessary care: inpatient hospital care, inpatient care in a skilled nursing facility following a hospital stay, home health care, and hospice care.
- Medicare **Part B** helps pay for doctors' services, outpatient hospital care, durable medical equipment, diagnostic tests, and other health services and supplies not covered by Medicare Part A.
- Medicare **Part D** helps pay for prescription drug coverage.

If you have questions specifically regarding Medicare, a great resource is the Senior Health Insurance Information Program (SHIIP). SHIIP is a free, confidential State of Iowa service helping Iowans make informed decisions about Medicare and other health coverage.

Contact SHIIP at **800-351-4664** or <http://www.therightcalliowa.gov>.

Remember, as a Medicare-eligible Retiree, you may choose from four health insurance options:

- **Iowa Choice** offers access to a large selection of doctors and hospitals in Iowa and in counties sharing a border with Iowa.
- **National Choice** offers access to a large selection of doctors and hospitals in Iowa and across the nation.
- **Group Program F**, a State of Iowa retiree group plan identical to Medicare Supplement Plan F.
- **Group Program N**, a State of Iowa retiree group plan identical to Medicare Supplement Plan N.

Medicare and the Iowa Choice/National Choice Options Explained

- You may continue your State-sponsored health coverage when you become eligible for Medicare, but you still need to sign up for Medicare. Please note: If you become Medicare-eligible prior to age 65, you will need to notify DAS-HRE.
- Medicare will provide your primary health insurance coverage.
- After Medicare pays, your Iowa Choice or National Choice State option pays the remaining covered costs.
- If you have dependents on your insurance who are not eligible for Medicare, Wellmark will continue to be their primary coverage.
- The benefit design of both Iowa Choice and National Choice do not change as a result of your retirement.

Using the table on the next page, choose your health plan option on the left and follow across to see what is required or what may or may not be available to you:

	Options for Medicare-Eligible Retirees				
Available Health Plans for Medicare-Eligible Retirees	Medicare Part A	Medicare Part B	Part D Group MedicareBlue Rx Iowa	Part D Group MedicareBlue Rx Basic	Part D Group MedicareBlue Rx Plus
Iowa Choice	required	required	optional	not available	not available
National Choice	required	required	optional	not available	not available
Group Program F	required	required	not available	required Basic or Plus	
Group Program N	required	required	not available		

Group MedicareBlue Rx Iowa with Iowa Choice or National Choice

If you are eligible for Medicare and choose Iowa Choice or National Choice, you can significantly reduce your Wellmark premium for either option by enrolling in Group MedicareBlue Rx Iowa, a Medicare Part D plan.

Group MedicareBlue Rx Iowa will be your primary coverage for prescription drugs. After MedicareBlue Rx pays, your Wellmark plan will pay any remaining costs covered by the Iowa Choice or National Choice options.

Enrollment in the MedicareBlue Rx Iowa plan significantly reduces the amount Wellmark pays for prescription drug coverage. These savings are passed along to you in the form of lower premiums for your Iowa Choice or National Choice health coverage.

Additional information regarding MedicareBlue Rx Iowa:

- The Group MedicareBlue Rx Iowa plan was created specifically for State of Iowa retirees. **It is the only Medicare Part D plan which will lower your health insurance premiums.**
- **If you drop** the Group MedicareBlue Rx Iowa plan and purchase another Medicare Part D plan (including a different MedicareBlue Rx plan), **you will pay the higher Wellmark premium.**
- **You must complete and submit your Group MedicareBlue Rx application** prior to the month coverage begins. See page 4 for application information.

Premiums

For the 2019 monthly premiums with and without Group MedicareBlue Rx Iowa see page 14.

Group Program F and Group Program N Explained

Iowa's Group Program F and Group Program N (State of Iowa retiree group plans) are identical to the Medicare Supplement Plan F and N you can purchase individually.

Group Program F and Group Program N only cover Medicare-eligible expenses not paid by Medicare. As long as Medicare covers the service, it will be covered by Group Program F or Group Program N.

The table on the following page shows basic information about the different benefits Group Program F and Group Program N policies cover. If a percentage appears, the program covers the percentage of the benefit for eligible Medicare expenses. You pay the rest.

Comparison of State of Iowa Group Programs F and N		
Benefits	F Pays	N Pays
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	100%	100%
Medicare Part B coinsurance or copayment	100%	100%*
Blood (first 3 pints)	100%	100%
Part A hospice care coinsurance or copayment	100%	100%
	F Pays	N Pays
Skilled nursing facility care coinsurance	100%	100%
Part A deductible	100%	100%
Part B deductible	100%	0%
Part B excess charges	100%	0%
Foreign travel emergency (up to plan limits)	80%	80%

*Group Plan 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.

Additional information about Group Program F and Group Program N is available on the DAS 2019 retiree Enrollment and Change webpage at https://das.iowa.gov/human-resources/employee-and-retiree-benefits/retirees/2019_retiree-e&cp.

Benefits of enrollment in the Group Program F and Group Program N plans:

- There are NO network restrictions. You may see any provider who accepts Medicare.
- Additional coverage is provided for travel outside the country not covered by Medicare.
- Participants remain in the State’s health insurance group.
- During the next Enrollment and Change period or when you have a qualified life event, you may elect:
 - Iowa Choice.
 - National Choice.
 - The State of Iowa’s Group Program F.
 - The State of Iowa’s Group Program N.

Eligibility for Group Program F and Group Program N

You are eligible to enroll in the State of Iowa’s Group Program F and Group Program N if:

- You are eligible for Medicare.
- Your spouse is also eligible for Medicare to enroll in these programs. This means you may not elect Group Program F or Group Program N and also enroll your spouse in Iowa Choice or National Choice single coverage.

Group Program F or Group Program N Combined with MedicareBlue Rx

Coupled with the State of Iowa's Group Program F or Group Program N is a Group MedicareBlue Rx plan. You have the option of two MedicareBlue Rx plans:

- Group MedicareBlue Rx (Basic)
- Group MedicareBlue Rx (Plus)

Important note: Group MedicareBlue Rx Basic or Plus is required with the State of Iowa's Group Program F and Group Program N Plan. The Group Program F and the Group Program N Plan together with Group MedicareBlue Rx are a health insurance package. You cannot elect to just take the Group Program F or the Group Program N and not elect a Group MedicareBlue Rx plan.

Choose one of the Group MedicareBlue Rx plans below for your prescription coverage if you sign up for Group Plan F or Group Plan N:

Basic - MedicareBlue Rx

Drug Level	30-Day Supply (retail pharmacy)	90-Day Supply (mail order and preferred pharmacy)
Tier 1: Generic Drugs	\$10 copay	\$20 copay
Tier 2: Preferred Brand Drugs	\$30 copay	\$60 copay
Tier 3: Non- Preferred Brand Drugs	\$50 copay	\$100 copay
Tier 4: Specialty Tier Drugs	\$50 copay	\$100 copay
Supplemental Drugs ¹	25% coinsurance	25% coinsurance
Coverage Gap	\$10 copay for Tier 1: Generic Drugs	\$20 copay for Tier 1: Generic Drugs

¹ The amount you spend on supplemental drugs does not apply toward catastrophic coverage.

Plus - MedicareBlue Rx

Drug Level	30-Day Supply (retail pharmacy)	90-Day Supply (mail order and preferred pharmacy)
Tier 1: Generic Drugs	\$10 copay	\$20 copay
Tier 2: Preferred Brand Drugs	\$25 copay	\$50 copay
Tier 3: Non- Preferred Brand Drugs	\$40 copay	\$80 copay
Tier 4: Specialty Tier Drugs	25% coinsurance	25% coinsurance
Supplemental Drugs ¹	25% coinsurance	25% coinsurance
Coverage Gap	N/A – same copays as above	N/A – same copays as above

¹ The amount you spend on supplemental drugs does not apply toward catastrophic coverage.

There are two main differences between the Group MedicareBlue Rx Basic and the Group MedicareBlue Rx Plus plans:

- The copayments (amounts you pay).
- The amount you pay for prescription drugs while in the coverage gap is available on the 2019 retiree Enrollment and Change webpage at <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/retirees/2019-retiree-e&cp>.

MedicareBlue Rx Premiums

For the 2019 monthly MedicareBlue Rx premiums, see page 14.

Medicare will release details related to benefit design (such as deductibles and copays) later this fall.

For a Group MedicareBlue Rx application, review *Step Three: Proceed to Enrollment Options* beginning on page 3.

Contact Information

Here are several contact numbers you may find useful to address your questions:

Senior Health Insurance Information Program (SHIIP)

<http://www.therightcalliowa.gov> 800-351-4664

SHIIP is an excellent resource for information regarding Medicare. It is a free, confidential State of Iowa service designed to help Iowans make informed decisions regarding Medicare and other health coverage.

Wellmark, Blue Cross Blue Shield of Iowa – Customer Service

800-622-0043

Department of Administrative Services – Human Resources Enterprise

stateretirees@iowa.gov 866-895-2464

MedicareBlue Rx – Customer Service

877-838-3827

Comparison of 2019 State Health Insurance Options

	Iowa Choice	National Choice
Wellmark network to use when searching for providers	Wellmark Blue HMO Blue Access network	Wellmark Blue PPO Alliance Select network
Benefits available from non-participating providers	None, unless prescribed and referred by a participating physician <u>and</u> approved by Wellmark, or in an emergency medical situation	Normal plan benefits for network/non-network providers
Deductible <i>Family deductible is reached from amounts accumulated on behalf of any family member or combination of family members</i>	\$250 single \$500 family	\$250 single network/non-network \$500 family network/non-network
Medical out-of-pocket maximum <i>Family out-of-pocket is reached from amounts accumulated on behalf of any family member or combination of family members</i>	\$1,000 Single \$2,000 Family All deductibles, coinsurance, and copayments go toward out-of-pocket limit. (Separate out-of-pocket maximum for prescription drugs)	
Lifetime benefits maximum	Hospice Respite 15 Days Inpatient and 15 Days Outpatient Infertility - \$25,000	
New member pre-existing condition waiting period	No pre-existing condition waiting period	
Preventive Services		
Affordable Care Act (ACA) preventive services	Covered at 100% per ACA guidelines.	Covered at 100% per ACA guidelines.
Professional Office Services		
Office visit - Primary Care Practitioner (PCP) A PCP is one of the following: - advanced registered nurse practitioner (ARNP) - family practitioner - general practitioner - internal medicine practitioner - obstetrician/gynecologist - pediatrician - physician assistant (PA)	\$15 copay Office visit copay applies to any office services	
Office visit - Specialist All other practitioners except those listed above are considered specialists	\$30 copay Office visit copay applies to any office services	

	Iowa Choice	National Choice
Office visit - Other Providers (not PCP or Specialist) - chiropractor - occupational therapist - physical therapist - speech pathologists	\$15 copay Office visit copay applies to any office services	
Routine Eye Exam <i>One routine vision exam per calendar year</i>	\$30 copay	
Routine Hearing Exam <i>One routine hearing exam per calendar year</i>	\$30 copay	
Maternity (globally billed at time of delivery)	10% after deductible	
Surgery, Radiology & Pathology (office)	\$15 copay (PCP) \$30 copay (Specialist)	
Telemed (Doctor on Demand)	\$10 copay	
Hospital services		
Inpatient hospital services		
Pre-approval of inpatient admissions	Required	
Inpatient hospital services Room and board Inpatient physician services Inpatient supplies Inpatient surgery	10% after deductible	Network 10% after deductible Non-network 20% after deductible
Outpatient hospital services		
Ambulatory surgical center	10% after deductible	Network 10% after deductible Non-network 20% after deductible
Outpatient diagnostic lab, Radiology	10% deductible waived	Network 10% deductible waived Non-network 20% after deductible
Emergency care		
Ambulance	10% after deductible	Network 10% after deductible Non-network 20% after deductible
Urgent care center	\$15 copay	
Behavioral health services		
Inpatient mental health and substance abuse treatment	10% after deductible	Network 10% after deductible Non-network 20% after deductible
Office visit	\$15 copay	

	Iowa Choice	National Choice
Outpatient mental health and substance abuse treatment	10% after deductible	Network 10% after deductible Non-network 20% after deductible
Outpatient Therapy Services		
Chemotherapy Physical therapy Occupational therapy Respiratory therapy Speech therapy	10% after deductible	Network 10% after deductible Non-network 20% after deductible
Prescription Drug Coverage (Blue Rx Complete Formulary)		
Pharmacy out-of-pocket maximum	Single \$5,850 Family \$11,700	
Retail		
Quantity	30-day supply for maintenance and non-maintenance drugs 90-day supply for maintenance drugs	
Tier 1 Generic	30-day supply: \$10 copay 90-day supply: \$30 copay	
Tier 2 Preferred Brand	30-day supply: \$25 copay 90-day supply: \$75 copay	
Tier 3 Non-Preferred Brand	30-day supply: \$50 copay 90-day supply: \$150 copay	
Tier 4 Preferred Specialty/Non-Preferred Specialty	\$100/\$200	
Mail order		
Quantity	90-day supply for maintenance drugs only	
Tier 1 Generic	\$20 copay	
Tier 2 Preferred Brand	\$50 copay	
Tier 3 Non-Preferred Brand	\$100 copay	
Prescription drug coverage - general information	Purchase a brand name drug that has an FDA-approved "A"- rated generic equivalent, the State will only pay for the equivalent generic drug. The member is responsible for the copayment and any remaining cost difference up to the maximum allowed fee for the brand name drug.	

2019 Retiree Health Premiums (Non-Medicare)

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

Sick Leave Insurance Program (SLIP) with a Medicare-eligible spouse					
	Total Premium	SLIP Contribution	Retiree SLIP Contribution	Medicare Blue 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	--	\$152.66
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	--	\$320.66

Direct Bill Premiums	Total Premium
Iowa Choice	
Single	\$699.00
Family	\$1,642.00
National Choice	
Single	\$769.00
Family	\$1,806.00

2019 Retiree Health Premiums (Medicare-eligible)

Iowa Choice	Total Premium	MedicareBlue Rx Iowa 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

National Choice	Total Premium	MedicareBlue Rx Iowa 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

Group Program F and Group Program N	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

2019 Retiree Health Insurance Presentation Schedule

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
11/5/2018	1-2:30pm	Waterloo	Hawkeye Community College, Tama Hall Room 102	1501 E Orange Rd, 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 Meeting Room B	400 Willow Ave, Council Bluffs
11/9/2018	2:30-4pm	Sioux City	DOT District 3 Basement Meeting Room	2800 Gordon Dr, 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

New This Year: Online Presentations

DAS-HRE is offering two Enrollment and Change presentations for retirees. Simply go to the DAS-HRE Enrollment and Change website (<https://das.iowa.gov/human-resources/employee-and-retiree-benefits/benefit-education>) and click on the registration link for the date and time you wish to enroll. Webcasts are free of charge.

October 25 7:00-8:00 pm
 November 8 1:00-2:00 pm

Notice of Creditable Coverage

Medicare requires the State to notify Medicare-eligible retirees whether their State prescription drug coverage is Creditable Coverage (meaning it is as good as or better than the standard Medicare prescription drug coverage - Part D.) To avoid paying a penalty or higher premium, keep a copy of the notice on the next three pages should you decide to join a different Medicare Part D drug plan in the future.



Important Notice from the State of Iowa About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the State of Iowa and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The State of Iowa has determined that the prescription drug coverage offered by the State of Iowa Active Employee and Retired/Disabled Direct Pay Group is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays, and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide not to join a Medicare drug plan, your current State of Iowa coverage will not be affected. Medicare-eligible members may keep the State of Iowa Retired/Disabled Direct Pay Group coverage with or without enrollment in Part D.

As a Medicare-eligible member of one of the following Wellmark health plans (Iowa Choice or National Choice) offered by the State of Iowa, you have an option of coordinating pharmacy benefits with one particular Part D company called MedicareBluesm Rx. This coordination between Wellmark and MedicareBluesm Rx will result in a reduction (savings) in the Wellmark monthly premium paid by you. This coordinated plan is a voluntary option for Medicare-eligible members of the State of Iowa Retired/Disabled Group. The State of Iowa offers three different MedicareBluesm Rx plans, MedicareBluesm Rx Iowa works with the above mentioned plans, and the MedicareBluesm Rx Basic and MedicareBluesm Rx Plus are your options for drug coverage through the Employer Group Retiree Program F and N plans. If you do decide to join a Medicare drug plan (other than the State sponsored MedicareBluesm Rx plans) and drop your current State of Iowa group health insurance coverage altogether, be aware that you and your dependents will not be able to rejoin the State of Iowa group. This will not be the case if you maintain your state health coverage and sign up for the Part D plan through the State sponsored MedicareBluesm Rx plans.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with State of Iowa and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information about This Notice or Your Current Prescription Drug Coverage

Contact the person listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through State of Iowa changes. You also may request a copy of this notice at any time.

For More Information about Your Options under Medicare Prescription Drug Coverage

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit <https://www.medicare.gov/>
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at <https://www.ssa.gov/>, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date: January 1, 2019
Name of Entity/Sender: State of Iowa, Human Resources Enterprise
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Contact-Position/Office: Jim Pierson, Employee & Retirement Specialist
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