



**Department of  
Administrative Services**

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# 2023 Open Enrollment

**Benefit Highlights & Premiums  
October 6, 2022**

# Agenda

- 2023 Benefit Highlights & Premiums
- Flex Spending Accounts
- Life Insurance

# Zoom Items

- Everyone will be muted. Please use the chat function for questions.
- Video will be recorded for later use.





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# 2023 Benefit Highlights and Premiums

# 2023 Open Enrollment Timeframe

Active Employees	October 3 – November 4 at 6:00 p.m. (CST)
Retirees	October 15 – December 7

# 2023 Benefit Changes

## Health Insurance

- **Minor benefit changes** in Iowa Choice or National Choice
- **NO benefit changes** in Alliance Select (SPOC-covered employees)

# 2023 Benefit Highlights

**2023 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 2023

# 2023 Benefit Highlights

Employees **must enroll** each year in Workday

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

# 2023 Benefit Highlights

## Health Flexible Spending Account

- The maximum Health FSA is **\$2,850** in 2023
- The maximum Dependent Care FSA contribution remains \$5,000 per household. (\$2,500 if the employee is married and filing a separate tax return).

# Health Insurance Resources

## Call Wellmark Customer Service

- 800.622.0043
- 888.781.4262 (TTY)

## 2023 Open Enrollment Web Page

<https://das.iowa.gov/human-resources/employee-and-retiree-benefits/2023-open-enrollment>

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

# 2023 Monthly Health Premiums

## All Employees (except SPOC-covered)

Full-time employees (30+ hours per week)	Total Premium	State Share	% of State share	Employee share	% of employee share
<b>Iowa Choice</b>					
Employee	\$799.00	\$743.00	93%	<b>\$56.00</b>	7%
Family	\$1,874.00	\$1,687.00	90%	<b>\$187.00</b>	10%
<b>National Choice</b>					
Employee	\$878.00	\$743.00	85%	<b>\$135.00</b>	15%
Family	\$2,057.00	\$1,687.00	82%	<b>\$370.00</b>	18%

*\*2023 health & dental premiums will be reflected on the December 16, 2022 pay warrant*



# 2023 Monthly Health Premiums

## All Employees (except SPOC-covered)

Part-time employees (20-29 hours a week)	Total premium	State share	% of State share	Employee share	% of employee share
<b>Iowa Choice</b>					
Employee	\$799.00	\$371.50	46%	<b>\$427.50</b>	54%
Family	\$1,874.00	\$843.50	45%	<b>\$1,030.50</b>	55%
<b>National Choice</b>					
Employee	\$878.00	\$371.50	42%	<b>\$506.50</b>	58%
Family	\$2,057.00	\$843.50	41%	<b>\$1,213.50</b>	59%

*\*2023 health & dental premiums will be reflected  
on the December 16, 2022 pay warrant*



# 2023 Monthly Health Premiums

## SPOC-Covered Employees

Full-time employees	Total premium	State share	% of State share	Employee share	% employee share
Single	\$677.31	\$643.44	95%	<b>\$33.87</b>	5%
Employee and Child(ren)	\$1,282.15	\$1,128.29	88%	<b>\$153.86</b>	12%
Employee and Spouse	\$1,387.13	\$1,220.67	88%	<b>\$166.46</b>	12%
Family	\$2,078.66	\$1,766.86	85%	<b>\$311.80</b>	15%



*\*2023 health & dental premiums will be reflected on the December 16, 2022 pay warrant*

# 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, National Choice, or Alliance Select (active or retiree) through a family member, including a domestic partner
- Covered by a Board of Regents health plan – eligible for the Opt-out

# Health Insurance Opt-Out

- Elected the opt-out in 2022
  - The opt-out will roll over in 2023
  - Unless the employee elects health insurance during this Open Enrollment Period
- Did not elect the opt-out in 2022
  - Must elect the opt-out option in Workday
  - No default to the opt-out option

# 2023 Benefit Highlights

## Dental Insurance

- Not an open enrollment for SPOC-covered employees (per Collective Bargaining Agreement)
- Open enrollment for all other employees

# 2023 Benefit Changes

## Dental Insurance

- **NO benefit changes** for any employees, including SPOC-covered employees

# 2023 Monthly Dental Premiums

## All Employees (except SPOC-covered)

Full-time employees (30+ hour a week)	Total premium	State share	% of State share	Employee share	% of employee share
Employee	\$35.00	\$35.00	100%	<b>\$0</b>	0%
Family	\$90.00	\$45.00	50%	<b>\$45.00</b>	50%
Part-time employees (20-29 hours a week)	Total premium	State share	% of State share	Employee share	% of employee share
Employee	\$35.00	\$17.50	50%	<b>\$17.50</b>	50%
Family	\$90.00	\$22.25	25%	<b>\$67.75</b>	75%

*\*2023 health & dental premiums will be reflected on the December 16, 2022 pay warrant*



# 2023 Monthly Dental Premiums

## SPOC-Covered Employees

Full-time employees	Total premium	State share	% of State share	Employee share	% of employee share
Single	\$35.10	\$35.10	100%	<b>\$0</b>	0%
Family	\$86.78	\$67.69	78%	<b>\$19.09</b>	22%

*\*2023 health & dental premiums will be reflected on the December 16, 2022 pay warrant*

# Resources

- 2023 Open Enrollment Period Web Page - <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/2023-open-enrollment>
- Workday Open Enrollment Smart Guides - <https://worksmart.iowa.gov/training/change-benefits-open-enrollment-smart-guide-screenshots>
- October HRExpress



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# Flexible Spending Accounts

# Annual Limits

**Health FSA:** Health expenses for you, your spouse and dependents

- Annual limit  
2023 - \$2,850



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

- Annual limit  
2023 - \$5,000



# Contributions to Health FSA

## Application of Maximum

- \$2,850 limit applies on an individual basis. If you and your spouse are eligible for health FSA, each has \$2,850 limit.
- \$2,850 is a plan limit. If you work for two employers that offer a Health FSA, you may elect the maximum under each employer's plan.



# Contributions to Dependent Care FSA

## Application of Maximum

- \$5,000 limit applies on a household basis. If you and your spouse contribute, the limit is split between you. This is not a plan limit, so all contributions in a year count toward \$5,000 regardless of employer.
- \$2,500 limit if married and file taxes separately.



# Health FSA Carryover

## Carryover

- Carryover of unused 2022 contributions is limited to \$570.
- Carryover is in addition to the \$2,850 limit.
- Carryover dollars are spent *first* for claims incurred in the following year and must be used in the following year or are forfeited.

# Life Events

## Common Events

- Marriage/Divorce
- Birth/adoption – 60 days to make changes
- Childcare provider, hours, rates

## Tips

- Make sure requested change is consistent with event
- Check coverage/beneficiaries for all benefits (life insurance, IPERS, RIC)



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# Life Insurance Overview

# 2023 Life Insurance Premiums

- No change from previous plan year for all employees
- Premiums can be found on the Open Enrollment Web Page: <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/2023-open-enrollment>

# 2023 Plan Information

All benefit-eligible employees (work at least 30 hours per week) are covered by the 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	<b>\$100,000</b>	\$5,000
SPOC-covered employees	\$100,000	<b>\$1,000,000</b>	\$100,000



# Life Insurance

## **No Change in Your Supplemental Life Insurance**

- If you do not want to change the amount of your supplemental life insurance, you do not have to re-elect the amount.
- Your 2022 election will carry forward into 2023.

# Life Insurance

## **Enroll or Increase Life Insurance**

- Premiums based on the amount of life insurance elected and your age
- Enroll in supplemental life insurance in Workday
- The Standard must approve supplemental life elections
- You must complete evidence of insurability (EOI) online with link provided within Workday
- EOI must be on file with The Standard by 1/3/2023
- Increase is effective January 1, 2023 or first of the month following approval from the carrier (if past 01/01/23)

# Life Insurance

## **Cancel or Decrease Life Insurance**

- Changes are made in Workday
- Decrease: Elect the amount of supplemental life insurance in Workday
- Cancel: Indicate that you cancel your coverage
- If cancelling basic, the Waiver of Life and Long Term Disability Insurance waiver must be completed
- Changes will take effect on January 1, 2023

# Evidence of Insurability Reminders

- Forms completed via this link are automatically entered into the Medical Underwriting system
- A letter will be mailed to the employee's home notifying them of the pending reason and letting them know what additional information is needed

# Evidence of Insurability Reminders

- If EOI is not completed within 60 days of the end of open enrollment (by January 3, 2023), the request will be cancelled in Workday
- If EOI is denied by the Standard, the request will be denied in Workday

# Life Insurance Beneficiaries

- Take this opportunity to review, add, or change your life insurance beneficiaries online in Workday
- How to change or update beneficiaries
- [Smart Guide](#) is available to assist



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

# Resources

## Web Pages

- Open Enrollment - <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/2023-open-enrollment>
- Life Insurance - <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/employees/group-insurance/life-insurance/life>

# Key Takeaways

Passive enrollment year for all benefits, except flex spending.

Most rates have increased. Please review carefully when making elections.

Health FSA limit is increasing to \$2,850. Health FSA carryover is increasing to \$570.



# Key Takeaways

No life insurance rate changes.

In order to increase your supplemental life insurance, you must complete evidence of insurability (EOI) online within Workday and it must be on file with The Standard by 1/3/2023.

Review address and beneficiaries for accuracy.



# Questions?



# Thank you!

**Department of Administrative Services  
Human Resources Enterprise  
Group Insurance Team  
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