



APRIL, 2013

Welcome to the April 2013 edition of *Benefit News* brought to you by the DAS Benefits Team. *Benefit News* provides you with up-to-date information about the State of Iowa's employee benefits.

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## BENEFIT NEWS

### Flexible Spending Accounts Deadline



You have until **April 15, 2013**, to file claims for reimbursement of eligible expenses from your 2012 flexible spending accounts (FSA). After April 15, 2013, your FSA will be closed and any balance remaining will be forfeited by you in accordance with federal regulations. You can download an FSA claim form at the DAS Flexible Spending Accounts website ([http://das.hre.iowa.gov/fsa/forms\\_documents.html](http://das.hre.iowa.gov/fsa/forms_documents.html)).

## RETIREMENT INVESTORS' CLUB (RIC)

The Retirement Investors' Club (RIC) is a supplemental retirement savings program offered by the State of Iowa to help you save for your retirement. As a participant, you contribute through automatic payroll deduction to your 457 account and the State makes match contributions to your 401a account. You are fully vested from day one. Find out more about this great employee benefit at the RIC (<http://ric.iowa.gov/>) website.



### Can't afford to save?

Small changes now can make a **big** impact later.

Instead of spending	This often	You could save	Which could mean
\$3 for coffee & bagel	5 times/week	\$60/month	\$ 63,569 in retirement
\$20 for meal out w/friends	1 time/week	\$80/month	\$ 84,758 in retirement
\$25 at the movies	2 times/month	\$50/month	\$ 52,974 in retirement
<b>Total possible savings in retirement</b>			<b>\$201,301</b>

*Example is hypothetical and does not represent the performance of any investment option available in your retirement plan. Example assumes bi-weekly before-tax contributions of \$95, earning a hypothetical 6% annual return over 30 years. Actual returns and principal values will fluctuate.*

### How much is 2%, 3%, or 4% of your income?

Retirement planning experts suggest that in order to reach your retirement income goals, you need to save a certain percentage of your income. That percentage is different for everyone based on their age, existing retirement assets, projected pension income, goals for retirement, length of time to invest, etc. RIC providers have investment planning tools to help you make informed decisions about your savings plans. Take advantage of these tools online or ask a provider representative to help you. The chart below shows what these percentages mean in dollars based on various amounts of biweekly net pay.

If your net bi-weekly pay is:	And you save:					
	2%		3%		4%	
	Per paycheck	Annually*	Per paycheck	Annually	Per paycheck	Annually
\$500	\$12.50	\$300.00	\$15.00	\$360.00	\$20.00	\$480.00
\$1,000	\$20.00	\$480.00	\$30.00	\$720.00	\$40.00	\$960.00
\$1,500	\$30.00	\$720.00	\$45.00	\$1,080.00	\$60.00	\$1,440.00
\$2,000	\$40.00	\$960.00	\$60.00	\$1,440.00	\$80.00	\$1,920.00
\$2,500	\$50.00	\$1,200.00	\$75.00	\$1,800.00	\$100.00	\$2,400.00
\$3,000	\$60.00	\$1,440.00	\$90.00	\$2,160.00	\$120.00	\$2,880.00
\$3,500	\$70.00	\$1,680.00	\$105.00	\$2,520.00	\$140.00	\$3,360.00
\$4,000	\$80.00	\$1,920.00	\$120.00	\$2,880.00	\$160.00	\$3,840.00

\*Assumes 24 contributions/year

### News from RIC providers



Security Benefit is pleased to announce that Spectrum Financial Services has been chosen to represent the SFR Program for Iowa Retirement Investors' Club in Central Iowa. Spectrum is an independent firm in Des Moines with over 50 years of experience providing objective financial advice. Call Spectrum at 800-616-4392 to enroll.

Spectrum Financial Services offers investment advice and securities through VSR Financial Services, Inc., a registered investment adviser and member of the FINRA and SIPC. Spectrum Financial Services is independent of VSR Financial Services, Inc.

*Services and securities are offered through Security Distributors, Inc., a subsidiary of Security Benefit Corporation ("Security Benefit"). Security Benefit is indirectly controlled by Guggenheim Partners, LLC.*



With the VALIC smartphone app, you can track your savings progress everywhere you go. Visit [VALIC.com \(https://www.valic.com/plan-details\\_196\\_433090.html\)](https://www.valic.com/plan-details_196_433090.html) and look for “VALIC Mobile” at the bottom of the page. After installation, simply launch the app and log in to your account to view.

*Securities and investment advisory services are offered by VALIC Financial Advisors, Inc., member FINRA and an SEC-registered investment advisor.*

## GROUP INSURANCE

### Blue Distinction Centers® and Blue Distinction Centers+

The hospital you select can have a direct impact on the care you receive and your procedure results – but finding the right hospital can sometimes be a challenge. That’s why Blue Cross and Blue Shield companies have identified Blue Distinction Centers® and Blue Distinction Centers+ for their members. Blue Distinction Centers® are hospitals recognized for their expertise in delivering specialty care and Blue Distinction Centers+ are hospitals recognized for their expertise and efficiency in delivering specialty care.

Blue Distinction Centers are available for:

- Bariatric surgery
- Cardiac care
- Complex and rare cancers
- Knee and hip replacement
- Spine Surgery
- Transplants



Blue Distinction Centers+ are expanding into all specialty areas, and are currently available for:

- Spine surgery
- Knee and hip replacement

Both Blue Distinction Centers and Blue Distinction Centers+ have a proven track-record for delivering better results – including fewer complications and readmissions – than hospitals without these recognitions.

The Blue Distinction Centers and Blue Distinction Centers+ in Iowa are at Wellmark’s Top Centers for Specialty Care website (<http://www.wellmark.com/HealthAndWellness/ChooseCare/SpecialtyCare.aspx>).

### Changes and Improvements in Wellmark’s Customer Service

Wellmark has recently made some changes and improvements in its dedicated customer service unit for the State.



Previously, there were two different phone numbers to contact Wellmark’s customer service, depending upon what health plan you elected. Now there is just one phone number (**800-622-0043**) to contact customer service regardless of health plan. The dedicated customer service staff is available between 7:30 a.m. – 5:00 p.m., Monday – Friday.

This dedicated customer service unit comprises employees with both customer service and claims expertise. Because they are a dedicated unit, the staff members are very knowledgeable about the State’s health plans. The unit contains both Claims and Customer Service personnel. This means that if a call results in a claims adjustment, it can be handled right there within the unit by claims examiners who are fully dedicated to knowing the State’s benefit structure.

If you have a question about your coverage, call **800-622-0043**. The Wellmark’s customer service unit is waiting for your call.

### New Resources about Life Insurance Beneficiaries

You can add or change your life insurance beneficiaries in IowaBenefits at any time of the year. A new resource that answers commonly asked questions about life insurance beneficiaries is available at the DAS Life Insurance website (<http://benefits.iowa.gov/lifeinsurance.html>). The Hartford’s *Employee’s Guide to Group Life Beneficiary Designations and Assignments* contains helpful information about designating and maintaining your beneficiaries.

If you still have not added your life insurance beneficiaries in IowaBenefits, don’t delay. Having an up-to-date beneficiary designation will help ensure that your life insurance benefits are directed to whom you intend.

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## PRESCRIPTION DRUGS

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### Consumer Reports Best Buy Newsletter

Where can you get information about the prescription drugs you take each day? One resource is available at the DAS Healthy Opportunities website. At the Healthy Opportunities Prescription Drugs website ([http://employeehealth.iowa.gov/prescription\\_drugs.html](http://employeehealth.iowa.gov/prescription_drugs.html)) are links to the monthly Consumer Reports Best Buy Drugs Newsletters. Every month, Consumer Reports provides unbiased information that will help you talk to your doctor about prescription drugs and helps you find the most effective and safe drugs that also give you the best value for your health care dollar.



## OTHER BENEFITS

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### PerkSpot – A Great Way to Save

PerkSpot, the Employee Discount Program (EDP) for State of Iowa employees, allows you to save money on purchases with discounts on computers, cell phones, hotels, flowers, jewelry, clothing, gifts, restaurants, and more! You will find valuable offers from your favorite merchants, including Apple, Target, Costco, Dell, Disney World, OfficeMax, Sherwin-Williams, Verizon and more.



To take advantage of PerkSpot, create an account with PerkSpot at <http://iowa.perkspot.com> using your **personal email address**. All the discount information is on PerkSpot's website; you just have to login to access all their discounts! Just pick out what you'd like, follow the instructions provided by PerkSpot and check out. PerkSpot's savings are convenient and valuable – from everyday purchases like groceries to special purchases like family vacations or auto insurance.

PerkSpot adds new deals, discounts, and promotions every day, so be sure to check its website often to save the most.

If you have questions about any of the discounts offered, or if you'd like to suggest a new discount, send an email to [help@perkspot.com](mailto:help@perkspot.com).

Start Saving!

### Elder Care Services

Caring for an older relative or dependent adult can be a rewarding experience, but it can also be physically and emotionally challenging.

Help is available to you and your family members when you call the Employee & Family Resources (EFR), the state's Employee Assistance Program. Through EFR, you can discover a wide range of supportive care resources in your community. For long-distance care, EFR can help find resources in or near the community where your family member needing care lives.



You or your family member can call EFR and learn more about topics such as:

- Caregiver support
- In-home services
- Housing – transitional and alternative living arrangements
- Legal and financial issues

If you need referrals to specific services, EFR will help you locate licensed, registered or agency-screened programs and services. Elder Care Resources can help you in your search for:

- Adult day care
- Assisted living
- Case management
- In-home care
- Meal programs
- Nursing homes
- Respite care

More information about all the EAP services is available by calling:

515-244-6090  
800-327-4692

You are not alone.

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## HEALTHY OPPORTUNITIES

### Mayo Clinic Health and Wellness Information in IowaBenefits

You're familiar with IowaBenefits as the State's benefit enrollment and information online system. Recently, IowaBenefits has added the Mayo Clinic health and wellness center. This library includes over 3,700 articles, videos, recipes, diseases and conditions glossary, and a searchable first aid section. The library contains up-to-the-minute content backed by 120 years of Mayo Clinic research. You can access IowaBenefits at <https://dasbenefits.hrntouch.com/>.

### Call for Wellness Champions



The Healthy Opportunities Employee Wellness Program needs Wellness Champions in all areas of the state. Wellness Champions are the first to learn about Healthy Opportunities initiatives, and share that information with employees at the Champion's location. To learn more about Wellness Champion duties, or to apply to become a Wellness Champion, visit [http://employeehealth.iowa.gov/wellness\\_champs.html](http://employeehealth.iowa.gov/wellness_champs.html).

## DAS-SPONSORED BENEFIT AND HEALTHY OPPORTUNITIES EDUCATION

Benefit knowledge is power!

Employee benefits can be confusing. Benefit education is a service provided by DAS benefit staff. Learn to make the best use of your benefits by taking advantage of benefit education opportunities.



### Upcoming Presentations

A listing of upcoming benefit education and healthy opportunities presentations can be found at the DAS Benefit Education website (<http://das.hre.iowa.gov/benecalendar3.html>).

All the presentations are webcasts, unless otherwise noted. You attend a real-time presentation online through a computer at your work site or your home. You are able to view slides, supporting documents, and websites, and you can ask questions and receive answers. There is no cost to participate.

### Recordings of Presentations

Benefit education and healthy opportunities webcasts are recorded and available for you to view at the DAS Benefit Education On-Demand website ([http://benefits.iowa.gov/benefit\\_education/benefiteducation\\_on-demand.html](http://benefits.iowa.gov/benefit_education/benefiteducation_on-demand.html)). Whether you were unable to attend the live presentations or just want to view them again, take advantage of this opportunity.

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