



Welcome to the June 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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## WHAT'S NEW?

### New DAS-HRE Wellness Specialist

DAS-HRE is pleased to announce that Amy Liechti will be joining HRE as the Wellness Specialist beginning June 21, 2013. In this role, Amy will coordinate the State's Healthy Opportunities programs including the wellness program which is a major component of the health insurance plans for Executive Branch noncontract and SPOC-covered employees.

Currently, Amy works with Iowans Fit for Life as a Worksite Wellness Coordinator in the Bureau of Nutrition and Health Promotion in the Department of Public Health. Her extensive experience with worksite wellness programs will be a great asset in making the State's wellness programs a great success.

### Updated Frequently Asked Questions (FAQs)

An updated Frequently Asked Questions (FAQs) about the Executive Branch Non-Contract Total Compensation Changes is available at the **DAS-HRE** website (<http://das.hre.iowa.gov/>).

Since the changes were announcement on April 4, 2013, HRE has received a number of questions.

**HRE has received a number of questions whether the 20% contribution will affect current and future SLIP retirees. As of June 7, 2013, no decision has been made if current and future non-contract retirees will be required to contribute 20% of their health insurance premiums.**

The following questions have been added.

C18	Will the 1% pay increase be figured into my IPERS retirement?
	<i>Yes, the 1% pay increase will be included when IPERS figures your highest average annual salary in the calculation of your IPERS benefit.</i>
H19	I am a non-contract state employee. My spouse is a contract-covered state employee and holds our double spouse family health insurance contract. Will we have to pay the 20% health insurance contribution?
	<i>First, the "contract holder" refers to an employee that holds the health insurance policy. In a double-spouse premium arrangement one of the spouses is the health insurance policy holder (i.e., contract holder).</i> <b>If the spouse who holds the health policy is a non-contract employee:</b> <i>The double-spouse contract does not apply and the non-contract employee will have the 20% premium contribution applied to the family health insurance coverage. The 20% premium contribution can be reduced by \$90/month by the non-contract employee participating in the wellness program.</i> <b>If the spouse who holds the health policy is a contract-covered (AFSCME or IUP) employee:</b> <i>The double-spouse contract will apply. The non-contract employee will <b>not</b> be required to pay the 20% premium contribution; the non-contract employee will not be eligible for the \$90/month wellness incentive.</i> <i>Further, the non-contract employee will not be eligible for the "opt-out" provision of \$125/month. This is because the non-contract employee has health insurance coverage with the State of Iowa.</i>
H20	Will an Executive Branch non-contract employee have the option of not enrolling in a state-sponsored health insurance plan? Would the employee have to show proof of health insurance coverage before being able to drop a state-sponsored health insurance plan?
	<i>State employees have the option of not enrolling in a state-sponsored health insurance plan. If an Executive Branch non-contract employee elects to "opt-out" of a state sponsored health insurance plan (<b>and does not have coverage in a state health insurance plan through a spouse/domestic partner</b>), he/she can receive the \$125 monthly incentive (\$1500 annually).</i> <i>Employees who "opt-out" of a state sponsored health insurance plan, are not required to show proof of other health insurance coverage.</i>

Additional information and details about the wellness program for non-contract employees will be available later this year. DAS has issued a Request for Proposals (RFP) for a wellness program vendor. The vendor will consult with HRE on the details of the wellness program.

Also, at the **DAS-HRE** website (<http://das.hre.iowa.gov/>), we have a link to the “Estimated Premiums for Executive Branch Non-Contract Employees Utilizing 2013 Voluntary Plan Monthly Premiums.” This table gives an idea of the 20% premium and how the wellness incentive is applied.

If you have any additional questions, please continue to send an email to [employee.benefits@iowa.gov](mailto:employee.benefits@iowa.gov).

## Coming Soon – A New Look to the DAS Benefits Website



The **DAS Benefits** website (<http://benefits.iowa.gov>) provides you comprehensive and up-to-date information about the State of Iowa employee and retiree benefits. Beginning July 1, 2013, the DAS Benefit website will undergo a “facelift” making it easier to find the information you need. Stay tuned for more information later this month.

## GROUP INSURANCE

### Cancer screenings: One of the Best Things You can do for your Health

Cancer is perhaps the most frightening of all diseases we face — and very often entirely preventable.

According to the National Center for Health Statistics, Centers for Disease Control and Prevention, 18 people in Iowa die of cancer **each day**. More than half of those deaths could have been prevented by making healthy choices like not smoking and maintaining a healthy weight.

#### Increase your chances of detecting cancer early

Cancer screening increases the chances of detecting certain cancers early, when treatment is likely to work best.

These cancers include:

- Breast cancer (using mammography)
- Cervical cancer (using Pap tests)
- Colorectal cancer (using colonoscopy)
- Prostate cancer (using PSA tests)

Go to Wellmark.com for the [preventive care guidelines](http://www.wellmark.com/HealthAndWellness/WellnessResources/PreventiveCare.aspx) (<http://www.wellmark.com/HealthAndWellness/WellnessResources/PreventiveCare.aspx>), where you'll see the types of screenings and exams needed according to age and gender. It's an easy to use tool for both you and your loved ones.

In most cases, less than half of State of Iowa employees and spouses are up to date with their preventive screenings. This is true despite the fact that **these services are covered** by all State of Iowa insurance plans with a low or no out-of-pocket cost (copayment or coinsurance).

#### Current Preventive Screening Rates for State of Iowa Covered Employees and Spouses

Preventive Screening	Employees	Spouse
Cervical cancer	43%	40%
Colorectal cancer	18%	17%
Breast cancer	58%	54%
Prostate cancer	47%	41%

*Wellmark measures the use of screening for cervical, colorectal, breast and prostate cancer by measuring the use of screening tests identified by the Health Effectiveness and Data Information Set (HEDIS) tool, developed by NCQA (National Committee for Quality Assurance), an accreditation entity, to ensure that measurement is done consistently with statistically valid logic. HEDIS takes into consideration an extensive list of considerations to identify eligibility for each measure, in addition to age and gender. HEDIS is a tool used by more than 90 percent of America's health plans to measure performance on important dimensions of care and service. Altogether, HEDIS consists of 75 measures across 8 domains of care.*

#### Cancer is costly, too

The financial costs of cancer are high for both the person with cancer and for society as a whole. The National Institutes of Health (NIH) estimated the 2008 overall annual costs of cancer to be \$201.5 billion, including both direct medical costs and the cost of lost productivity due to premature death.

## Join in and help raise the participation rate!

Last year more than 2,446 state employees or spouses filed a health care claim related to one of these six types of cancers: breast, cervical, colon, lung, ovarian and prostate. The cost of their care averaged nearly \$3,500 per person, for a total of more than \$8.5 million.

### Schedule your screening today

Cancer costs millions of dollars. But most importantly, it also costs us the people we love. Taking care of yourself is critical in the fight against cancer. Encourage your spouse and loved ones to do the same. Getting regular checkups, exams and screenings can help you all stay well, catch problems early, and may be lifesaving.

## Emergency Care When Traveling

Now that Memorial Day is over, the unofficial start of summer is here. Before you set off on your family vacation this summer, remember that you are covered for emergency care either at home or away with the State's health insurance plans.



### What's an Emergency?

Emergency care is medical care for a serious or life threatening illness or injury. If you use an emergency room for non-emergency services, Wellmark may not cover your care.

Following is a limited list of situations considered medical emergencies:

Apparent heart attack or stroke	Poisoning
Chest pains with symptoms of heart attack	Severe abdominal pain of sudden onset
Convulsions	Severe bleeding
Difficulty in breathing, such as in a severe asthma attack	Severe illness or trauma
Fractures	Shock from sudden illness or injury
Loss of consciousness	

The following situations may **not** be considered medical emergencies:

Ankle sprains and other strains of muscles and joints	Headaches
Coughs and colds	Sore throats
Earaches	Fevers that respond to fever-reducing medications
Any situation where it would be convenient, but not necessary, to seek care from an emergency room.	

*Note: The above lists are examples and are not all-inclusive of every emergency/non-emergency situation.*

If you are traveling and experience an unexpected emergency situation, seek care at the nearest hospital emergency room. **Remember that with Blue Access or Blue Advantage, you only have coverage for emergency medical services when you are traveling outside the network.**

### BlueCard

As a member of Wellmark Blue Cross Blue Shield, you have the benefit of the BlueCard Program. When you travel outside Wellmark's service area, you can take advantage of savings that the local Blue Plan has negotiated with doctors and hospitals in the area. More than 90 percent of all hospitals and 80 percent of physicians throughout the United States contract with Blue Cross and Blue Shield plans. To find nearby doctors and hospitals, call BlueCard Access at 1-800-810-2583 or visit the BlueCard Doctor and Hospital Finder at <http://www.provider.bcbs.com>.

When you receive care at a provider in the Blue Cross and Blue Shield network, show your Wellmark ID card to receive these advantages:

- The physician or hospital will file the claim for you.
- All participating doctors and hospitals are paid directly.
- Participating providers agree to accept payment arrangements of the Blue plan in their home state. You're only responsible for your applicable deductibles, copayments, or coinsurance.

For more information on emergency care or about the BlueCard program, contact Wellmark's customer service at 1-800-622-0043.

## Wellmark's Mobile App

The Wellmark mobile app has recently added *myWellmark* so that you can now connect to myWellmark wherever you are, whenever you like.

The mobile app provides members quick access to the most popular *myWellmark* tools. Smartphone users can find the following information on the app:

- **My Claims** — View the status of your (family's) claims.
- **My Benefits** — View your benefit information, such as copayments, deductibles, and out-of-pocket maximums (including where each member is in accumulations).
- **Ask a Question** — Ask Customer Service a question – and track response.
- **Mobile ID Card** — View ID card with capability to email a PDF of your temporary ID card.



Other features on the Wellmark mobile app still include:

- **Find a Doctor/Facility** — View doctors and facilities within the Wellmark network.
- **Personal Health Assistant 24/7** — Get health answers over the phone with one tap on the phone's screen.

The Wellmark mobile app is available on iPhone® and Android™ devices.

- You can download the Wellmark mobile app from the App Store<sup>SM</sup> or Google Play<sup>TM</sup> Store, or you can visit [Wellmark.com/GoMobile](http://Wellmark.com/GoMobile).
- Within the app, use the carousel to find the *myWellmark* icon and tap to connect.
- Log in using your *myWellmark* user ID and password (same as *MyWellmark* at [www.wellmark.com](http://www.wellmark.com)).

## Life Insurance Beneficiaries

Don't forget that your life insurance beneficiaries can be added or changed in [IowaBenefits](#) at any time during the year.

Instructions for adding or changing your life insurance beneficiary are located at [IowaBenefits>Life Insurance> Life Insurance 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.

## PRESCRIPTION DRUGS

### Change in Prescription Drugs – Hypercare and Drysol

The Wellmark Drug List is a list of prescription drugs, both generic and brand name, that helps guide physicians and pharmacists in selecting the medications that provide the most appropriate treatment for the best price. To keep your prescription drug costs down, Wellmark regularly reviews the drugs on the Wellmark Drug List for effectiveness and value.



Recently, Wellmark decided to no longer cover Hypercare and Drysol products (two topical agents) after a recent review by the U.S. Food and Drug Administration found them to be unsafe and ineffective.

The next time your doctor gives you a prescription, look for the drug on the **Wellmark Drug List** (<http://pharmacy.wellmark.com/Controller?action=TierSearchStart2>). Click on "BlueRx Complete" from the *Choose a Drug List* drop-down menu and you will be able to see what tier the drug is on and a list of possible lower-cost options.

## 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 website (<http://ric.iowa.gov/>).



## Pre-enrollment option

**Enrollment is simple.** To help you take the first step, click on the pre-enrollment button below. The provider you choose will have everything you need to get your accounts open and begin payroll deductions. Don't hesitate to ask the provider to explain the investments and help you complete the applications. There is no obligation to participate by completing pre-enrollment.

### **PRE-ENROLL NOW!**

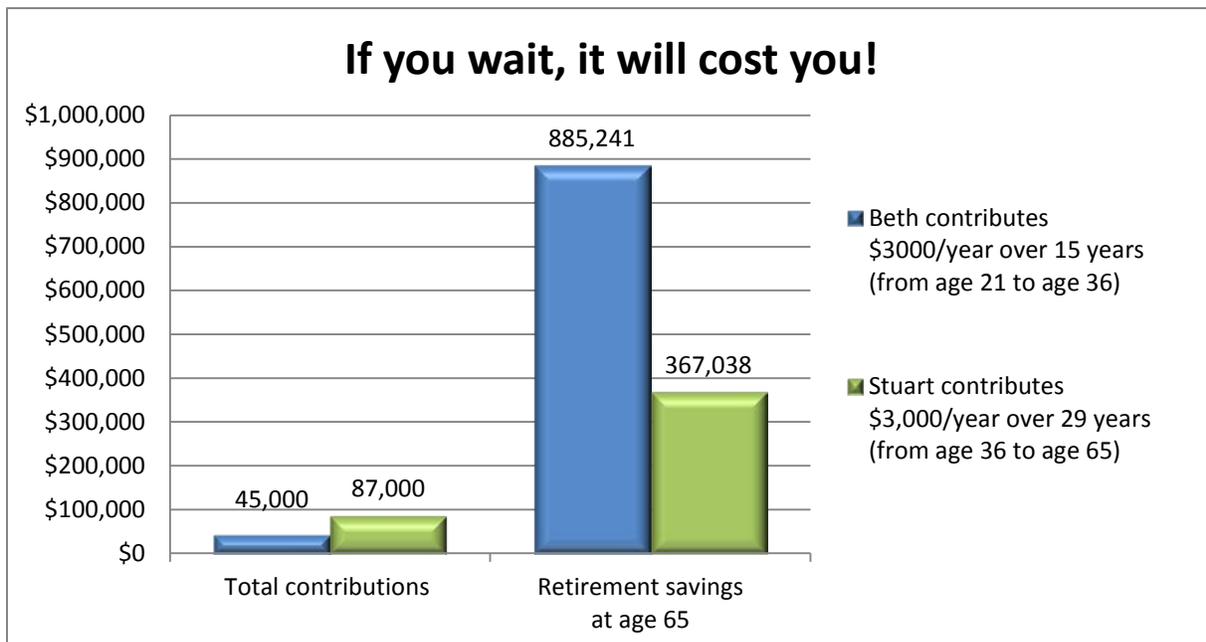
When you speak to the provider, you may utilize the **Investment Provider Interview** ([http://ric.iowa.gov/documents/prov\\_intrvw.pdf](http://ric.iowa.gov/documents/prov_intrvw.pdf)) to gather information that will help you make an informed decision.

If you already participate in deferred compensation (RIC), consider whether your current contributions are sufficient to meet future income needs. Call your RIC provider representative and ask how to determine the amount you will need to retire on YOUR terms. If you wish to increase or change your contribution amount, complete the **RIC Account Form**. ([http://ric.iowa.gov/documents/RIC\\_form.pdf](http://ric.iowa.gov/documents/RIC_form.pdf)) You may contribute on an after-tax Roth basis and enjoy tax-free distributions in retirement (if qualified).

Review **RIC Basics** ([http://ric.iowa.gov/education/Recordings/Basics\\_2\\_12/player.html](http://ric.iowa.gov/education/Recordings/Basics_2_12/player.html)) or visit the **RIC** website (<http://ric.iowa.gov/>) for additional benefit information.

## Cost of Waiting

Smart savers know that it's cheaper to save early. You can begin to save when you are older but it will cost you much more. The illustration below shows two savers. Beth, age 21 begins saving right away. Stuart holds off for a few years before beginning to save. The difference in savings at age 65 is incredible.



This illustration assumes an average annual 8% rate of return.

**Are you procrastinating or preparing?** You don't want to wake up at age 55 and say "I wish I had!" Saving for retirement is simple in your RIC 457 plan. Lack of retirement savings may require that you keep working when you don't want to. Starting now gives you more control of your retirement options in the future.

Even waiting 1 year to save can hurt you.

Starting age	Savings amount	Results at age 65
35	\$1,000 per year	\$122,356
36	\$1,000 per year	\$112,283
<b>Cost of waiting 1 year =</b>		<b>\$10,073</b>

This illustration assumes an average annual 8% rate of return.

## News from RIC providers



### A company you can trust

For more than four decades, Security Benefit has worked with local, independent financial advisors to offer products and services to help employees reach their retirement goals. When your financial advisor suggests a Security Benefit product, they believe it's a good solution for you. For more information, ask your financial advisor or visit [securitybenefit.com](http://securitybenefit.com).

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



### Where do you stand?

How long has it been since you've sat down with your financial professional to review your retirement? Our representatives are well versed in the state-defined benefit plans as well as the Iowa RIC and can help you align your retirement savings plans. Contact your local Horace Mann representative for more information.

IM-007256

## IPERS

### Ready, Set, Retire!

Did you know there is a special workshop just for state employees who are thinking of retiring within the next five years? If that is you, keep reading! Ronda Onken, a senior benefits officer with IPERS – the Iowa Public Employees' Retirement System – coordinates the full-day session, which always receives rave reviews.



Ronda has helped hundreds of IPERS members transition from the working life to retirement. She has a wealth of information to help you navigate through the various forms, paperwork, and deadlines. Benefit estimates will be provided to you during the session.

Representatives from several retirement-related programs are on-site to provide valuable information that allows you to make informed decisions about your retirement years. Attendees (and their spouses) are encouraged to learn about benefits provided by Social Security, Medicare, Medicare supplemental insurance, and deferred compensation, in addition to IPERS benefits.

The *Ready, Set, Retire* sessions are held at the IPERS office, 7401 Register Drive in Des Moines (<http://www.ipers.org/ipersmap.html>). If you are interested in attending, please contact IPERS at 1-800-622-3849. These sessions fill up quickly, especially this time of year!

If you are unable to attend a full-day session, IPERS counselors are happy to meet with you individually or online. Please contact IPERS to schedule an appointment.

### How to Contact IPERS

By phone: 515-281-0020 or toll-free at 1-800-622-3849 (Monday–Friday, 7:30 a.m.–5 p.m. CT)

By U.S. mail:

IPERS  
P.O. Box 9117  
Des Moines, IA 50306-9117

When you write us about your IPERS benefits, please include your full name, signature, member identification number, address, and a telephone, or fax number where you can be reached during the day.

By e-mail: [info@ipers.org](mailto:info@ipers.org)

For more information, visit the IPERS website (<http://www.ipers.org>).

## HEALTHY OPPORTUNITIES

### Live Healthy Iowa!



Back in January 2013, state employees were challenged to increase participation in Live Healthy Iowa's 10 Week Wellness Challenge to 100 teams and 625 participants, a 25% increase from 2012.

We came so close! For the recently completed challenge, the State had **94 teams** (20% increase) and **592 participants** (21% increase) from 17 different agencies. For all of you who participated in this year's 10 Week Wellness Challenge, give yourself a big round of applause.



Even more impressive were the results of this year's campaign.

State of Iowa	2013
Number of Teams:	94
Total Participants:	592
Total Activity Time:	18,228:00 hours
Activity Time per Team:	204:49 hours
Total Pounds Lost:	1,867
Total % of Weight Change:	2.46%

It's never too early to start planning for the 2014 10 Week Wellness Challenge which will run from January 27 – April 14, 2014. More information about the challenge will be coming later this year.

### Burst Your Thirst Challenge

It's no time for us to rest on our laurels. Live Healthy Iowa's **Burst Your Thirst Challenge** will be held from **June 17 - July 26, 2013**. Teams compete in tracking water consumption and minutes of physical activity.



Water is by far the most important nutrient for the human body. Next to oxygen, the human body needs water in order to survive. Regular water consumption is good for our health and diet, and is essential for many functions of the body. Because 2/3 of the human body is water, it is important to take in as much water as we can. In fact, our bodies replace 2 ½ quarts of water each day to keep running.

Build your team, choose a team name, and designate a captain. Go to [www.livehealthyiowa.org](http://www.livehealthyiowa.org), and click on "Join Today" to register your team. **Use the group ID LHIGOV when registering.**

Contact Live Healthy Iowa at 1-888-777-8881 or [info@livehealthyiowa.org](mailto:info@livehealthyiowa.org) if you have any questions.

### Why is Sun Safety Important?

Sun safety is important all through the year, not just in the summertime. Most skin cancers are caused by ultraviolet (UV) radiation from the sun, and the negative effects of UV radiation build up over a person's lifetime. In fact, we can all be exposed to UV radiation while driving in our cars or sitting by a window in our offices. UV radiation is even present on cloudy days, when the sun is not visible.

We cannot completely avoid the sun, but we can be aware of its risks and protect our skin. Many skin cancers could be prevented by following these simple steps.

### How to protect yourself

To reduce the harmful effects of sun exposure, you should protect your eyes and skin every day.

- Try to avoid being directly exposed to the sun between the hours of 10 a.m. and 4 p.m. That's when UV rays are the most intense.
- Wear wide-brimmed hats and sunglasses that block UV rays.
- Dress in long sleeves and long pants or skirts, if possible.
- Protect all exposed skin by using a broad-spectrum sunscreen with an SPF of 30 or higher.
- Do not use tanning beds or sun lamps.
- Wear sunglasses that block at least 99% of UVA and UVB radiation.

For more information visit [bit.ly/SunSafeACS](http://bit.ly/SunSafeACS).



*From the Iowa Department of Public Health, American Cancer Society, and the Iowa Cancer Consortium*

## Become a Wellness Champion



We want you as a Wellness Champion!

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://employeeewellness.iowa.gov/wellness\\_champs.html](http://employeeewellness.iowa.gov/wellness_champs.html).

## OTHER BENEFITS

### Employee Assistance Program Webinars from Employee & Family Resources

Employee Assistance Program (EAP) services are provided by Employee & Family Resources (EFR). EFR is now offering monthly EAP webcasts. In these 30 minute webcasts, EFR will share all the services available to you and your family members through the Employee Assistance Program. There is no cost to participate in these webcasts. Please contact EFR at 515-244-6090 or 1-800-327-4692 if you have any questions about these webcasts.

#### 2013 EAP Webcasts

July 3	August 7	Sept 4	Oct 2	Nov 6	Dec 4
<a href="#">8:30 – 9:00 a.m.</a> <a href="#">12:30 – 1:00 p.m.</a>	<a href="#">8:30 – 9:00 a.m.</a> <a href="#">12:30 – 1:00 p.m.</a>	<a href="#">8:30 – 9:00 a.m.</a> <a href="#">12:30 – 1:00 p.m.</a>	<a href="#">8:30 – 9:00 a.m.</a> <a href="#">12:30 – 1:00 p.m.</a>	<a href="#">8:30 – 9:00 a.m.</a> <a href="#">12:30 – 1:00 p.m.</a>	<a href="#">8:30 – 9:00 a.m.</a> <a href="#">12:30 – 1:00 p.m.</a>

### Flexible Saving Accounts: Direct Deposit Your Reimbursement

You can receive your Health or Dependent Care Flexible Spending Account (FSA) reimbursement by direct deposit into the bank account of your choice. By using direct deposit, you don't need to wait for a check to arrive or get it deposited. A notice that a payment was made will be sent to you. This direct deposit notice is available by U.S. Mail or by e-mail.



You can sign up to direct deposit your FSA reimbursement or change your direct deposit information anytime during the year. To start or change direct deposit information, **enter your information into IowaBenefits** (<https://dasbenefits.hrintouch.com/>) **on the Benefits tab, not at the ASI website.** ASI banking information is overwritten every week when IowaBenefits sends ASI a file. Sending ASI deposit information slows up the process for your FSA reimbursement to be direct deposited.

Direct deposit information entered into IowaBenefits impacts your FSA reimbursements only. Changing FSA deposit information does not alter your payroll direct deposit information.

Every year during the enrollment and change period, review your direct deposit information in IowaBenefits.

For more information on the FSA program, visit the State's FSA (<http://das.hre.iowa.gov/fsa/home.html>) website or ASI's website (<http://www.asiflex.com/>).

## DAS-SPONSORED BENEFIT AND HEALTHY OPPORTUNITIES EDUCATION

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 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.