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**WHAT'S NEW?**

**Happy anniversary**

*Benefits News* celebrates its five-year anniversary with this issue. Over the last five years, the DAS-HRE benefits team has brought you up-to-date information about the State of Iowa's employee benefits. We want to hear from you, so send us your comments about *Benefits News* – what you like, what you don't like, ideas for articles, and your benefit questions to [employee.benefits@iowa.gov](mailto:employee.benefits@iowa.gov).



**Stay tuned**



On July 31, 2014, DAS-HRE will be announcing a new employee discount vendor.

The employee discount program helps you save both time and money on many of your everyday purchases. You will be receiving additional information about the new discount program in July, so stay tuned.

## GROUP INSURANCE

### Update to ACA preventive service list

Under the Affordable Care Act (ACA), health plans can be either “grandfathered” or “non-grandfathered”.

A grandfathered plan is a health plan that was in existence prior to March 23, 2010. The plan that has a grandfathered status, does not have to follow the ACA’s rules and regulations or offer the same benefits, rights and protections as new plans. The health plans offered to contract-covered employees - except the State Police Officers Council (SPOC) covered employees - are grandfathered plans.

If a provider makes changes to a grandfathered health plan, it loses its grandfathered status, and must comply with the ACA’s standards. The health plans offered to executive branch non-contract and the SPOC-covered employees are considered *non-grandfathered* under ACA.

One of the ACA provisions is that non-grandfathered health plans provide preventive services at **no copays or coinsurance** when provided by in-network providers.

The list of preventive services that non-grandfathered health plans provide at **no copays or coinsurance** has recently been updated. Beginning in 2015, the following preventive services will be available to executive branch non-contract and the SPOC covered employees at **no copay or coinsurance**.

- Screening for Hepatitis C adults born between 1945 – 1965. (Effective January 1, 2015)
- Breast cancer preventive medications
- Annual Computed Tomography (CT) scan for at-risk adults ages 55 to 80, who have a 30 pack-year history, and currently smoke, or have quit smoking within the past 15 years
- Screening of gestational diabetes mellitus (GDM) in at-risk pregnant women and asymptomatic pregnant women after 24 weeks gestation
- BRCA 1 or BRCA 2 testing, if indicated after genetic counseling

A comprehensive list of preventive health services that are required to be covered at **no copay or coinsurance** is available at the United States Preventive Service Task Force (<http://www.uspreventiveservicestaskforce.org/uspsttopics.htm#A-Z>) website.

Please note that it is up to your health care provider to decide which services to provide.



Only preventive services received from a Wellmark network provider will be covered at 100% with no member cost share.

You may be required to pay some costs of the office visit, if the preventive service is not the primary purpose of the visit, or if your doctor bills you for the preventive services separately from the office visit.

### Benefit Guide: FMLA and Extended Illness, Long Term Disability, and Death

In situations of extended illness, disability, or death, you and your family members need information on the employee benefits provided by the State of Iowa. To assist you and your family during these trying times, DAS-HRE benefits staff has updated the booklet, *Benefit Guide: FMLA and Extended Illness, Long Term Disability, and Death*.

The Benefit Guide is on three DAS benefits websites.

- Family and Medical Leave (FMLA): <http://benefits.iowa.gov/fmla.html>
- Life Insurance: <http://benefits.iowa.gov/life.html>
- Long Term Disability Insurance: <http://benefits.iowa.gov/ltd.html>

This Benefit Guide is one more tool from the DAS benefits staff to provide you information about your benefits provided by the State.

## RETIREMENT INVESTORS' CLUB (RIC)



The Retirement Investors' Club (RIC) is the State of Iowa's supplemental retirement savings benefit, designed to help you save for future income needs. Participants contribute through automatic payroll deduction and the State makes matching contributions. You are fully vested from day one. A program overview presentation is available at [http://ric.iowa.gov/recordings/Basics\\_SOI/player.html](http://ric.iowa.gov/recordings/Basics_SOI/player.html). Find out more about this great benefit on the DAS/RIC website at <http://ric.iowa.gov>.

**Pre-Enroll Now!**

## Removal of Security Benefit

**Security Benefit participants** who wish to continue contributions (and receive the employer monthly match benefit) must select a different RIC provider by **June 30, 2014**. If a different RIC provider account is not established by June 30, 2014, contributions will stop.

Participants with assets in Security Benefit may remain invested in Security Benefit or transfer assets to a different RIC provider at any time with no restrictions. RIC active provider information and a sample provider interview are available at <http://ric.iowa.gov/providers/active.html>. Employees may wish to use the RIC [pre-enrollment option](#) to help them complete the process.

## News from Providers

 <p>MassMutual FINANCIAL GROUP</p> <p>We'll help you get there:</p>	<p>Need to sign-up? Switch providers? Talk to an advisor? MassMutual Iowa is here to help! Call 1-855-349-0719 or email <a href="mailto:iowaric@massmutual.com">iowaric@massmutual.com</a> for assistance with:</p> <ul style="list-style-type: none"><li>• Enrolling in the Plan</li><li>• RIC Account Reviews</li><li>• RIC Investment Guidance</li><li>• Retirement Planning, including coordination with Social Security</li></ul>
 <p>TIAA CREF</p> <p>FINANCIAL SERVICES FOR THE GREATER GOOD</p>	<p><b>How to Budget for a Vacation</b> – TIAA-CREF offers solid guiding principles to help you learn how to save money for a trip, even on a budget. Go to <a href="https://www.tiaa-cref.org/public/advice-guidance/education/budgeting/budget-for-vacation?p=1331950464766">https://www.tiaa-cref.org/public/advice-guidance/education/budgeting/budget-for-vacation?p=1331950464766</a></p>
 <p>VALIC</p>	<p><b>Make financial decisions with confidence at your convenience.</b> Take advantage of VALIC E-rollment for the power to manage your account online... whenever and wherever it's most convenient for you. You can control your investments and financial future on your schedule. Visit us at <a href="http://www.VALIC.com/iowa">www.VALIC.com/iowa</a> to enroll today!</p>

## HEALTHY OPPORTUNITIES

### Sunburn

Sunburn — red, painful skin that feels hot to the touch — usually appears within a few hours after too much exposure to ultraviolet (UV) light from sunshine or artificial sources, such as sunlamps. Sunburn may take several days or longer to fade.

Intense, repeated sun exposure that results in sunburn increases your risk of other skin damage and certain diseases. These include dry or wrinkled skin, dark spots, rough spots, and skin cancers, such as melanoma.

You can prevent sunburn and related conditions by protecting your skin. This is especially important when you're outdoors, even on cool or cloudy days.

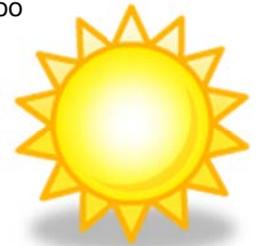
#### Prevention

Use these methods to prevent sunburn, even on cool, cloudy, or hazy days. Also, be extra careful around water, snow, ice, and sand (because they reflect the sun's rays) and at high altitudes (because UV light is more intense).

- **Avoid sun exposure between 10 a.m. and 4 p.m.** The sun's rays are strongest during these hours, so try to schedule outdoor activities for other times. If you're unable to do that, limit the length of time you're in the sun. Seek shade when possible.
- **Cover up.** Wear tightly woven clothing that covers you, including your arms and legs. Consider wearing clothing or outdoor gear specially designed to provide sun protection. Check the label for its ultraviolet protection factor (UPF), which indicates how effectively a fabric blocks damaging sunlight. The higher the number, the better. Dark colors offer more protection, as do fabrics treated with UV-absorbing chemicals.

Also wear a broad-brimmed hat, which protects you better than a baseball cap or golf visor does.

- **Use sunscreen frequently and generously.** No matter what your skin type is, use a broad-spectrum sunscreen with an SPF of 15 or greater. The American Academy of Dermatology recommends using a broad-spectrum sunscreen with an SPF of 30 or greater.



Apply sunscreen generously, and reapply it every two hours — or more often if you're swimming or perspiring. If you're also using insect repellent, apply the sunscreen first. The Centers for Disease Control and Prevention does not recommend products that combine an insect repellent with a sunscreen.

You may use sunscreen on toddlers and babies 6 months or older. But for younger babies, the American Academy of Pediatrics recommends using other forms of sun protection, such as shade or clothing.

- **Wear sunglasses when outdoors.** You offer your eyes the best protection outdoors by choosing the highest UV protection-rated sunglasses. Darker lenses are not necessarily better at blocking UV rays. Check the UV rating on the label when buying new glasses. It also helps to wear sunglasses that fit close to your face and have wraparound frames that block sunlight from all angles.
- **Don't expect a base tan to protect.** Some people think getting a base tan prevents sunburn. The idea is that a few sessions of indoor tanning will protect them from burning in the sun. Research doesn't support this. A base tan is no substitute for good sun protection. Plus, the risks of long-term tanning outweigh the unproven benefits of a base tan.

### Lifestyle and Home Remedies

Once sunburn occurs, you can't do much to limit damage to your skin. But the following tips may reduce your pain and discomfort:

- **Take a pain reliever.** Over-the-counter pain relievers, such as ibuprofen and naproxen, may help control pain until redness and soreness subside.
- **Cool the skin.** Apply to the affected skin a cool compress — such as a towel dampened with cool tap water. Or take a cool bath or shower.
- **Apply moisturizer, aloe vera lotion or gel, or hydrocortisone cream to the affected skin.** A low-dose (0.5 to 1 percent) hydrocortisone cream may decrease pain and swelling and speed healing.
- **If blisters form, don't break them.** They contain your natural body fluid (serum) and are a protective layer. Also, breaking blisters slows the healing process and increases the risk of infection. If needed, lightly cover blisters with gauze. If blisters break, gently clean the area with mild soap and water, apply an antibacterial cream, and cover with a wet dressing.
- **Drink plenty of fluids, especially water.** Sun exposure and heat can cause fluid loss through your skin. Drinking helps your body recover.
- **Treat peeling skin gently.** Within a few days, the affected area may begin to peel. This is simply your body's way of getting rid of the top layer of damaged skin. While your skin is peeling, continue to use moisturizing cream.
- **Protect your sunburn from further sun exposure.** Stay out of the sun or protect yourself from sunlight when you go outside.
- **Avoid applying "-caine" products, such as benzocaine.** Such creams may irritate the skin or cause an allergic reaction.

Source: Mayo Clinic Housecall, June 5, 2014

## PRESCRIPTION DRUGS

### Celebrex among blockbuster drugs going generic

You stand to reap savings when a drug patent expires, freeing other companies to sell generic equivalents. Over the next year or so, a slew of big-name drugs will become available as generics. (See chart below.)

Brand-name drug (and generic)	Generic availability date (estimated)	Used to treat
Avodart (dutasteride)	May 2015	Enlarged prostate
Abilify (aripiprazole)	April 2015	Schizophrenia, bipolar disorder, severe depression
Celebrex (celecoxib)	May 2014	Osteoarthritis
Evista (raloxifene)	March 2014	Osteoporosis
Lunesta (eszopiclone)	May 2014	Insomnia
Nasonex (mometasone nasal spray)	July 2014	Seasonal allergies, hay fever
Nexium (esomeprazole)	May 2014	Heartburn, GERD (Gastroesophageal reflux)

Source: Consumer Report Best Buy Drugs May 2014

The next time you need a prescription, ask your doctor if it is available as a generic. Generics are much less expensive than their brand-name counterparts. You will pay the least amount for a generic drug.



Generic drugs are copies of brand-name drugs that have exactly the same dosage, intended use, effects, and side effects, route of administration, risks, safety, and strength as the original drug. In other words, their pharmacological effects are exactly the same as those of their brand-name counterparts.

## BENEFIT 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

Webcasts are recorded and available for you to view at work or home. To view recorded presentations, go to the following websites.

- Benefit Education ([http://benefits.iowa.gov/benefit\\_education/benefiteducation\\_on-demand.html](http://benefits.iowa.gov/benefit_education/benefiteducation_on-demand.html))
- Healthy Opportunities (<http://employeeewellness.iowa.gov/education.html>)