



## 2016 ushers in benefit changes

As the world ushers in a new year, State of Iowa employee benefits will undergo a few changes.

This issue of *Benefit News* will discuss these State of Iowa changes, which include a new pharmacy benefit manager, a new Wellmark ID card, a new mail order vendor, and a name change for Wellmark's Personal Health Assistant 24/7.

Other topics discussed include the state's Retirement Investors' Club (RIC) and its four 2016-2021 providers' revised suite of investment options and services, Flexible Spending Account deadlines, and the 2016 IPERS Ready, Set, Retire workshops.

Explore these topics and more in this issue.

## CONTENTS

<b>Health Insurance</b>	1
New pharmacy benefit manager: CVS/caremark	1
Personal Health Assistant 24/7 is now BeWell 24/7	2
<b>Retirement Investors' Club (RIC)</b>	2
2016 investment providers	2
2016 IRS contribution limits	3
If Santa brings you money ...	3
IPERS service purchase change reminder	3
<b>Other Benefits</b>	3
Flexible Spending Account deadlines in 2016	3
<b>Benefit Education</b>	4
IPERS Ready, Set, Retire Workshops in 2016	4

## HEALTH INSURANCE

### New pharmacy benefit manager: CVS/caremark



On January 1, 2016, Wellmark will have a new pharmacy benefit manager (PBM): CVS/caremark. This change will affect you in two ways.

#### New Wellmark ID card

A change to CVS/caremark means all employees enrolled in health insurance are scheduled to receive a new Wellmark ID card later this month. Wellmark will begin mailing new ID cards this month. The new ID card will be effective January 1, 2016. This means the ID card you currently have is valid through December 31, 2015.

#### New mail order vendor

Another change is a new mail order vendor: CVS/caremark Mail Service Pharmacy. Mail order prescriptions will transfer to CVS, with certain limitations. All existing mail order prescriptions that can be transferred to CVS/caremark Mail Service Pharmacy will be automatically transferred this month. Certain medications are unable to be transferred, such as controlled substances, expired medication, and prescriptions without a refill.

If your prescriptions cannot be transferred, you will be required to obtain a new prescription. After January 1, 2016, Catamaran Home Delivery will no longer be the mail order pharmacy provider and will be unable to process claims.

You may register for CVS/caremark Mail Service Pharmacy beginning January 1, 2016.



**You will experience no network interruptions, and all existing benefits, authorizations, and exceptions will transfer to the CVS/caremark system.**

More information about the change to CVS/caremark is available at the DAS Employee and Retiree Benefits website (<https://das.iowa.gov/human-resources/employee-and-retiree-benefits>).

#### ***What is a pharmacy benefit manager?***

*A pharmacy benefit manager (PBM) is a third-party administrator of prescription drug programs. PBMs are primarily responsible for contracting with pharmacies, negotiating discounts and rebates with drug manufacturers, and processing and paying prescription drug claims. A PBM strives to maintain or reduce the pharmacy expenditures while concurrently trying to improve health care outcomes. Wellmark will continue to manage its formulary independent of the PBM.*

## **Personal Health Assistant 24/7 is now BeWell 24/7**

Wellmark's Personal Health Assistant 24/7 is now **BeWell 24/7**. BeWell 24/7 is a service that is available at no cost to you.

When calling **1-(844)-84-BEWELL** (239355), you will be connected with a real person who can help you with a variety of health-related concerns. For example:

- You can receive information from a health professional to help understand your diagnosis and treatment. You also can learn about resources and support.
- Talk to a nurse to discuss treatment options. If you are wondering how benefits might affect a decision, BeWell 24/7 can transfer you directly to a Wellmark customer service representative to answer coverage questions.
- Talk to a registered nurse who can assess your symptoms and recommend next steps.
- BeWell 24/7 is at your service to help coordinate support and care. They will do the legwork for you to locate specialists, schedule home-care services, transfer medical records, and more.

**BeWell 24/7 Phone:** (844) 84-BEWELL

## **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 [https://das.iowa.gov/RIC/SOI/program\\_education](https://das.iowa.gov/RIC/SOI/program_education). Discover more about this great benefit on the DAS/RIC website at <https://das.iowa.gov/RIC>.



## **2016 investment providers**

As a result of the 2015 competitive bid process, Horace Mann, MassMutual, VALIC, and Voya will offer a revised suite of investment options and services to RIC participants for the 2016-2021 contract period. A list of the 2016 investment options and product fees may be accessed at <https://das.iowa.gov/RIC/403b/providers>.

Your RIC providers will be sending communications about when and what to expect with the investment updates. In general, no changes are required. However, you will have the chance to make changes if you wish. Look for more information from your provider in your mailbox!

Participant assets invested with TIAA-CREF may remain invested in the current product, but contributions to TIAA-CREF will stop December 31, 2015. Employees who currently contribute to a TIAA-CREF 457 account need to establish an

account with one of the providers listed above in order to continue contributions. Note: If you do not want to skip contributions (or the employer match) in January, paperwork needs to be completed and submitted to RIC or your payroll office in December 2015.

## 2016 IRS contribution limits

There is no change from 2015 Internal Revenue Service contribution limits. Limits are available at [https://das.iowa.gov/457/IRS\\_limits](https://das.iowa.gov/457/IRS_limits).

## If Santa brings you money ...

If Santa brings you money, consider putting some away for retirement fun! Increase payroll deductions by completing the *RIC Account Form* at <https://das.iowa.gov/RIC/SOI/documents>.

## IPERS service purchase change reminder



The last year to purchase IPERS service credits while employed is 2015. See [IPERS Service Purchase Rules Changing Soon](#) for more information.

If a service credit purchase quote is requested in 2015, IPERS will honor the option to purchase the credits at any time (while working) for up to six months.

## OTHER BENEFITS

### Flexible Spending Account deadlines in 2016

Mark your calendar for these upcoming Flexible Spending Accounts (FSAs) deadlines.

#### Health FSA

You have until April 15, 2016, to file claims for reimbursement from your 2015 Health FSA for expenses incurred in 2015. Up to \$500 of unused Health FSA balance can be carried over from 2015 to 2016. Use these funds for claims incurred through December 31, 2016.



#### Dependent Care FSA

If you still have dollars left in your 2015 Dependent Care FSA, remember eligible dependent care expenses can still be incurred through March 15, 2016, and can still be reimbursed with 2015 FSA dollars.

You have until April 15, 2016, to file claims for reimbursement of eligible expenses from your 2015 FSA. After April 15, 2016, the 2015 Dependent Care FSA will be closed and any balance remaining will be forfeited in accordance with federal regulations.

#### Claims submittal

Submit claim requests and supporting documents to ASI in one of the following ways:

- [Mobile App, https://webdocs.asiflex.com/mobile/MobileAppDialog.html](https://webdocs.asiflex.com/mobile/MobileAppDialog.html) (Note: Login is case sensitive.)
- Online (Log onto the ASI account at <http://asiflex.com/> and attach a pdf version of the supporting documentation with the claim request.)
- Fax to (877) 879-9038
- Download an FSA claim form at the DAS Flexible Spending Accounts website at <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/employees/additional-benefits/flexible-spending-4>. Send to: ASIFlex, P.O. Box 6044, Columbia, MO 65205-6044.

## BENEFIT EDUCATION



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

### IPERS Ready, Set, Retire Workshops in 2016

If you are thinking about retiring in three to five years, you should attend the **IPERS Ready, Set, Retire** workshop. Representatives from several retirement-related programs discuss how IPERS, deferred compensation, Social Security, and retiree health and dental benefits work together. It is free and many agencies allow their employees to attend the all-day workshop during work hours.

IPERS all-day **Ready, Set, Retire** workshops for the first half of 2016 will be held on:

January 6, 2016

February 3, 2016

March 2, 2016

April 6, 2016

May 4, 2016

June 1, 2016

**Seating is limited**, so reserve your spot by contacting IPERS at **1-800-622-3849** to register because classes fill up early. Spouses are welcome to attend.