



Welcome to the June 2016 edition of *Benefit News*, brought to you by the Department of Administrative Services (DAS) Benefits Team. *Benefit News* provides you with up-to-date information about the State of Iowa's employee benefits.

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Websites

For additional information, please visit the following websites:

DAS Benefits:

<http://benefits.iowa.gov>

DAS Healthy Opportunities:

<http://employeehealth.iowa.gov>

DAS Retirement Investors' Club:

<https://das.iowa.gov/RIC>

GROUP INSURANCE

2016 Health Insurance Benefit Booklets Available

The 2016 health insurance benefit booklets are now available on the DAS website. Check them out by clicking [here](#).

There are nine different health insurance booklets. They include:

- **Blue Access** (AFSCME-covered, UE/IUP-covered, and Judicial Branch employees)
- **Iowa Select** (AFSCME-covered, UE/IUP-covered, and Judicial Branch employees)
- **Program 3 Plus** (AFSCME-covered and Judicial Branch employees)
- **Deductible 3 Plus** (UE/IUP-covered employees)
- **Blue Access** (Executive Branch non-contract and Legislative

Branch employees)

- **Blue Advantage** (Executive Branch non-contract and Legislative Branch employees)
- **Iowa Select** (Executive Branch non-contract and Legislative Branch employees)
- **Deductible 3 Plus** (Executive Branch non-contract and Legislative Branch employees)
- **Alliance Select** (SPOC-covered employees)

For specific questions about your coverage, contact Wellmark's customer service unit dedicated to the State of Iowa at 1-800-622-0043.

Check Social Security Numbers in IowaBenefits

Employees can avoid delays in receiving their Internal Revenue Service (IRS) Form 1095 in 2017 by reviewing their covered dependents' Social Security numbers in IowaBenefits.

IRS Form 1095 is a statement issued by employers to every employee about his or her previous year's health care coverage, as required by the Patient Protection and Affordable Care Act (ACA).

When the State of Iowa distributed IRS 1095 forms earlier this year, a number of employees reported one

or more of their family members' Social Security numbers were incorrect. This caused delays for some in filling out their income tax returns.

Now is a good time to check IowaBenefits to make sure your covered family members' Social Security numbers are accurate.

Contact your department's human resources associate if you need help reviewing or changing your dependents' Social Security numbers in [IowaBenefits](#).

Medical Care When Traveling Abroad

State of Iowa Wellmark Blue Cross and Blue Shield health care plans have you covered for medical emergencies when you travel out of the United States. You do not need to buy additional health insurance for international travel.

State plans including Blue Access, Blue Advantage, Iowa Select, Program 3 Plus, Deductible 3 Plus, and Alliance Select have you covered for health emergencies. Only Iowa Select, Program 3 Plus, Deductible 3 Plus, and Alliance Select cover routine doctor visits out of the country. For example, if you have a cold when traveling internationally and want to see a doctor, you need to have Iowa Select, Program 3 Plus, Deductible 3 Plus, or Alliance Select to be able to submit a claim for insurance. However, if you have a medical emergency and have to go to an emergency room out of the country, all Wellmark plans offered to State employees include coverage.

This international coverage is available through BlueCard Worldwide service since Wellmark is part of the larger Blue Cross Blue Shield network. No matter what State of Iowa health care plan you have, the following tips will help you stay healthy while traveling abroad.



International Travel Guidelines

- **Carry your Wellmark ID card.**
- **Verify your international travel benefits**, including your pharmacy benefits, with Wellmark before leaving the United States by calling 1-800-622-0043.
- **Fill your prescriptions** before you leave, since benefits might be

different outside the United States.

- **Call the BlueCard Worldwide Service Center toll free, 1-800-810-BLUE (2583), or call collect, 1-804-673-1177**, to be able to find a BlueCard Worldwide hospital. Hospitals listed in the BlueCard Worldwide network will honor all State of Iowa health insurance plans for medical emergencies abroad. The service center is staffed with multilingual representatives and is available 24-hours a day. Be sure to bring these service center telephone numbers with you in case you need to find a hospital while traveling.

Other Helpful Tips

- You will need prior authorization for coverage if you are admitted to the hospital, but you don't need prior authorization for emergency

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PRESCRIPTION DRUGS

Glucose Test Strip Changes

Wellmark will implement a change in glucose test strips on July 1, 2016. OneTouch will be the preferred brand of test strips. If this change applies to you and you don't have a OneTouch meter, you will be able to get a free meter from OneTouch through your doctor.

OneTouch will not require preauthorization from Wellmark, but you will have to get preauthorization if you use what are now considered non-preferred test strips. Those include strips from the brands Accu-Chek, Bayer, Freestyle, and Precision. Those non-preferred brands will move to Tier 3 of the drug and prescription categories, meaning those

brands will be more expensive for you to use because they will carry higher copays.

Your current brand may continue to be covered if you have an insulin pump that requires a non-preferred meter and strips and that pump is considered medically necessary. Your doctor will need to ask for prior approval.

Also effective July 1, 2016, test strip users will be eligible for a maximum of 150 test strips per 30 days. That amount allows you to check your blood sugar five times a day so you can test based on your specific need.

Generic Crestor More Expensive Than Brand Name

The generic version of the cholesterol reduction medication, Crestor, (Rosuvastatin) is more expensive right now than the brand name. For that reason, the brand name will continue to be preferred on the Tier 2 category of drugs and prescriptions. This means the brand name will cost you less than the generic drug. In fact, generic Crestor is not covered at all.

Wellmark says once more manufacturers make the generic version of this drug, prices for it will most likely drop. Wellmark is monitoring the situation. *Benefit News* will pass along updates.

RETIREMENT INVESTORS' CLUB (RIC)

RIC Benefit Summary



The Iowa Retirement Investors' Club (RIC) is the State of Iowa's voluntary retirement savings program designed to supplement your Social Security and pension plan benefits. Participants in the RIC have two retirement accounts. One is a 457 account, which receives automatic payroll deductions. The other is a 401a account, which receives employer match contributions up to \$75 a month for a total of \$900 a year. Learn more about our employer-sponsored RIC benefits on the [DAS/RIC website](#).

Did you know?

You can put money into your 457 account either post-tax or pretax. Post-tax (or Roth) means you can pay your taxes upfront on contributions and withdraw money for retirement tax-free if your distribution qualifies. Click [here](#) to see the Roth tax-free distribution rules. Pretax means you contribute to the 457 before federal and state income taxes are paid and pay taxes on contributions and earnings when you take the money out in retirement. The post-tax option is called the Roth option in our 457 plan. The Roth in the RIC 457 plan is different than the Roth Individual Retirement Account (IRA), which you can purchase from an outside financial institution. The chart below explains some of those differences.

Type of Roth	Funding Source	Income Limit Restrictions	Annual Contribution Limits	Distributable Events	Required Minimum Distribution at Age 70½
Roth 457	Payroll deductions only	No	\$18,000 \$24,000 if age 50+ \$36,000 if qualified for 3-year catch-up	Separation from employment Small account cash out Unforeseeable	Yes
Roth IRA	Checking, savings, etc.	Yes	\$5,500 \$6,500 if age 50+	None required	No

The IRS allows savers to contribute the maximum allowable limits to a Roth IRA and a Roth 457 in the same tax year. Schedule a meeting with a financial advisor or tax professional if you want to know whether a post-tax Roth option is right for you. Find additional information in the [Roth 457 Summary](#) or by contacting one of the [RIC providers](#).

News from Providers

DAS Benefits invites RIC investment providers (Horace Mann, MassMutual, VALIC, and Voya) to share with State of Iowa employees news about their products, services, and special events through this section of *Benefit News*.



MassMutual's RetireSMARTsm Online Seminar, "Rethink Retirement Planning: Aging and Its Financial Implications," takes an in-depth look at how aging may affect your financial

planning for retirement housing and health.

In the video, Matthew Schiffman from Legg Mason Global Asset Management, one of the largest asset management firms in the world, discusses planning for the "Go-Go years," "Slow-Go years," and the "No-Go years" of retirement. He also helps you understand what each phase may cost.

Access [RetireSMART](#) to view this video and other pre-recorded seminars.



Saving for your future is about to get easier. The State of Iowa was selected as one of a handful of organizations to get a first look at the transformed VALIC.com.

In the coming weeks, you can take advantage of some of the latest retirement readiness tools to help you more confidently plan for the future you envision.

Get more details about the website and its features by clicking [here](#).

HEALTHY OPPORTUNITIES

Quitline Iowa

Smoking continues to be the leading cause of preventable death and disease in the United States, according to the Centers for Disease Control and Prevention. Smoking causes immediate damage to your body, which can lead to long-term health problems. For every person who dies because of smoking, at least 30 people live with a related illness. The only proven strategy to protect yourself from harm is to never smoke. If you do smoke or use tobacco products, quit.

The telephone hotline, Quitline Iowa, is here to help. It's free for you or a family member. Learn more about how you can enroll now on the [Quitline Iowa](#) website.

It is a statewide hotline with counselors who educate callers about the health consequences of tobacco use. They can also craft an

individualized quit plan and offer support through optional follow-up calls.

Quitline Iowa teaches people how to become experts in living without tobacco using "The 4 Essential Practices to Quit for Life" including:

- Quit at your own pace
- Conquer your urges to smoke
- Use medications so they really work
- Don't just quit, become a non-smoker

When you join, you will receive:

- **Quitting Aids** — Quitline Iowa will help you decide what type, dose, and duration of nicotine substitute or other medication is right for you.



- **Quit Guide** — Quitline Iowa will send you an easy-to-use workbook you can reference in any situation to help you stick with your quitting plan.

- **Quit Coach®** — You will have expert support and assistance whenever you need it, over the phone, from coaches who specialize in helping people quit tobacco.

To get started, call 1-800-QUIT-NOW (1-800-784-8669).

BENEFIT EDUCATION

Update on IPERS' Ready, Set, Retire Classes

All of the IPERS' *Ready, Set, Retire* classes are full through 2016. We will

publish the 2017 class dates in an upcoming edition of *Benefit News*.

Benefit Education

The DAS Benefits Team is ready to

answer your questions.

You can always learn more about your benefits by visiting the [benefit education](#) web page.



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medical care. This is the same procedure as health coverage at home, in Iowa.

- If you call the BlueCard Worldwide Service Center and go to a hospital listed in the center's network, you will be able to pay for your hospital care through billing rather

than paying up-front, except for out-of-pocket expenses such as non-covered services, deductibles, copayments, and coinsurance. The provider will file claims for you.

- If you have questions about your plan, review your health insurance booklet by clicking [here](#).

- If you would like more information about your health care benefits outside the country, visit [BlueCard Worldwide](#) or contact Wellmark customer service toll free at 1-800-622-0043.