



## It's Time to Make Decisions About Your Benefits

The 2017 Enrollment and Change Period is open from **October 17 – November 18, 2016**. Now is the time to consider what you want for health insurance and other benefits for next year.

### How Does the Enrollment and Change Period Affect Me?

This is your opportunity to make elections for your benefit package in the coming year. This issue of *Benefit News* addresses all types of insurance and benefits to consider.

**For health insurance specifically, the information below is important.**

#### Health Insurance for Executive Branch Non-Contract Employees

- You **must re-enroll** to receive health insurance even if you don't want to make changes
- You can make changes if you want
- You can enroll if you're not enrolled now
- You can cancel your coverage



#### Health Insurance for AFSCME, UE/IUP, SPOC, Judicial, and Legislative Branch Employees

- You **do not need to re-enroll** if you want to continue your coverage
- You can make changes to your coverage if you want
- You can enroll if you're not enrolled now
- You can cancel your coverage

#### Health Insurance Opt-Out for Executive Branch Non-Contract and SPOC Employees

- You can opt-out and receive \$125 added to your monthly pay

## Information to Help You Make Your Decisions

### Details Online

Your benefit package is a significant part of your total compensation as a State of Iowa employee. The State offers a number of benefit options. Check out the information below for details on those options and how they fit your needs. Please visit the [DAS website](#) or click on the links below for information which pertains to your bargaining unit or branch of government including comparisons of your health plan options.

- [AFSCME-Covered Employees](#)
- [Executive Branch Non-Contract Employees](#)
- [UE/IUP-Covered Employees](#)
- [Judicial Branch Employees](#)
- [Legislative Branch Employees](#)
- [SPOC-Covered Employees](#)

**Note:** For employees without access to a computer, a printable benefits packet, tailored to each bargaining unit or branch of government, is available. Supervisors should contact their Human Resources Associate for printed benefits packets for these employees.

# Presentations

You can also attend presentations in person or online to get information about benefits.

## 2017 Enrollment and Change Presentations



Attention

### Webcasts

[Register online](#)

Date	Time		
October 17	9:00 a.m. – 10:00 a.m.	October 31	9:00 a.m. – 10:00 a.m.
October 19	11:30 a.m. – 12:30 p.m.	November 4	11:00 a.m. – Noon
October 21	11:30 a.m. – 12:30 p.m.		2:00 p.m. – 3:00 p.m.
October 26	11:00 a.m. – Noon	November 14	9:00 a.m. – 10:00 a.m.

### On-Site Presentations

Date	Time	Location
October 17	1:00 p.m. – 2:00 p.m.	Hoover Building, Level A, Room 6
October 18	9:00 a.m. – 10:00 a.m.	Wallace Building, 1st Floor, Auditorium
October 24	10:00 a.m. – 11:00 a.m.	Grimes Building, Basement, Room 100
October 28	9:00 a.m. – 10:00 a.m.	Lucas Building, 3rd Floor, Rooms 319 & 320
October 31	1:00 p.m. – 2:00 p.m.	Jesse Parker Building, Vocational Rehabilitation Entrance, Lower Level, Grant Room

## Terms to Know

The definitions below will help you decide on your coverage options. Health plans differ by bargaining unit and branch of government. Note these definitions when you're comparing the plan choices.

**Coinsurance** – the percentage of the covered expenses you must pay.

**Copayment (Copay)** – the amount that must be paid at the time of service. For example, some plans have a \$15 copayment for each doctor's office visit.

**Deductible** – the amount you pay each year toward your initial covered expenses before the plan begins to pay benefits. Some plans do not have a deductible, or it applies to inpatient services only.

**Out-of-Pocket Maximum** – the most you would ever be required to pay for covered medical expenses in a year. (These amounts are different for single and family plans.) Once your health expenses reach the out-of-pocket maximum, you will not pay for any covered expenses for the rest of the year. In some plans, pharmacy expenses and other copayments are not applied to the out-of-pocket limit.

## The Online Place to Enroll or Make Changes

### IowaBenefits

[IowaBenefits](#) is the online place to enroll, re-enroll, make changes, cancel, or opt-out of State benefits. Instructions for logging onto [IowaBenefits](#) can be found on the [DAS website](#).

**Note 1:** If you are an Executive Branch, non-contract employee, you must re-enroll. Your current health insurance will not carry over into 2017.

**Note 2:** Current health insurance coverage will automatically carry forward into 2017 for contract-covered, Judicial Branch, and Legislative Branch employees.

**For assistance in enrolling in your benefits, contact your Human Resources Associate.**

## Also, Use IowaBenefits for:

### Adding or removing eligible family members

#### Eligible Family Members

**Your Spouse** – a husband or wife as the result of a marriage that is legally recognized in Iowa. (If you are legally separated or divorced, your spouse is not eligible for coverage.)

**Your Domestic Partner** – same sex or opposite sex (excludes SPOC-covered employees).

**Your Children** – include:

- Your natural child, adopted child, stepchild, foster child, or child for whom you have legal guardianship. Your child may be covered for health and dental insurance through the end of the year in which they turn age 26
- Your dependent child who is an unmarried, full-time student in an accredited institution of postsecondary education may be covered regardless of age.
- Your unmarried dependent child who is totally and permanently disabled, physically or mentally, may be covered regardless of age. (The disability must have existed before the dependent child turned age 27 or while a full-time student.)

### Canceling, Declining, or Opting-Out of Health Insurance

To decline State of Iowa health insurance, log onto [IowaBenefits](#) and click and save on your choice. That's all you need to do.

**Opt-Out:** If you are an Executive Branch non-contract employee or a SPOC-covered employee, you may be eligible to receive \$125 added to your monthly pay for opting out of health insurance coverage. To be eligible for the opt-out credit, you cannot be covered on another State policy. You cannot be a spouse or covered dependent on another State health insurance policy. To receive the opt-out credit, simply confirm you are eligible in [IowaBenefits](#), after declining health coverage.

## Other Considerations Applying to All Employees

### **Your Dental Insurance Will Roll Into 2017**

Your 2016 dental coverage will automatically carry forward into 2017. You may not change your dental coverage during this Enrollment and Change Period.

### **Your Supplemental Life Insurance Will Carry Over to New Vendor**

The Standard Life Insurance Company will replace The Hartford as the State of Iowa's life and long-term disability (LTD) insurance carrier, effective January 1, 2017. If you currently have supplemental life insurance, you do not need to re-enroll. Your current supplemental life insurance elections will carry over to the new vendor.

During the 2017 Enrollment and Change Period, you may enroll in, increase, decrease, or cancel supplemental life insurance. Rates can be found on the [DAS website](#). To enroll or make changes, use the [IowaBenefits](#) website. The maximum amount of supplemental life insurance you may purchase depends upon your bargaining status. Increasing coverage will also require the completion of an Evidence of Insurability for approval by The Standard.



Eligible Employees	Minimum Amount of Supplemental Life Insurance Available*	Maximum Amount of Supplemental Life Insurance Available*
Executive Branch AFSCME-Covered	\$5,000	\$100,000
Executive Branch Non-Contract	\$5,000	\$100,000
Executive Branch UE/IUP-Covered	\$5,000	\$40,000
Judicial Branch	\$5,000	\$100,000
Legislative Branch	\$5,000	\$100,000
SPOC-Covered	\$25,000	\$250,000

\* Age reductions apply beginning at 65.

## Flexible Spending Accounts Offer Pretax Savings

Flexible Spending Accounts (FSAs) allow you to set aside pretax dollars to reimburse you for eligible health or dependent care expenses.

### Dependent Care FSA

With the Dependent Care FSA, you can be reimbursed for childcare expenses for your dependent children under age 13 and care for your adult disabled dependents.

You may contribute up to \$5,000 per household per plan year in a Dependent Care FSA. (If you are married and file a separate tax return, the maximum contribution is \$2,500 per plan year.)

### Health FSA

With the Health FSA, certain health care expenses for you and your eligible family members can be reimbursed. This includes most medical and dental expenses that are not paid through your health or dental insurance plans. Your share of the health and dental insurance premiums are not eligible for reimbursement, because premiums are already made with pretax dollars. You may contribute up to \$2,550 per plan year in a Health FSA. The Health FSA has a personal limit —not a household limit.

To participate in either the Dependent Care FSA or the Health FSA, you must enroll each year in [IowaBenefits](#).

Plan on attending one of DAS' informational webcasts to learn more about FSAs. (Please refer to the Flexible Spending Account Webcasts table above.)

## Premium Conversion Plan Offers Pretax Savings

The Premium Conversion Plan allows you to pay your share of health, dental, and supplemental life insurance before federal, state, and FICA taxes are calculated. By deducting premiums from your salary on a pretax basis, you save money on your income and FICA taxes.

All employees are enrolled in the Premium Conversion Plan at the time they are hired. Unless you have previously opted out, your enrollment will carry into 2017.

If you do not wish to participate in 2017, please contact your Human Resources Associate for the appropriate form to opt out.

## Retirement Investors' Club Helps You Save for Retirement

Now is a good time to consider participating in the Retirement Investors' Club (RIC) and enjoy an employer match benefit. RIC is the State's voluntary retirement savings program, designed to supplement your Social Security and pension (IPERS, POR, Judicial) benefits at retirement.

As an RIC saver, you choose the amount to save from your salary (minimum of \$25) monthly. Your contributions are made through automatic payroll deductions and deposited into your RIC contribution account. An employer match benefit of up to \$75 per month is made to your RIC match account each month you contribute.

RIC savers enjoy tax advantages. You may choose to have your contributions made pretax (before state and federal income tax) or post-tax (after taxes have been withheld). You have the flexibility to change how much you save and how it is taxed at any time. Contributions are invested in one or more of the RIC investments of your choice.

RIC investments have no sales charges, annual contract fees, or penalties for eligible distributions. You are fully vested in your RIC accounts from day one.

For more detailed information, visit the [DAS website](#) or [contact RIC](#) at 866-460-4692.

### *Flexible Spending Account Webcasts*

[Register online.](#)

Date	Time
October 18	11:00 a.m. – Noon
October 26	9:00 a.m. – 10:00 a.m.
November 8	1:00 p.m. – 2:00 a.m.

## Don't Forget!

Now is a good time to review your information in [IowaBenefits](#). Make sure your name, address, Social Security number (SSN), and SSN of your covered family members are correct.

## Any Questions?

Again, you have until **November 18, 2016**, to make important decisions about your benefits. If you have any questions, you can go to the DAS website, attend an online or in-person presentation, or if you have specific questions, call your Human Resources Associate. The Department of Administrative Services/Human Resources Enterprise Benefits Team is ready to help.