

# BENEFIT NEWS

FOR STATE OF IOWA EMPLOYEES



December 2016

No. 33

## More Savings Available with Delta Dental in 2017

Beginning in January, 2017, lower out-of-pocket costs will be available in your dental benefits plan through a new provider network called Delta Dental PPO<sup>SM</sup>. Delta Dental PPO<sup>SM</sup> is made up of dentists in the existing Delta Dental Premier<sup>®</sup> network. The Delta Dental Premier<sup>®</sup> network is the largest such network in the nation. You can check to see if your dentist participates in the Delta Dental PPO<sup>SM</sup> or the Delta Dental Premier<sup>®</sup> network by visiting Delta Dental's [website](#) and selecting "Provider Search." You can also call Delta Dental's customer service at 800-544-0718.

Dentists who participate in the PPO network have agreed to accept lower reimbursements for services. This means lower out-of-pocket costs to you. More than 30 percent of all dentists in Iowa, and 45 percent of dentists nationally participate in the Delta Dental PPO<sup>SM</sup> network.

The new Delta Dental PPO<sup>SM</sup> was

added as a new, lower-cost option in your dental benefits. It does not mean you need to change your dentist. All the dentists included in the plan's network today will still be included in the plan in 2017. It's just that not all the dentists in the plan are also participating in the new lower-cost PPO network.

### New Cards to be Issued

New Delta Dental cards will be issued to reflect the choice of networks. Look for those to be delivered to the address you have listed in [IowaBenefits](#).



Welcome to the December 2016 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.

### Inside this Issue

New Delta Dental Networks	1
Important 2016 Tax Documents 1095 Forms	1
Supplemental Life Insurance Evidence of Insurability Process	2
RIC - 2017 Contribution Limits	2
Did You Know about these Wellmark Benefits?	2
Blue365 <sup>®</sup> - A Great Source for Discounts and Savings	2
Manage Your Health Benefits with myWellmark	2
Answers to Health Questions with BeWell 24/7 <sup>SM</sup>	3
Mark Your Calendar – 2017 State Holidays	3
DAS Websites	4

## Important 2016 Tax Documents - 1095 Forms

The Affordable Care Act (ACA) requires employers and insurance carriers to provide insureds and employees a specific Form regarding health insurance offers and coverage in 2016. The Internal Revenue Service refers to these as

1095 Forms. The Forms indicate health insurance was made available to you in 2016. It is important to retain them for your tax records. The Forms will be mailed on or before the ACA-required deadline of March 2,

2017. Please allow ample time for delivery.

To ensure you receive this Form, please make sure your home address is accurate in your payroll record. If a change is needed,

## Supplemental Life Insurance

### Evidence of Insurability Process

If you requested an increase to life insurance coverage during the 2017 Enrollment and Change Period, be on the lookout for a postcard from The Standard Insurance Company. The postcard will be mailed to your home address listed in IowaBenefits. It

will contain information about how you can provide Evidence of Insurability to The Standard.

The Standard will notify you and the Department of Administrative Services- Human Resources Enterprise (DAS-HRE) when it

approves or denies the requested coverage. Any increases to coverage will become effective on the first of the month after DAS-HRE receives The Standard's approval notice.

## Retirement Investors' Club

### 2017 Contribution Limits

The Retirement Investors' Club (RIC) is the State's voluntary retirement savings program that allows you to set aside a portion

of your salary for use as income in retirement, along with IPERS and Social Security benefits. Through automatic payroll deduction, you

choose how much to save per paycheck (up to the IRS annual limits).

For 2017, the contribution limits are:

Regular	Age 50+	3-Year Catch-Up (must qualify)
The lesser of 100% of compensation or:	Regular limit + \$6,000 for employees age 50+	The regular limit plus missed contributions up to:
<b>\$18,000</b>	<b>\$24,000</b>	<b>\$36,000</b>

If you want to change the amount of your contributions, complete the [RIC Account Form](#) and submit as instructed on the Form.

## Did You Know about these Wellmark Benefits?

### Blue365<sup>®</sup> - A Source for Discounts and Savings

Check out this holiday tip

As a Wellmark member, you can take advantage of discounts and savings on health care resources, healthy living programs, recreation, and travel with [Blue365<sup>®</sup>](#). [Blue365<sup>®</sup>](#) takes you beyond your health care coverage to offer you easy access to trusted

health and wellness resources. With the holiday season approaching, [Blue365<sup>®</sup>](#) can be a source for discounts and savings on fitness clubs membership, fitness tracking devices, fitness products, and travel.

To take advantage of the

discounts and savings, go to the [Blue365<sup>®</sup>](#) website. All you need to register is a valid email address and the first three characters of your Wellmark ID card.

# Manage Your Health Benefits with myWellmark

Health insurance is complicated. That's why Wellmark created **myWellmark**, a personalized website where you can manage your health, health plan, and health care costs in one easily accessible place.

## Register for myWellmark

Register for myWellmark at [Wellmark.com](http://Wellmark.com). You'll need your Wellmark ID number, found on your ID card.

With **myWellmark**, you have the tools and resources to manage your health benefits. You can:

## Find an in-network health provider

## View your claims and spending

- Find out the status of a claim
- Access your Explanation of Benefits (EOB) and sign up to receive your health statements online
- Find out how much a medical procedure or service will cost before you go

## Determine your health insurance benefits

- Covered benefits
- Copayments
- Deductibles
- Out-of-pocket maximums

## Review your prescription drugs

- View your pharmacy claims
- Compare prescription prices
- Review the Wellmark drug list and interaction checker

**myWellmark** can provide you the tools to take control of your health.



Wellmark Blue Cross and Blue Shield of Iowa is an independent licensee of the Blue Cross and Blue Shield Association.

---

## BeWell 24/7<sup>sm</sup> - Answers to Health Questions, 24/7

What happens when it's 2 a.m. and your little one's complaining of an earache? Or you're out of town, and you start experiencing side effects from a new medication?

Rest assured, you can call BeWell

24/7<sup>sm</sup> anytime and be connected to a real person who can answer your questions and put your mind at ease.

BeWell 24/7<sup>sm</sup> can also address your health insurance concerns. From finding a doctor for you or a

family member, to estimating the cost of an upcoming surgery, they're always available to help.

Call BeWell 24/7<sup>sm</sup>, day or night:

**844-84-BEWELL**

---

## Mark Your Calendar - 2017 State Holidays

New Year's Day  
Dr. Martin Luther King's Birthday  
Memorial Day  
Independence Day  
Labor Day  
Veterans Day  
Thanksgiving Day  
Friday after Thanksgiving  
Christmas Day  
New Year's Day 2018

Monday, January 2  
Monday, January 16  
Monday, May 29  
Tuesday, July 4  
Monday, September 4  
Friday, November 10  
Thursday, November 23  
Friday, November 24  
Monday, December 25  
Monday, January 1, 2018



# DAS Websites

For additional information, please visit the following websites:

DAS Benefits: <https://das.iowa.gov/human-resources/employee-and-retiree-benefits>  
DAS Healthy Opportunities: <https://das.iowa.gov/human-resources/healthy-opportunities>  
DAS Retirement Investors' Club: <https://das.iowa.gov/RIC>

---