



State of Iowa Retirees 2016 Enrollment & Change

2016 ENROLLMENT & CHANGE PERIOD

Opportunity to elect or change your health insurance plan

Ends December 7, 2015

Health insurance elections effective Jan 1, 2016



WHAT WE WILL COVER TODAY

Health Insurance Before Eligible for Medicare

Health Insurance After Eligible for Medicare

Group Program F and N

Health Insurance Enrollment

Dental Insurance

Additional Information

Questions

In 2016 - Active Employees have different Health Plans based on their status

Iowa Code requires under-65 retirees to be offered the same health insurance plan offered to state employees

Retirees are grouped into two categories

1. All Retirees except

2. Retirees eligible for the Healthy Opportunities

Wellness Program (Retired from an Executive Branch Non-Contract position **after Jan 1, 2014**)

All Retirees

Except Retirees eligible for the Healthy Opportunities Wellness Program (Retired from an Executive Branch Non-Contract position **after Jan 1, 2014**)



2016 BENEFIT HIGHLIGHTS

- Blue Advantage and Gold Preferred will **NOT** be offered
- Blue Access – 10% coinsurance
- Iowa Select, Program 3 Plus, and Deductible 3 Plus – Increase in the Out-Of-Pocket Maximum
- Iowa Select and Program 3 Plus – Increase in Rx Out-Of-Pocket Maximum
- Preventive Services Covered at no cost
- Blue Access – Maximum Out-Of-Pocket for Prescription Drugs
- Under 65 Health Insurance Plans
 - Blue Access
 - Iowa Select
 - Program 3 Plus
 - Deductible 3 Plus

OUT-OF-POCKET MAXIMUM

The out-of-pocket maximum is the most you would pay for covered expenses in a year

Provides You Financial Protection

The out-of-pocket maximum is a **cap** on how much you would pay. It is **NOT** the amount you pay before you receive coverage

OUT-OF-POCKET MAXIMUM

The Out-of-Pocket Maximum includes:

- Deductibles
- Coinsurance
- Copayments*

The Out-of-Pocket Maximum does **not** include:

- Premiums
- Services not covered in the state's plan

*Emergency Room copayment continues to apply after out-of-pocket limit is met

OUT-OF-POCKET MAXIMUM

2016 Medical Out-of- Pocket	Single	Family
Blue Access	\$750	\$1,500
Iowa Select	\$650	\$1,450
Program 3 Plus	\$650	\$1,450
Deductible 3 Plus	\$650	\$1,450

Once you have met the out-of-pocket maximum, the plan pays 100% of covered expenses through the remainder of the calendar year



OUT-OF-POCKET MAXIMUM

Blue Access, single coverage
 Contract –covered before retiring
 Maximum out-of-pocket \$750

Service	Total Charge	Wellmark Payment	Employee Payment	Total \$ toward out-of-pocket
Office Visit	\$100	\$90	\$10	\$10
Urgent care center	\$750	\$675 (90%)	\$75 (10%)	\$85
Outpatient hospital services	\$1,250	\$1,125 (90%)	\$125 (10%)	\$210
Hospitalization	\$10,000	\$9,450	\$1,000 \$540	\$750*

* Once the \$750 is met, the remaining eligible expenses are paid in full

HEALTH PLANS SIDE-BY-SIDE COMPARISON

2016 changes in red

	Blue Access	Iowa Select	Program 3 Plus	Deductible 3 Plus
Deductible	None			
•Single		\$250	\$300	\$300
•Family		\$500	\$400	\$400
		Inpatient & outpatient services	Inpatient services only	Applies to all services
Coinsurance	0% 10% on services that do not currently require copays*	10% In-Network 20% Out-of-Network	20%	20%
Out-of-Pocket Max				
•Single				
•Family	\$750	\$600 \$650	\$600 \$650	\$600 \$650
	\$1,500	\$800 \$1,450	\$800 \$1,450	\$800 \$1,450
Lifetime Maximum	None	None	None	None

* Examples of services that will require the 10% coinsurance are inpatient hospital services, outpatient hospital services, ambulance, and urgent care centers.



HEALTH PLANS SIDE-BY-SIDE COMPARISON

2016 changes in red

	Blue Access	Iowa Select	Program 3 Plus	Deductible 3 Plus
Hospital Inpatient Room & Board	No deductible 0% 10%	After deductible 10% In-Network 20% Out-of-Network	After deductible 20%	After deductible 20%
Emergency Room	\$50 copay waived if admitted	\$50 copay waived if admitted	0% No deductible	0% No deductible
Office Visit Exam	\$10 copay	\$15 copay	\$15 copay	20% After deductible
Other Office Services	Included in office visit copay	In-Network 10% deductible waived Out-of-Network 20% after deductible	20% after deductible	20% after deductible

HEALTH PLANS SIDE-BY-SIDE COMPARISON

2016 changes in red

	Blue Access	Iowa Select	Program 3 Plus	Deductible 3 Plus
Retail (30 days supply)				
•Tier 1	\$5	\$5	\$5	20% after deductible
•Tier 2	\$15	\$15	\$15	
•Tier 3	\$30 or 25%	\$30	\$30	
Mail Order (90 days supply)				
•Tier 1	\$10	\$10	\$10	Not Available
•Tier 2	\$30	\$30	\$30	
•Tier 3	\$60	\$60	\$60	
Out-of-Pocket Max				Prescriptions drugs coinsurance applied to the medical out-of-pocket
•Single	\$5,850*	\$500 \$250	\$500 \$250	
•Family	\$11,700*	\$1,000 \$500	\$1,000 \$500	

* The out-of-pocket maximum for Blue Access is an ACA requirement. In prior years, Blue Access did not have an out-of-pocket maximum for prescription drug copays.



HEALTH PREMIUMS BEFORE MEDICARE

2016 Monthly Premiums	Single	Family
Blue Access	\$619.10	\$1,453.20
Iowa Select	\$847.04	\$1,986.69
Program 3 Plus	\$849.66	\$1,992.81
Deductible 3 Plus	\$854.84	\$2,004.94

SICK LEAVE INSURANCE PROGRAM (SLIP)

Single Premium			
Plan	Total	SLIP Pays	Retiree Pays
Blue Access	\$619.10	\$599.10	\$20.00
Iowa Select	\$847.04	\$827.04	\$20.00
Program 3 Plus	\$849.66	\$829.66	\$20.00
Deductible 3 Plus	\$854.84	\$834.84	\$20.00
Family Premium			
Blue Access	\$1,453.20	\$1,433.20	\$20.00
Iowa Select	\$1,986.69	\$1,688.77	\$297.92
Program 3 Plus	\$1,992.81	\$1,688.77	\$304.04
Deductible 3 Plus	\$2,004.94	\$1,688.77	\$316.18

SICK LEAVE INSURANCE PROGRAM (SLIP)

- Wellmark will invoice you for your portion of the health premium.
- You can authorize Wellmark to make automatic withdrawals from your bank account.

Retirees eligible for the Healthy Opportunities Wellness Program

(Retired from an Executive Branch Non-Contract position **after Jan 1, 2014**)



2016 BENEFIT HIGHLIGHTS

- Gold Preferred will **NOT** be offered
- Health insurance plans offered in 2015 will be offered in 2016
 - *Blue Access*
 - *Blue Advantage*
 - *Iowa Select*
 - *Deductible 3 Plus*
- **NO** benefit changes in the health insurance plans
- Under 65 Health Insurance Plans
 - Blue Access
 - Blue Advantage
 - Iowa Select
 - Deductible 3 Plus

HEALTH PLANS SIDE-BY-SIDE COMPARISON

	Blue Access Blue Advantage	Iowa Select	Deductible 3 Plus
Deductible			
•Single	None	\$250	\$300
•Family		\$500	\$400
		Inpatient & outpatient services	Applies to all services
Coinsurance	0%	10% In-Network 20% Out-of-Network	20%
Out-of-Pocket Max			
•Single	\$750	\$600	\$600
•Family	\$1,500	\$800	\$800
Lifetime Maximum	None	None	None

HEALTH PLANS SIDE-BY-SIDE COMPARISON

	Blue Access Blue Advantage	Iowa Select	Deductible 3 Plus
Hospital Inpatient Room & Board	No deductible 0%	After deductible 10% In-Network 20% Out-of- Network	20% after deductible
Emergency Room	\$50 copay waived if admitted	\$50 copay waived if admitted	0% No deductible
Office Visit Exam	\$10 copay	\$15 copay	20% after deductible
Other Office Services	Included in office visit copay	In-Network 10% deductible waived Out-of-Network 20% after deductible	20% after deductible

HEALTH PLANS SIDE-BY-SIDE COMPARISON

	Blue Access Blue Advantage	Iowa Select	Deductible 3 Plus
Retail (30 days supply)			
•Tier 1	\$5	\$5	20% after deductible
•Tier 2	\$15	\$15	
•Tier 3	\$30 or 25%	\$30	
Mail Order (90 days supply)			
•Tier 1	\$10	\$10	Not Available
•Tier 2	\$30	\$30	
•Tier 3	\$60	\$60	
Out-of-Pocket Max			Prescriptions drugs coinsurance applied to the medical out-of- pocket
•Single	\$5,850	\$250	
•Family	\$11,700	\$500	

HEALTH PREMIUMS BEFORE MEDICARE

2016 Monthly Premiums	Single	Family
Blue Advantage	\$623.50	\$1,463.63
Blue Access	\$648.50	\$1,521.99
Iowa Select	\$859.24	\$2,015.21
Deductible 3 Plus	\$862.83	\$2,024.41

SICK LEAVE INSURANCE PROGRAM (SLIP)

- Contribute 20% toward total health insurance premium
- Participate in the Healthy Opportunities Wellness Program
- An additional **\$111/month** comes from the retiree's SLIP account

SICK LEAVE INSURANCE PROGRAM (SLIP)

		Without Wellness		With Wellness	
Single	Total	SLIP Pays	Retiree Pays	SLIP Pays	Retiree Pays
Blue Advantage	\$623.50	\$498.92	\$124.58	\$609.92	\$13.58
Blue Access	\$648.50	\$518.92	\$129.58	\$629.92	\$18.58
Iowa Select	\$859.24	\$687.52	\$171.72	\$798.52	\$60.72
Deductible 3 +	\$862.83	\$690.39	\$172.44	\$801.39	\$61.44
Family					
Blue Advantage	\$1,463.63	\$1,171.03	\$292.60	\$1,282.03	\$181.60
Blue Access	\$1,521.99	\$1,217.59	\$304.40	\$1,328.59	\$193.40
Iowa Select	\$2,015.21	\$1,612.29	\$402.92	\$1,723.29	\$291.92
Deductible 3 +	\$2,024.41	\$1,619.65	\$404.76	\$1,730.65	\$293.76

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MEDICARE

Medicare	Cost to You
Part A – Hospital Insurance <ul style="list-style-type: none">•Helps cover inpatient care in hospitals•Helps cover skilled nursing facility, hospice, and home health care	\$0
Part B – Medical Insurance <ul style="list-style-type: none">•Helps cover doctor’s services, outpatient care and home health care•Helps cover some preventive services	\$104.90*
Part D – Prescription Drug Coverage <ul style="list-style-type: none">• Group MedicareBlue Rx	\$78.20

* 2015 premium



You are responsible for the Medicare Part B premium and the Medicare Part D premium if enrolled

HEALTH INSURANCE AFTER MEDICARE

Medicare Carve-out

- Remain on a State of Iowa health plan
 - Same State benefits
 - Pays secondary to Medicare Parts A and B
- State of Iowa health plan is not a supplement - carve-out plan
 - Pays between what Medicare paid and what Wellmark would have paid if you were not on Medicare

Medicare Part B Expenses: \$1,000 Charge
Medicare Part B deductible has been met

	Medicare Pays	Wellmark Pays	You Pay
Blue Access	\$800 (80%)	\$180 (90% of \$200)	\$20 (10% of \$200)

MEDICARE RESOURCE

Senior Health Insurance Information Program (SHIIP)

- SHIIP is a free, confidential and unbiased service of the State of Iowa that helps Iowans make informed decisions about Medicare and other health coverage
- SHIIP has counselors across the state that are available to meet with you one-to-one to discuss
 - Original Medicare (Parts A & B)
 - Medicare Supplement Plans
 - Medicare Advantage (Medicare Part C)
 - Medicare Part D



- Contact SHIIP at:

1-800-351-4664 or <http://therightcalliowa.gov>

HEALTH INSURANCE AFTER MEDICARE

To lower your Wellmark Premium

- Group MedicareBlue Rx Iowa – Medicare Part D
 - Group MedicareBlue Rx is primary
 - Wellmark is secondary
-

- Wellmark and Group MedicareBlue Rx Iowa coordinate prescription drug coverage
- You save a substantial amount in the Wellmark monthly premium

You have two ID cards – Group MedicareBlue Rx & Wellmark
Your pharmacist **must use both cards** – the Group MedicareBlue Rx card first and the Wellmark card second

GROUP MEDICAREBLUE RX IOWA

Regular Health Plan	Medicare Plan D Option
Blue Access	Group MedicareBlue Rx Iowa
Blue Advantage	Group MedicareBlue Rx Iowa
Iowa Select	Group MedicareBlue Rx Iowa
Program 3 Plus	Group MedicareBlue Rx Iowa
Deductible 3 Plus	Group MedicareBlue Rx Iowa is <u>not</u> available

MEDICAREBLUE RX IOWA

Group MedicareBlue Rx Iowa Monthly Premium
\$78.20 per Medicare-eligible person in 2016
(16% reduction compared to 2015)



MEDICAREBLUE RX IOWA

Enroll in Group MedicareBlue Rx Iowa

- Call 1-888-299-5513
- Enroll in the State of Iowa group # 38073-IOWA

HEALTH PREMIUMS AFTER MEDICARE

All Retirees*

2016 Monthly Premiums	Single	Family
Blue Access	\$680.45	\$1,456.17
Iowa Select	\$937.18	\$1,995.32
Program 3 Plus	\$936.48	\$1,993.82
Deductible 3 Plus	\$940.15	\$2,001.55

* Retirees eligible for the Healthy Opportunities Wellness Program (Retired from an Executive Branch Non-Contract position **after Jan 1, 2014**)

HEALTH PREMIUMS AFTER MEDICARE

All Retirees

With Group MedicareBlue Rx Iowa

2016 Monthly Premiums	Single	Family
Blue Access	\$331.56	\$850.00
Iowa Select	\$453.24	\$1,154.19
Program 3 Plus	\$452.77	\$1,153.07

HEALTH PREMIUMS AFTER MEDICARE

Retirees eligible for the Healthy Opportunities Wellness Program

2016 Monthly Premiums	Single	Family
Blue Access	\$713.55	\$1,525.67
Blue Advantage	\$685.88	\$1,467.56
Iowa Select	\$950.98	\$2,024.28
Program 3 Plus	\$936.48	\$1,993.82
Deductible 3 Plus	\$949.12	\$2,022.12

HEALTH PREMIUMS AFTER MEDICARE

Retirees eligible for the Healthy Opportunities Wellness Program

With Group MedicareBlue Rx Iowa

2016 Monthly Premiums	Single	Family
Blue Advantage	\$334.11	\$856.34
Blue Access	\$347.29	\$889.34
Iowa Select	\$459.80	\$1,170.58
Program 3 Plus	\$452.77	\$1,153.07

WHAT WE WILL COVER TODAY

Health Insurance Before Eligible for Medicare

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Group Program F and N

Health Insurance Enrollment

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Additional Information

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GROUP PROGRAM F AND N

- Plan design of the Group Program F and N are similar to the Medicare Supplement Plans F and N that can be purchased individually
- Group Program F and Group Program N only cover Medicare-eligible expenses that are not paid by Medicare
- As long as Medicare covers the service, it will be covered by Group Program F or Group Program N
- **NO network restrictions**, see any provider who accepts Medicare
- Group Programs F and N offer additional coverage for travel outside the country that Medicare does not cover
- **Not leaving the State's Health – just another health plan option to elect**

GROUP F AND N PLAN

Eligibility for Group F and N Plan

- State of Iowa Medicare-eligible retiree
- Medicare-eligible family member

Enrolled in Family Coverage

- Your Medicare-eligible dependents must also move to the Group program F and N and you will each have single contracts

You are eligible for Medicare but Your Spouse is Not Eligible for Medicare

- You can enroll in Group Program F and N when you are both eligible for Medicare (allowed to move when both you and your spouse are Medicare-eligible)

GROUP PROGRAM F AND N

Comparison of State of Iowa Group Programs F and N

Benefits	F Pays	N Pays
Medicare Part A coinsurance and hospital COSTS (up to an additional 365 days after Medicare benefits are used)	100%	100%
Medicare Part B coinsurance or copayment	100%	100%*
Blood (first 3 pints)	100%	100%
Part A hospice care coinsurance or copayment	100%	100%
Skilled nursing facility care coinsurance	100%	100%
Part A deductible	100%	100%
Part B deductible (2015 deductible was \$147 per year)	100%	0%
Part B excess charges	100%	0%
Foreign travel emergency (up to plan limits)	80%	80%

*Group Program N pays 100 percent of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits not resulting in an inpatient admission (copayment amounts from 2015).



GROUP F AND N PLAN

Group F Plan Monthly Premium Single Contract	\$250.00
Group N Plan Monthly Premium Single Contract	\$164.74

- Group F and N Plan are only available as a single contract
- You and your Medicare-eligible spouse each have a single Group Plan contract

GROUP MEDICARE BLUE RX (PDP)

- Two Group MedicareBlue Rx plans to choose that coordinate with your Group N Plan
 - Group MedicareBlue Rx (Basic)
 - Group MedicareBlue Rx (Plus)
- Group MedicareBlue Rx is required with the Group Program F and N Plan
- Group MedicareBlue Rx is not available by itself

GROUP MEDICARE BLUE RX RETAIL

	Basic	Plus
Tier 1: Covered Generic Drugs	\$10 copay	\$10 copay
Tier 2: Covered Preferred Brand Drugs	\$30 copay	\$25 copay
Tier 3: Covered Non-Preferred Brand Drugs	\$50 copay	\$40 copay
Covered Specialty Tier Drugs	\$50 copay	25% coinsurance
Monthly Premium	\$78.20	\$146.72

How are the Basic and Plus plans different?

Two main differences:

- The copayments are different
- Another significant difference is the amount of coverage you have while in the coverage gap or “donut hole”

GROUP MEDICAREBLUE RX FORMULARY

Group MedicareBlue Rx uses a Formulary

How much you pay for prescription drugs depends on what type of drug (generic, brand name, or specialty) and varies by what tier the drug is covered at on the formulary



- Group MedicareBlue Rx formulary is different that the Wellmark formulary for the regular plans
- Check the Group MedicareBlue Rx formulary for your drugs

GROUP MEDICAREBLUE RX

More information about Group MedicareBlue Rx

- Wellmark website:
http://www.wellmark.com/_soiretiree/
- Call MedicareBlue Rx Customer Service
1-877-838-3827
8:00 a.m. to 8:00 p.m., daily, Central Time

HEALTH INSURANCE AFTER MEDICARE

2016 Premiums

	Basic	Plus
Group Plan F	\$250.00	\$250.00
MedicareBlue Rx	\$78.20	\$146.72
Total	\$328.20	\$396.72

	Basic	Plus
Group Plan N	\$164.74	\$164.74
MedicareBlue Rx	\$78.20	\$146.72
Total	\$242.94	\$311.46

LOW INCOME SUBSIDY

You may be able to get extra help to pay for your prescription drug premiums and costs. To see if you qualify for extra help, call:

- **Medicare** at 1-800-MEDICARE (1-800-633-4227)
 - TTY/TDD users should call 1-877-486-2048
- **Social Security** at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday
 - TTY/TDD users should call 1-800-325-0778
- **Medicaid** – Contact your county DHS office where you live

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Health Insurance Before Eligible for Medicare

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2016 ENROLLMENT

If you do not want to change your health insurance plan or add eligible dependents to health insurance
You don't have to do anything!





Important
Information

No provision for rejoining the State's health or dental plans if you drop coverage as a retiree!

Exception: *If you continue coverage on your spouse's State of Iowa health and/or dental coverage, you can rejoin retiree coverage when spouse terminates employment.*

2016 ENROLLMENT

If you want to change your health insurance plan

You must complete a new health application

- Department of Administrative Services
- DAS 2016 Enrollment and Change website
<http://benefits.iowa.gov/>
- Contact Wellmark Customer Service at
1-800-622-0043

ENROLL IN GROUP PROGRAM F OR N

- If both you and your spouse are Medicare-eligible, you and your spouse can:
 - Both enroll in Group Program F, or
 - Both enroll in Group Program N, or
 - One enrolls in Group Program F and the other enrolls in Group Program N
- Complete two applications:
 - ***State of Iowa Employer Group Retiree Program N and F Application.*** Indicate if you want to enroll in Group Program F or Group Program N.
 - ***Group MedicareBlue Rx PDP Application*** (Indicate if you want to enroll in Basic or Plus. Complete a new Group MedicareBlue Rx Application even if you are already enrolled in Group MedicareBlue Rx).
- Your spouse will also need to complete both the *State of Iowa Employer Group Retiree Program N and F Application* and the *Group MedicareBlue Rx PDP Application*.

2016 ENROLLMENT

Send all applications to:

**Department of Administrative Services
Human Resources Enterprise
ATTN: Cindy Broshous
Hoover Building, Level A
1305 E. Walnut Street
Des Moines, 50319-0150**

WHAT WE WILL COVER TODAY

Health Insurance Before Eligible for Medicare

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HEALTH AND DENTAL APPLICATIONS

2016 is an Open Dental Enrollment Period

Can add or remove any dependents in dental insurance in 2016

2016 Premiums	
Single	\$29.13/month
Family	\$78.29/month

ADDITIONAL INFORMATION

DAS-HRE Retiree Enrollment & Change Website

<https://das.iowa.gov/human-resources/employee-and-retiree-benefits/2016-retiree-enrollment-and-change>

2016 Retiree Enrollment and Change

October 15 - December 7, 2015

The enrollment and change period is the only time of year you may change your health insurance plan without a qualified life event.

ATTENTION

- If your plan is still available and you do NOT want to change your health insurance plan or add eligible dependents to health insurance, **you do not have to do anything.**
- For **SLIP retirees** who will begin to pay a premium for coverage, **Wellmark will invoice you for your portion of the health premium.** You can authorize Wellmark to make automatic withdrawals from your bank account by completing Wellmark's [Wellmark Automatic Bank Account Withdrawal](#) form.

QuickLinks	2016 Enrollment and Change On-Site Presentations
2016 Benefit Change Highlights	2016 Enrollment and Change On-Site Presentations
Health Insurance Plans Available	2016 Health and Dental Insurance Premiums
Benefit Elections	Retirees before 01/01/14 or from a contract positions after 01/01/14
Applications and Forms	Retirees from Executive Branch non-contract positions after 01/01/14
Keeping the Same Health Plan for 2016	Retirees from a SPOC-covered position (health and dental)
Changing Your Health Plan for 2016	★ NEW! Group Program F and N Premiums
Canceling Your State Health Plan	Retiree Dental Premiums (except SPOC)
Sick Leave Insurance Program (SLIP)	Health Plans Side-by-Side Comparison
Medicare	Retirees before 01/01/14 or from a contract positions after 01/01/14
Group MedicareBlue Rx	Retirees from Executive Branch non-contract positions after 01/01/14
Group Program F and N	Health Plans Applications



