ONE PLAN, TWO OPTIONS
2018 STATE OF IOWA HEALTH INSURANCE

What we discuss today

- Overview of the new plan
- Networks
- Plan design
- Health insurance terms
- 2018 monthly premiums
- Additional resources
- Enrollment and change period
- Questions and answers
Overview of the new plan

The 2018 State of Iowa employee health insurance plan has been approved

- All employees will be offered the same health coverage
  - Except SPOC-covered employees

- One health plan with two options
  - Iowa Choice
  - National Choice

- Plan design is identical
  - The only difference between the two option are the networks

- Health care services covered today will continue to be covered next year
  - The cost share amounts for services may differ

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Networks

**Iowa Choice** covers care in Iowa and in counties sharing a border with Iowa
- 100 percent of Iowa hospitals and 96 percent of Iowa doctors
- Limited providers in the surrounding counties
- Out-of-network coverage is **not** available except in the cases of
  - Emergencies
  - Accidental injuries
  - If services are not available in-network and an out-of-network referral has been **submitted and approved** by Wellmark in advance of the service

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Networks

**National Choice** gives you the freedom to get health care from any provider located in the United States
- In Iowa, in-network care can be received at 100 percent of hospitals and with 99 percent of doctors
- Outside the state, access to 96 percent of hospitals and 93 percent of doctors
- See any provider you choose
- See a provider who participates in Wellmark’s Alliance Select network, you will have lower out-of-pocket expenses
Networks

Iowa Choice and National Choice networks are different

- Search for providers using the Find A Doctor link at www.wellmark.com
- Choose Blue Access to find a provider or facility in the Iowa Choice network
- Choose Alliance Select to find a provider or facility in the National Choice network

Networks

Which option will let me go to Mayo under the new plan?

- National Choice covers many of the providers and clinics that are part of Mayo Clinic Health System
- Iowa Choice does not allow for out-of-state benefits except in emergency situations or with an approved out-of-network referral
Networks

Iowa Choice and Guest Membership

• With Iowa Choice - Out-of-network coverage is not available except in the cases of:
  – Emergencies
  – Accidental injuries
  – Wellmark approved out-of-network service

• If you have a dependent living outside Iowa
• You can get a Guest Membership through Wellmark

Guest Membership

• If your dependent is going to be out of the service area for at least 90 days
• Guest Membership allows your dependent to access covered services at Blue Cross and Blue Shield health care providers throughout the U.S.
• Only available in the U.S.
• Benefits only for the state where your dependent resides
• Premiums remain the same
• Cost sharing remains the same
• For a guest membership - contact Wellmark customer service 800.622.0043
  – Before your dependent leave
  – If your dependent has a change of address
  – When your dependent returns to Iowa
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Plan Design

- The benefit design of both network options is identical
- All of the health care services covered today will continue to be covered next year
- Cost share amounts you pay for services may differ
Plan Design

<table>
<thead>
<tr>
<th>Iowa Choice/National Choice</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Office Visit</strong></td>
</tr>
<tr>
<td>Primary Care Practitioner (PCP)</td>
</tr>
<tr>
<td>Specialist</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
</tr>
<tr>
<td>Single</td>
</tr>
<tr>
<td>Family</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
</tr>
<tr>
<td>10%</td>
</tr>
<tr>
<td>20% (Out-of-network for National Choice)</td>
</tr>
<tr>
<td><strong>Medical Out-of-Pocket Maximum</strong></td>
</tr>
<tr>
<td>Single</td>
</tr>
<tr>
<td>Family</td>
</tr>
<tr>
<td><em>Separate out-of-pocket for prescription drugs</em></td>
</tr>
<tr>
<td><strong>Lifetime Maximum</strong></td>
</tr>
<tr>
<td>No lifetime maximum except</td>
</tr>
<tr>
<td>- $25,000 for infertility</td>
</tr>
<tr>
<td>- Hospice Respite</td>
</tr>
<tr>
<td>15 Days Inpatient</td>
</tr>
<tr>
<td>15 Days Outpatient</td>
</tr>
</tbody>
</table>

Plan Design

**Primary Care Providers (PCP): Office visit $15**
- Family practitioners
- General practitioners
- Internal medicine practitioners
- Obstetricians/gynecologists
- Pediatricians
- Physician assistants
- Advanced registered nurse practitioners

**Specialists: Office visit $30**
- All other providers are considered non-primary care providers or specialists
- Examples of these include cardiologists, dermatologists, and orthopedists
### Plan Design

**Other providers (not PCPs) with a $15 copay**

- Chiropractors
- Speech pathologists
- Occupational therapists
- Physical therapists

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### Plan Design

**NEW Health Benefit: Telemed (Doctors on Demand)**

- Beginning January 1, 2018, virtual visits through Doctor On Demand
- Visit a doctor on a smartphone or tablet from almost anywhere
- Receive treatment for the most common medical conditions and prescribed medications, if needed
- $10 copay per visit
Plan Design

<table>
<thead>
<tr>
<th>Iowa Choice/National Choice</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affordable Care Act (ACA) mandated preventive services</td>
</tr>
</tbody>
</table>

- The list of preventive services available with no cost sharing is lengthy
- Only preventive services received from a Wellmark network provider will be covered at 100% with no member cost share

Plan Design

<table>
<thead>
<tr>
<th>Iowa Choice National Choice</th>
</tr>
</thead>
<tbody>
<tr>
<td>Behavioral Health Office Visit</td>
</tr>
</tbody>
</table>
| Eye Exam  
(One routine eye exam per calendar year)  | $30 copay |
| Hearing Exam  
(One routine hearing exam per calendar year) | $30 copay |
| Infertility Services                       | $25,000 lifetime |
## Plan Design

<table>
<thead>
<tr>
<th>Urgent Care Center</th>
<th>Iowa Choice/National Choice</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$15 copay</td>
</tr>
<tr>
<td>Emergency Room Copay</td>
<td>$100 (Waived if admitted)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Inpatient Hospital Services</th>
<th>Iowa Choice: 10% after deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Iowa Choice/National Choice: 10% after deductible</td>
<td></td>
</tr>
<tr>
<td>Network 10% after deductible</td>
<td>Network 10% after deductible</td>
</tr>
<tr>
<td>Non-network 20% after deductible</td>
<td>Non-network 20% after deductible</td>
</tr>
</tbody>
</table>

### Outpatient Therapy Services
(ex. Chemotherapy Physical Therapy Occupational Therapy Respiratory Therapy Speech Therapy)

<table>
<thead>
<tr>
<th>Iowa Choice: 10% after deductible</th>
<th>Iowa Choice: 10% after deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Network 10% after deductible</td>
<td>Network 10% after deductible</td>
</tr>
<tr>
<td>Non-network 20% after deductible</td>
<td>Non-network 20% after deductible</td>
</tr>
</tbody>
</table>

## Pharmacy

<table>
<thead>
<tr>
<th>Pharmacy</th>
<th>Iowa Choice/National Choice</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail</td>
<td>30 Day Supply</td>
</tr>
<tr>
<td>Generic</td>
<td>$10 copay</td>
</tr>
<tr>
<td>Preferred Brand</td>
<td>$25 copay</td>
</tr>
<tr>
<td>Non-Preferred Brand</td>
<td>$50 copay</td>
</tr>
<tr>
<td>Specialty</td>
<td>$100 copay</td>
</tr>
<tr>
<td>Mail Order</td>
<td>90 Day Supply</td>
</tr>
<tr>
<td>Generic</td>
<td>$20 copay</td>
</tr>
<tr>
<td>Preferred Brand</td>
<td>$50 copay</td>
</tr>
<tr>
<td>Non-Preferred Brand</td>
<td>$100 copay</td>
</tr>
</tbody>
</table>

Out-of-Pocket Maximum

- Single: $5,850
- Family: $11,700
Specialty Drugs

- Specialty drugs are prescription medications that require special handling, administration or monitoring
- These drugs are used to treat complex, chronic and often costly conditions, such as multiple sclerosis, rheumatoid arthritis, hepatitis C and hemophilia
- Unsure whether a prescription falls into the “specialty drug” category
  2. Click on the Individuals & Families tab.
  3. Select My Employer Provides My Insurance.
  4. Select Prescription Drug Information and then Wellmark Drug List.
  5. Select Blue RX Complete.
  6. Search the drug by name.

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Health insurance terms

- Health insurance has a language all its own.
- Knowing the vocabulary is key to understanding your health care coverage.
- Being informed prepares you should an illness or injury occur.
- Review four key health insurance terms and their definitions.
- By better understanding the new health plan and its benefits, you'll be better able to make full use of your plan.

COPAY

A set dollar amount you pay for doctor visits, prescriptions and other health care services

- The copay amounts vary for prescription drugs by formulary tier
- Copays don't count toward your deductible
- However, copays count toward your out-of-pocket maximum
Health insurance terms

Let's look at a copay example

<table>
<thead>
<tr>
<th>Example</th>
<th>Iowa Choice</th>
<th>National Choice</th>
</tr>
</thead>
<tbody>
<tr>
<td>PCP Office Visit</td>
<td>$150</td>
<td>$150</td>
</tr>
<tr>
<td>Your copay</td>
<td>$15</td>
<td>$15</td>
</tr>
<tr>
<td>Paid by insurance</td>
<td>$135</td>
<td>$135</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Example</th>
<th>Iowa Choice</th>
<th>National Choice</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescription Drug (tier 3)</td>
<td>$500</td>
<td>$500</td>
</tr>
<tr>
<td>Your copay</td>
<td>$50</td>
<td>$50</td>
</tr>
<tr>
<td>Paid by insurance</td>
<td>$445</td>
<td>$445</td>
</tr>
</tbody>
</table>

DEDUCTIBLE

The amount of money you must pay each year to cover eligible medical expenses before your insurance option starts paying

- Both the Iowa Choice and the National Choice have
  - $250 annual deductible for single coverage
  - $500 annual deductible for family coverage

- Once the $500 family deductible has been met by a combination of family members, all family members will have met the deductible and coinsurance will apply
Health insurance terms

Let’s look at a deductible example
You are admitted to the hospital

<table>
<thead>
<tr>
<th>Example</th>
<th>Iowa Choice</th>
<th>National Choice</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital Charge</td>
<td>$7,000</td>
<td>$7,000</td>
</tr>
<tr>
<td>Your deductible</td>
<td>$250</td>
<td>$250</td>
</tr>
<tr>
<td>Eligible for insurance</td>
<td>$6,750</td>
<td>$6,750</td>
</tr>
</tbody>
</table>

Health insurance terms

Coinsurance:
The amount you pay to share the cost of covered services. Coinsurance is calculated as a percent of the allowed amount for the service

- Iowa Choice has 10 percent coinsurance.
- National Choice
  - 10 percent for services performed by an in-network provider
  - 20 percent coinsurance for services provided by an out-of-network provider
Health insurance terms

Let’s look at a coinsurance example
You are admitted to the hospital

<table>
<thead>
<tr>
<th>Example</th>
<th>Iowa Choice</th>
<th>National Choice</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital Charge</td>
<td>$7,000</td>
<td>$7,000</td>
</tr>
<tr>
<td>Your deductible</td>
<td>$250</td>
<td>$250</td>
</tr>
<tr>
<td>Eligible for insurance</td>
<td>$6,750</td>
<td>$6,750</td>
</tr>
<tr>
<td>Coinsurance (10% network hospital)</td>
<td>$675</td>
<td>$675</td>
</tr>
</tbody>
</table>

Health insurance terms

OUT-OF-POCKET MAXIMUM
The out-of-pocket maximum is the most money you will pay during a year for coverage.
• This is a “cap” on your costs for the year
• The out-of-pocket maximum provides you and your family financial protection against large, catastrophic medical claims
• The out-of-pocket maximum includes deductible, coinsurance, and copays
• Prescription drugs have a different out-of-pocket maximum
• The out-of-pocket maximum does not include premiums you pay and services not covered in the State’s plan

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.
Health insurance terms

Let’s look at an out-of-pocket maximum example

<table>
<thead>
<tr>
<th>Example: Mary has single coverage</th>
<th>Her Cost</th>
<th>Out-of-Pocket</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Iowa Choice or National Choice</td>
<td>Medical Total</td>
</tr>
<tr>
<td>Monthly blood pressure medications</td>
<td>$25 copay/month</td>
<td>$300</td>
</tr>
<tr>
<td>Annual preventive exam</td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td>PCP visit for strep throat</td>
<td>$15</td>
<td>$15</td>
</tr>
<tr>
<td>MRI due to back pain</td>
<td>$385 ¹</td>
<td>$400</td>
</tr>
<tr>
<td>Broke her ankle and spent the night in the hospital</td>
<td>$600 ²</td>
<td>$1,000</td>
</tr>
<tr>
<td>Crutches for her broken ankle</td>
<td>$0 ³</td>
<td></td>
</tr>
</tbody>
</table>

¹ Deductible of $250 plus 10% coinsurance
² Cost of Mary’s services add up to $7,000. Because her OPM is $1,000/year, she only pays $600.
³ Since Mary has already reached her OPM of $1,000, she doesn’t pay anything.

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Health insurance terms

Let’s look at another out-of-pocket maximum example

<table>
<thead>
<tr>
<th>Example 1 Out-of-Pocket Payments</th>
<th>Example 2 Out-of-Pocket Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee $150</td>
<td>Employee $750</td>
</tr>
<tr>
<td>Spouse $300</td>
<td>Spouse $800</td>
</tr>
<tr>
<td>Son $1,000</td>
<td>Son $350</td>
</tr>
<tr>
<td>Daughter $250</td>
<td>Daughter $100</td>
</tr>
<tr>
<td>Total $1,700</td>
<td>Total $2,000</td>
</tr>
</tbody>
</table>

• Son has out-of-pocket expenses totaling $1,000,
• His additional expenses will be paid in full through the remainder of the year

• Family has out-of-pocket expenses totaling $2,000,
• All of the family’s additional expenses will be paid in full through the remainder of the year
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### 2018 monthly premiums

**All employees (except SPOC-covered)**

<table>
<thead>
<tr>
<th></th>
<th>Full-Time</th>
<th>Total Premium</th>
<th>State Share</th>
<th>%</th>
<th>Employee Share</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Iowa Choice</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td></td>
<td>$712.00</td>
<td>$672.00</td>
<td>94%</td>
<td>$40.00</td>
<td>6%</td>
</tr>
<tr>
<td>Family</td>
<td></td>
<td>$1,668.00</td>
<td>$1,518.00</td>
<td>91%</td>
<td>$150.00</td>
<td>9%</td>
</tr>
<tr>
<td><strong>National Choice</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td></td>
<td>$765.00</td>
<td>$672.00</td>
<td>89%</td>
<td>$93.00</td>
<td>11%</td>
</tr>
<tr>
<td>Family</td>
<td></td>
<td>$1,791.00</td>
<td>$1,518.00</td>
<td>85%</td>
<td>$273.00</td>
<td>15%</td>
</tr>
</tbody>
</table>
2018 monthly premiums

All employees (except SPOC-covered)

<table>
<thead>
<tr>
<th>Part-Time 20-29 hours</th>
<th>Total Premium</th>
<th>State Share</th>
<th>%</th>
<th>Employee Share</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Iowa Choice</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>$712.00</td>
<td>$336.00</td>
<td>47%</td>
<td>$376.00</td>
<td>53%</td>
</tr>
<tr>
<td>Family</td>
<td>$1,668.00</td>
<td>$759.00</td>
<td>46%</td>
<td>$909.00</td>
<td>54%</td>
</tr>
<tr>
<td><strong>National Choice</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>$765.00</td>
<td>$336.00</td>
<td>44%</td>
<td>$429.00</td>
<td>56%</td>
</tr>
<tr>
<td>Family</td>
<td>$1,791.00</td>
<td>$759.00</td>
<td>42%</td>
<td>$1,032.00</td>
<td>58%</td>
</tr>
</tbody>
</table>

Healthy Opportunities Wellness Program

- The Healthy Opportunities Wellness Program and with its associated financial premium incentives will not continue as it currently exists.
- Except for SPOC-covered employees, NO employee screenings, health assessments or coaching will be required.
2018 premiums

*SPOC-covered Employees*

**Premiums with the wellness reduction of $70.00 per month**

<table>
<thead>
<tr>
<th>Alliance Select</th>
<th>Total Premium</th>
<th>State Share</th>
<th>%</th>
<th>Employee Share</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$459.49</td>
<td>$437.49</td>
<td>95%</td>
<td>$22.00</td>
<td>5%</td>
</tr>
<tr>
<td>EE + Spouse</td>
<td>$941.04</td>
<td>$822.04</td>
<td>87%</td>
<td>$119.00</td>
<td>13%</td>
</tr>
<tr>
<td>EE + Child(ren)</td>
<td>$869.81</td>
<td>$765.81</td>
<td>88%</td>
<td>$104.00</td>
<td>12%</td>
</tr>
<tr>
<td>EE + Spouse + Child(ren)</td>
<td>$1,410.17</td>
<td>$1,198.17</td>
<td>85%</td>
<td>$212.00</td>
<td>15%</td>
</tr>
</tbody>
</table>

**Premiums without the wellness reduction**

<table>
<thead>
<tr>
<th>Alliance Select</th>
<th>Total Premium</th>
<th>State Share</th>
<th>%</th>
<th>Employee Share</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$459.49</td>
<td>$367.49</td>
<td>80%</td>
<td>$92.00</td>
<td>20%</td>
</tr>
<tr>
<td>EE + Spouse</td>
<td>$941.04</td>
<td>$752.04</td>
<td>80%</td>
<td>$189.00</td>
<td>20%</td>
</tr>
<tr>
<td>EE + Child(ren)</td>
<td>$869.81</td>
<td>$695.81</td>
<td>80%</td>
<td>$174.00</td>
<td>20%</td>
</tr>
<tr>
<td>EE + Spouse + Child(ren)</td>
<td>$1,410.17</td>
<td>$1,128.17</td>
<td>80%</td>
<td>$282.00</td>
<td>20%</td>
</tr>
</tbody>
</table>

**2018 monthly premiums**

**Double Spouse**

- The double spouse credit will not be available.
- If you and your spouse are both employees of the State of Iowa, there will be no reduction in the employee share of the premium
  - *Iowa Choice double spouse family premium will be $150*
  - *National Choice double spouse family premium will be $273*
- Employees cannot be covered as both an employee and a dependent under the state's health and dental insurance plans

**Double Spouse and the Regents Institutions**

- Beginning in 2018, the double spouse will not be available if either the employee or the spouse is an employee of the Board of Regents.
2018 monthly premiums

Health Insurance Opt-out

Expanded for all eligible employees

- Elect to opt-out of a state-sponsored health insurance plan and receive $125 monthly
- Eligibility for the Opt-Out
  - Full time (30+ hours per week) and benefit eligible
  - Not covered by a state-sponsored (including the Board of Regents) active or retiree health insurance plan through a family member
  - Not required to be enrolled in state-sponsored health insurance at the time to elect the opt-out

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Additional resources

• Resources are available to help you understand the plan and the two options available

  – FAQs about the health insurance options
  – Side-by-Side comparison of the two options
  – Information from Wellmark
    o Deductibles
    o Out-of-Pocket Costs
    o Specialty Drugs
    o Doctor on Demand

Additional resources

• Review 2018 Health Insurance website

• Call Wellmark Customer Service at 800.622.0043 | 888.781.4262 (TTY)

• Send an email to employee.benefits@iowa.gov
Additional resources

Health Flexible Spending Account (FSA)

• Enroll or increase your annual election in the Health Flexible Spending Account (FSA) during the 2018 enrollment and change period
• Health FSA allows you to save money on out-of-pocket health expenses
  – 2018 maximum health FSA election will be $2,600
  – $500 carry over
  – ASIFlex Debit Card
  – Automatic Reimbursement option - certain health-related expenses automatically filed with ASI and receive payment

Enrollment and change

• The 2018 enrollment and change period will be
  **October 16 – November 17, 2017**
• The 2018 enrollment and change period will be an ACTIVE ENROLLMENT for health insurance
• All employees (except SPOC-covered employees) must reenroll in health insurance
• Your current health elections WILL NOT CARRY-OVER to 2018

More information will be available during the 2018 enrollment and change period
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THANKS for ATTENDING