



IMPORTANT INFORMATION

2019 Enrollment and Change

October 8 – November 9, 2018

The 2019 Enrollment and Change period is your opportunity to review your current State of Iowa benefit coverage and make changes. To simplify the process and help you make the best decisions regarding your benefits, the benefits team has provided this valuable information for your review. We encourage you to read the information carefully.

This issue of “HRExpress” is dedicated solely to the 2019 Enrollment and Change period. All of the information you need to know for review, decision-making, and enrollment is broken down into three easy steps.

A Step-By-Step Guide: One-Two-Three

Follow these **One-Two-Three Steps** by clicking on the links below to guide you through the Enrollment and Change process:

Step One: Determine Your Eligibility and Review the Benefits.

Step Two: Make Your Decisions.

Step Three: Proceed to Enrollment.

2019 Benefit Highlights for All Employees (Except SPOC-Covered)

Here are some highlights of the 2019 Enrollment and Change period. For more detailed information, please click on “Step One” above or see the information outlined in “Step One” on the following pages.

- **Health and Dental Enrollment for 2019**

If you do not make any changes to your health or dental insurance during this Enrollment and Change period, your 2018 options and coverage level (single or family) for health and dental will remain the same in 2019.

- **Health Insurance**

The same health plan options - Iowa Choice and National Choice - are offered for 2019.

There have been **NO CHANGES** in the benefit design (deductibles, coinsurance, and copays) for 2019. There have been some changes to plan premiums, outlined in Step One.

- **Health Insurance ID Cards**

Due to a system change, Wellmark will issue new ID cards to everyone for 2019 whether you make a change to your insurance elections or not. New ID cards will be mailed to your home before January 1, 2019. Please ensure your home address is correct in IowaBenefits.

- **Health Insurance Opt-Out**

If you elected the health insurance opt-out option in 2018 and want to continue to opt-out in 2019, it will automatically roll over into 2019.

- **Dental Insurance**

Beginning with this Enrollment and Change period, all employees (except those covered by SPOC) will have dental open enrollment **annually**.

Annually, during the Enrollment and Change period, you may:

- Enroll in dental insurance, if not currently enrolled.
- Change coverage level to employee or family.
- Add or remove eligible family members from your coverage.

- **Flexible Spending Account Notice and Increase**

To participate in the Health Flexible Spending Account (FSA) and/or the Dependent Care FSA, you must enroll each year in IowaBenefits. The maximum Health FSA contribution increases to **\$2,650** in 2019 from \$2,600 in 2018.

Step One: Determine Your Eligibility and Review the Benefits

Benefit Eligibility

Following are the benefits you can elect during the 2019 Enrollment and Change period. Eligibility is based on the number of hours you work per week.

Work at least 30 hours a week	Work at least 20 hours a week
Health insurance	Health insurance
Health insurance opt-out	Dental insurance
Dental insurance	Flexible Spending Accounts
Flexible Spending Accounts	Pre-tax premium conversion
Supplemental life insurance	
Pre-tax premium conversion	

Eligible Family Members

Review the information for family member coverage at <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/2019-enrollment-and-change-period>.

Health Insurance

All employees (except those represented by SPOC) can choose one of the following health options for 2019:

- **Iowa Choice:** You have access to doctors and hospitals in Iowa and counties sharing a border with Iowa. You will not have access to care outside of these areas unless you have an emergency while out of state or need care

which is not available in the State of Iowa and an out-of-network referral has been submitted and approved by Wellmark in advance of the service.

- **National Choice:** You have access to doctors and hospitals in Iowa, plus nationwide coverage.

Iowa Choice and National Choice Benefit Summary

To assist you in making an informed decision about the best coverage for you and your family, a side-by-side summary of the Iowa Choice and National Choice options is available at <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/2019-enrollment-and-change-period>.

Any changes to your health insurance deductions will be reflected on the pay warrant issued December 21, 2018.

2019 Health Monthly Premiums for All Employees (except SPOC-covered)

Full-time Employees (30+ hrs a week)	Total Premium	State Share	%	Employee Share	%
Iowa Choice					
Employee	\$699.00	\$659.74	94%	\$39.26	6%
Family	\$1,642.00	\$1,494.34	91%	\$147.66	9%
Double Spouse – Contract Holder	\$821.00	\$747.18	91%	\$73.82	9%
Double Spouse – Contributing Spouse	\$821.00	\$747.18	91%	\$73.82	9%
National Choice					
Employee	\$769.00	\$659.74	86%	\$109.26	14%
Family	\$1,806.00	\$1,494.34	83%	\$311.66	17%
Double Spouse – Contract Holder	\$903.00	\$747.18	83%	\$155.82	17%
Double Spouse – Contributing Spouse	\$903.00	\$747.18	83%	\$155.82	17%
Part-time Employees (20 -29 hrs a week)					
Iowa Choice					
Employee	\$699.00	\$329.88	47%	\$369.12	53%
Family	\$1,642.00	\$747.18	46%	\$894.82	54%
Double Spouse – Contract Holder	\$821.00	\$373.60	46%	\$447.40	54%
Double Spouse – Contributing Spouse	\$821.00	\$373.60	46%	\$447.40	54%
National Choice					
Employee	\$769.00	\$329.88	43%	\$439.12	57%
Family	\$1,806.00	\$747.18	41%	\$1,058.82	59%
Double Spouse – Contract Holder	\$903.00	\$373.60	41%	\$529.40	59%
Double Spouse – Contributing Spouse	\$903.00	\$373.60	41%	\$529.40	59%

Double Spouse Options

If you and your spouse are both State of Iowa employees, you have the following health insurance options for 2019.

Option One: One spouse can be the contract holder of the health option and cover all family members. The other spouse would decline coverage in IowaBenefits.

Option 1	Total Premium	State Share	Employee Share
Iowa Choice			
Spouse 1 Contract Holder	\$1,642.00	\$1,494.34	\$147.66
Spouse 2	\$0.00	\$0.00	\$0.00
National Choice			

Spouse 1 Contract Holder	\$1,806.00	\$1,494.34	\$311.66
Spouse 2	\$0.00	\$0.00	\$0.00

Option Two: One spouse is the contract holder and the other spouse is the contributing spouse. The spouse who is the contract holder enrolls all eligible family members in health insurance and the other spouse elects to be a contributing spouse in IowaBenefits. Each employee spouse then pays half of the monthly premium amount.

Option 2	Total Premium	State Share	Employee Share
Iowa Choice			
Spouse 1 Contract Holder	\$821.00	\$747.18	\$73.82
Spouse 2	\$821.00	\$747.18	\$73.82
National Choice			
Spouse 1 Contract Holder	\$903.00	\$747.18	\$155.82
Spouse 2	\$903.00	\$747.18	\$155.82

Option Three: If there are no family members to be covered, each spouse can elect single coverage.

Option 3	Total Premium	State Share	Employee Share
Iowa Choice			
Spouse 1 Contract Holder	\$699.00	\$659.74	\$39.26
Spouse 2 Contract Holder	\$699.00	\$659.74	\$39.26
National Choice			
Spouse 1 Contract Holder	\$769.00	\$659.74	\$109.26
Spouse 2 Contract Holder	\$769.00	\$659.74	\$109.26

Please note: Employees cannot have coverage as both an employee and a dependent under the State's health or dental insurance plans.

Contact your Human Resources Associate before making any changes to your double spouse family contract.

Health Insurance Opt-Out

You can elect to opt-out of State-sponsored health insurance coverage and receive a payment of \$125 monthly. To be eligible, you must:

- Be a full-time (30 or more hours per week) benefit-eligible employee
AND
- Not be covered by an Alliance Select, Iowa Choice or National Choice (active or retiree) health insurance option through a family member, including a domestic partner.

Electing to Opt-out of Health Insurance

If you elected the health insurance opt-out in 2018 and want to continue the opt-out option in 2019, that election will roll over into 2019. If you want to opt-out beginning in 2019, you will need to do so in IowaBenefits (click on Step Three).

Opt-out Payment

The \$125 opt-out payment is:

- Paid on the first pay warrant of the month.
- Taxed as part of your income as your W-4 requested withholding status.
- Shown on the online payroll warrant in the “Other Pay” field.

Dental Insurance

Dental Information for All Employees (Except SPOC-covered)

You can enroll in dental coverage, change to family or single coverage, add eligible family members to your dental insurance, or remove eligible family members from your dental insurance every year during the Enrollment and Change period or during the year if you experience a qualified life event.

There will be NO CHANGES in the dental benefits offered in 2019. You and your covered family members are able to receive dental services from two networks – Delta Dental PPOsm and Delta Dental Premier[®].

Delta Dental PPOsm provides you with the lowest out-of-pockets costs. That’s because dentists who participate in the PPO network have agreed to accept lower reimbursements for services. Delta Dental Premier[®] is the largest dental network in the nation which gives you a wide selection of dentists. You are free to go any dentist, but you will save money by going to a PPO or Premier network provider.

Benefit summary

A side-by-side summary of Delta Dental PPOsm and Delta Dental Premier[®] is available at <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/2019-enrollment-and-change-period>.

Any changes to your dental insurance deductions will be reflected on the pay warrant issued December 21, 2018.

2019 Dental Monthly Premiums for All Employees (except SPOC-covered)

Full-time Employees	Total Premium	State Share	%	Employee Share	%
Employee	\$29.85	\$29.85	100%	\$0.00	0%
Family	\$80.22	\$40.12	50%	\$40.10	50%
Double Spouse – Contract Holder	\$40.11	\$20.07	50%	\$20.04	50%
Double Spouse – Contributing Spouse	\$40.11	\$20.07	50%	\$20.04	50%
Part-time Employees	Total Premium	State Share	%	Employee Share	%
Employee	\$29.85	\$14.93	50%	\$14.92	50%

Family	\$80.22	\$20.06	25%	\$60.16	75%
Double Spouse – Contract Holder	\$40.11	\$10.05	25%	\$30.06	75%
Double Spouse – Contributing Spouse	\$40.11	\$10.05	25%	\$30.06	75%

Flexible Spending Accounts

A Flexible Spending Account (FSA) allows you to set aside money from your paycheck (with no tax withholding) to pay for medical or dependent care expenses. If you wish to make contributions in 2019 to a Health or Dependent Care FSA, you must actively enroll during the Enrollment and Change period.

Here's how the program works:

- You decide how much to set aside annually for health and/or dependent care expenses. This amount is divided equally by 24 (pay periods).
- Through payroll deduction, this amount is taken from your paychecks before taxes and deposited to your FSA account(s).
- You incur an expense and choose a claim option to receive reimbursement. ASI processes your claim and sends you a reimbursement by direct deposit or check. You may elect to have your reimbursements placed directly into your checking or savings account by adding direct deposit information into IowaBenefits when you enroll.

Health FSA

A Health Flexible Spending Account (HFSA) is for health care costs such as copays, prescriptions, and dental and vision services for you, your spouse, and your dependents.

With the Health FSA, certain medical expenses for you and your eligible family members can be reimbursed. Medical expenses eligible for reimbursement include most medically necessary health care expenses which are not paid through medical or dental insurance plans. *Your share of health and dental insurance premiums are not eligible for reimbursement from the Health FSA since premiums are made with pretax dollars.*

Information on commonly claimed expenses is available at <http://asiflex.com/EligibleExpenses.aspx> or contact ASI Flex customer service at 800-659-3035.

Debit Card or Automatic Payment

If you enroll in the Health FSA, there are two enhancements – a debit card or using an automatic payment option – making the program more convenient. The ASIFlex card is a special-purpose debit card allowing you to pay for eligible products and services at the point of sale without having to file a claim and wait for reimbursement. Debit card transactions can be easily tracked online at the ASIFlex website.

The automatic payment option allows you to be reimbursed for expenses without having to submit claim forms or supporting documentation.

Maximum Annual FSA Election

The maximum Health FSA contribution increases to \$2,650 in 2019 from \$2,600 in 2018. Married employees may each elect to contribute up to \$2,650.

Carryover Amount

Up to \$500 of unused 2018 Health FSA contributions remaining at the end of 2018 can be carried over to reimburse expenses incurred during calendar year 2019. The carryover will not reduce your 2019 election. The carryover of up to \$500 is in addition to the State's annual plan limit of \$2,650.

Dependent Care FSA

A **Dependent Care Flexible Spending Account (DCFSA)** is for care expenses of a child under 13 and/or an adult incapable of self-care so you remain able to work.

The Dependent Care FSA reimburses you for qualified dependent care expenses necessary for you to work or, if you are married, for you and your spouse to work. Expenses eligible for reimbursement up to the annual maximum limit include:

- Care of dependent children under age 13.
- Care of adult disabled dependents.

Information on commonly claimed expenses is available at <http://asiflex.com/EligibleExpenses.aspx> or contact ASI Flex customer service at 800-659-3035.

Maximum Annual FSA Elections

The maximum annual Dependent Care FSA contribution is \$5,000 per household (\$2,500 if you are married and file a separate tax return).

Grace Period

The grace period for the Dependent Care FSA allows you to incur eligible expenses through March 15 of the following year. For instance, if your 2019 dependent care FSA election is \$5,000 and you incur claims totaling \$4,400 in 2019, you can incur claims for \$600 from January 1, 2020-March 15, 2020, and be reimbursed from your 2019 dependent care FSA.

Any changes to your FSA elections will be reflected on your pay warrant issued January 4, 2019.

Life Insurance

The State of Iowa's life insurance plan provides your family financial protection in the case of your death. Each year, you can make changes to your supplemental life insurance coverage during the Enrollment and Change period.

Basic Life Insurance

The State pays 100 percent of the premium for basic life and accidental death and dismemberment (AD&D) insurance. The amount of basic coverage for eligible employees is \$20,000.

Supplemental Life Insurance

In addition to the basic life insurance coverage, you have an opportunity to elect supplemental term life insurance at group rates. The maximum amount of supplemental life insurance you may purchase is \$100,000.

Rates for supplemental life insurance can be found at <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/2019-enrollment-and-change-period>.

Increases, decreases, or cancellation of your supplemental life insurance are made in IowaBenefits.

Increasing Your Supplemental Life Insurance

During the Enrollment and Change period, you may elect to increase your supplemental life insurance coverage up to the maximum allowed of \$100,000. Any increases to your supplemental life coverage must be approved by The Standard before they can become effective.

When you make an election to increase your life insurance coverage in IowaBenefits, you will be prompted to complete evidence of insurability (EOI) online. The EOI for additional supplemental life insurance you elect during the Enrollment and Change period must be on file with The Standard by **January 8, 2019**. If the EOI is not on file by January 8, 2019, your request for additional supplemental life will be denied.

If approved, the increase in supplemental life coverage will be effective January 1, 2019, or the first of the month following written notification of approval by The Standard.

Decrease or Cancellation of Your Supplemental Life Insurance

During the Enrollment and Change period, you may elect to decrease the amount or cancel your supplemental life insurance. The decrease or cancellation does not require approval and will be effective January 1, 2019.

No Change in Your Supplemental Life Insurance

If you do not want to change the amount of your supplemental life insurance, you do not have to re-elect the amount in IowaBenefits. Your 2018 coverage will carry forward into 2019.

Life Insurance Beneficiaries

The Enrollment and Change period is the perfect time to review, add, or change your life insurance beneficiaries, even though life insurance beneficiaries can be added or changed in IowaBenefits at any time during the year.

If you still have not added your life insurance beneficiaries in IowaBenefits, don't delay. Having an up-to-date beneficiary designation will help ensure your life insurance benefits are directed where you intend.

Premium Conversion Plan

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 they opt out during their first 30 days of employment.

If you wish to change your participation in the Premium Conversion Plan for 2019 (elect into or out of this benefit), please contact your Human Resources Associate for the appropriate form. If you choose to change your participation, you may not make another change until the 2020 Enrollment and Change period, unless you have a [qualifying life event](#).

Step Two: Make Your Decisions

There are many factors to consider when choosing your benefits for 2019.

For additional information, webcasts and on-site presentations will be available during the Enrollment and Change period. A schedule of the presentations is available at <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/2019-enrollment-and-change-period>.

Step Three: Proceed To Enrollment

Employees will make their 2019 benefit elections in IowaBenefits at <https://bfi.secure-enroll.com/go/stateofiowa>.

Important reminders:

- If you do not make any changes in your health or dental insurance during this Enrollment and Change period, your 2018 health option and coverage level (single or family) for health and dental will remain the same in 2019.
- To participate in the Health Flexible Spending Account (FSA) and/or the Dependent Care FSA, employees must enroll each year in IowaBenefits. If you are currently enrolled and wish to enroll for 2019, please check your existing deposit information in IowaBenefits for accuracy.
- All benefit elections for 2019 must be made in [IowaBenefits](#), as outlined below.

ACTION IS NEEDED IN IOWABENEFITS DURING THE 2019 ENROLLMENT AND CHANGE PERIOD IF ANY OF THE FOLLOWING APPLY TO YOUR SITUATION:

Health Insurance

- Enroll, change, or cancel your health insurance plan.
- Change your coverage level.

- Add or remove eligible family members.
- Elect the health insurance opt-out.
- Change the contract holder in a double spouse family contract.
- If no health coverage is needed, decline coverage.

Dental Insurance

- Enroll in dental insurance (all employees except SPOC-covered).
- Cancel your dental insurance.
- Change coverage from single to family or family to single.
- Add or remove eligible family members from dental insurance.
- Change the contract holder in a double spouse family contract.

Flexible Spending Accounts

- Enroll in the Health Flexible Spending Account and elect up to a maximum of \$2,650 in 2019.
- Enroll in the Dependent Care Flexible Spending Account and elect up to \$5,000 if married and filing a joint tax return, or \$2,500 if married and filing a separate tax return for 2019.

Supplemental Life Insurance

- Apply to increase the amount of supplemental life insurance to the maximum amount available.
- Decrease the amount of your supplemental life insurance election.
- Cancel your supplemental life insurance.

Premium Conversion

- Change whether the premiums for health, dental, and supplemental life insurance are taken pre-tax (before federal, state, and FICA tax) or post-tax (after federal, state, and FICA tax).

Important Dates to Remember

- Benefit elections made during the Enrollment and Change period are **effective January 1, 2019**.
- Increases to supplemental life coverage will be effective the first of the month after DAS receives The Standard's approval.
- Changes to **health and dental insurance deductions will be reflected on the pay warrant issued December 21, 2018**.
- **FSA elections will be deducted starting on the pay warrant issued January 4, 2019.**

The 2019 Enrollment and Change period ends November 9, 2018.