



IMPORTANT INFORMATION

2020 Benefit Enrollment and Change September 30-October 29, 2019

The 2020 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 assistance.

We encourage you to read this information carefully.

This issue of “HRExpress” is dedicated solely to the 2020 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

Follow these **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 in [IowaBenefits](#).

2020 Benefit Highlights for All Employees

Here are some highlights of the 2020 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.

● Flexible Spending Account Notice and Increase

To participate in the Health Flexible Spending Account (FSA) or the Dependent Care FSA, or both, employees must enroll each year in IowaBenefits. If you wish to enroll for 2020, you will need to go to IowaBenefits to update your election.

- The maximum Health FSA contribution increases to **\$2,700 in 2020** from \$2,650 in 2019.
- The maximum Dependent Care FSA contribution remains \$5,000.

● Health and Dental Enrollment for 2020

If you do not make any changes to your health or dental insurance during this Enrollment and Change period, your 2019 options and coverage level (single or family) for health and dental will automatically remain the same in 2020.

- **Health Insurance**

Iowa Choice and National Choice (for all employees except SPOC) and Alliance Select (available to SPOC-covered employees only) will continue to be offered in 2020. There will be **NO CHANGES** in benefits for all three options for 2020. There have been some changes to plan premiums, outlined in Step One.

- **Domestic Partner**

All employees covering a domestic partner need to complete an affidavit during the Enrollment and Change period.

- **Dental Insurance**

The Delta Dental insurance plan for all employees (excluding SPOC) will cover dental implants beginning in 2020. Dental implants, as an alternative to a denture or bridge, will be covered at 50 percent coinsurance up to the annual member maximum of \$1,500.

- **Healthy Opportunities Program for SPOC-Covered Employees**

The Healthy Opportunities Wellness Program and its associated financial premium incentives for SPOC-covered employees **will not** continue in 2020.

Step One: Determine Your Eligibility and Review Benefits

Benefit Eligibility

Following are the benefits you can elect during the 2020 Enrollment and Change period. Eligibility is based on the number of hours you work per week.

Work at least 30 hours a week	Work 20-29 hours per 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 on the [2020 Enrollment and Change](#) web page.

Health Insurance

All employees (except those covered by SPOC) can choose one of the two following health insurance options for 2020:

- **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 health care from any provider in Iowa and throughout the nation. Keep in mind, choosing an in-network provider will reduce your out-of-pocket costs.

For SPOC-covered employees only: Alliance Select offers benefits through the Wellmark Alliance SelectSM network (providers in Iowa and across the nation.) Keep in mind, choosing an in-network provider will reduce your out-of-pocket costs.

Health Insurance Summary

To assist you in making an informed decision about the best coverage for you and your family, review your health insurance options outlined on the 2020 Enrollment and Change web page, including:

- A side-by-side summary of the Iowa Choice and National Choice options.
- A summary of the Alliance Select plan (for SPOC-covered employees only.)

2020 Iowa Choice and National Choice Monthly Insurance Premiums

Any changes to your health insurance deductions will be reflected on the pay warrant issued **December 20, 2019**.

Full-time Employees (30+ hours a week)	Total Premium	State Share	%	Employee Share	%
Iowa Choice					
Employee	\$761.00	\$716.00	94%	\$45.00	6%
Family	\$1,788.00	\$1,628.00	91%	\$160.00	9%
National Choice					
Employee	\$837.00	\$716.00	86%	\$121.00	14%
Family	\$1,964.00	\$1,628.00	83%	\$336.00	18%
Part-time Employees (20 -29 hours a week)	Total Premium	State Share	%	Employee Share	%
Iowa Choice					
Employee	\$761.00	\$358.00	47%	\$403.00	53%
Family	\$1,788.00	\$814.00	46%	\$974.00	54%
National Choice					
Employee	\$837.00	\$358.00	43%	\$479.00	57%
Family	\$1,964.00	\$814.00	41%	\$1,150.00	64%

2020 Alliance Select Insurance Monthly Premiums (SPOC-Covered Only)

Full-time Employees	Total Premium	State Share	%	Employee Share	%
Single	\$526.80	\$500.80	95%	\$26.00	5%
Employee and Child(ren)	\$997.23	\$878.23	88%	\$119.00	12%
Employee and Spouse	\$1,078.89	\$948.89	88%	\$130.00	12%
Family	\$1,616.75	\$1,374.75	85%	\$242.00	15%

Health Insurance Opt-Out

You may be eligible to opt out of State-sponsored health insurance coverage and receive a payment of \$125 monthly if:

- You are a full-time (30 or more hours per week) benefit-eligible employee
- AND**
- If you are not covered by an Alliance Select (SPOC-covered), Iowa Choice, or National Choice active or retiree health insurance option through a family member.

Electing to Opt Out of Health Insurance

If you elected the health insurance opt-out in 2019 and want to continue the opt-out option in 2020, the election will roll over into 2020. If you want to opt out beginning in 2020, 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 Information for All Employees

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 during the Enrollment and Change period or during the year if you experience a qualified life event.

Dental Insurance Summary

The State’s dental insurance for all employees (except those covered by SPOC) will now cover dental implants, as an alternative to dentures or a bridge, with a 50 percent coinsurance up to the annual member maximum of \$1,500.

Summaries of the Delta Dental plans are available on the [2020 Enrollment and Change](#) web page.

2020 Monthly Dental Premiums for All Employees (Except SPOC-Covered)

Full-time Employees (30+ hours a week)	Total Premium	State Share	%	Employee Share	%
Employee	\$30.60	\$30.60	100%	\$0.00	0%
Family	\$82.24	\$41.12	50%	\$41.12	50%
Part-time Employees (20 -29 hours a week)	Total Premium	State Share	%	Employee Share	%
Employee	\$30.60	\$15.30	50%	\$15.30	50%
Family	\$82.24	\$20.56	25%	\$61.68	75%

2020 Monthly Dental Premiums for SPOC-Covered Employees

Full-time Employees	Total Premium	State Share	%	Employee Share	%
Single	\$34.70	\$34.70	100%	\$0.00	0%
Family	\$87.26	\$68.26	78%	\$19.00	22%

The 2020 dental insurance premiums will be reflected beginning with the pay warrant issued **December 20, 2019**.

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 2020 to a Health or Dependent Care FSA, you must actively enroll during the Enrollment and Change period. For more information on who is covered under your FSA as an eligible dependent, please visit <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/employees/additional-benefits/flexible-spending-2>.

Here's how the program works:

- You decide how much to set aside annually for health or dependent care expenses, or both. This amount is divided equally by 24 (pay periods).
- Through payroll deduction, this amount is taken from your paycheck before taxes and deposited into your FSA account(s).
- You incur an expense and choose a claim option to receive reimbursement. ASI Flex (the State's FSA administrator) 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.
- The automatic payment option allows you to be reimbursed for expenses without having to submit claim forms or supporting documentation.

Health FSA

A Health Flexible Spending Account (HFSA) is for eligible health care costs such as copays, prescriptions, deductibles, coinsurance, and for health, 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 the ASI Flex [Eligible Expenses](#) website or contact ASI Flex customer service at 800-659-3035.

Maximum Annual Health FSA Election

The maximum Health FSA contribution is \$2,700 in 2020. This limit is per employee, not per household. A state employee's limit is not lowered if the employee's spouse also contributes to a health FSA plan, whether the spouse also works for the State or works elsewhere.

Carryover Amount

Up to \$500 of unused 2019 Health FSA contributions remaining at the end of 2019 can be carried over to reimburse expenses incurred during calendar year 2020. The carryover will not reduce your 2020 election, but must be used in 2020 or it will be forfeited. The carryover of up to \$500 is in addition to the State's annual plan limit of \$2,700.

Dependent Care FSA

A **Dependent Care Flexible Spending Account (DCFSA)** is for the expenses of child care under 13 or an adult incapable of self-care so you and your spouse, if any, remain able to work. The Dependent Care FSA 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 the ASI Flex [Eligible Expenses](#) website or contact ASI Flex customer service at 800-659-3035.

Maximum Annual Dependent Care 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, 2021. For instance, if your 2020 Dependent Care FSA election is \$5,000 and you incur claims totaling \$4,400 in 2020, you can incur claims for \$600 from January 1, 2021-March 15, 2021, and be reimbursed from your 2020 Dependent Care FSA.

Any changes to your FSA elections will be reflected on your pay warrant issued **January 3, 2020**.

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 coverage is:

Eligible Employees	Basic Life Insurance*
All employees except SPOC-covered	\$20,000
SPOC-covered employees	\$50,000

* Age reductions apply beginning at age 65.

Supplemental Life Insurance

In addition to the basic life insurance coverage, you have an opportunity to elect supplemental term life insurance at group rates.

Eligible Employees	Minimum Amount of Supplemental Life Insurance Available*	Maximum Amount of Supplemental Life Insurance Available*
All employees except SPOC-covered	\$5,000	\$100,000
SPOC-covered employees	\$25,000	\$250,000

* Age reductions apply beginning at age 65.

Rates for supplemental life insurance can be found at the [2020 Enrollment and Change](#) web page and [IowaBenefits](#).

Increases, decreases, or cancellation of 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 (\$250,000 for SPOC-covered employees). Any increases to your supplemental life coverage must be approved by The Standard Life Insurance Company before becoming 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 **December 28, 2019**. If the EOI is not on file by **December 28, 2019**, your request for additional supplemental life will be denied.

If approved, the increase in supplemental life coverage will be effective January 1, 2020, 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, 2020.

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 2019 election will carry forward into 2020.

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. To assist you with updating your beneficiaries, DAS-HRE a brief [video to demonstrate how to update your beneficiaries in Iowa Benefits](#).

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 2020 (elect into or out of this benefit), complete the [Premium Conversion \(Pretax\) Program](#) form and send it to your Human Resources Associate. 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 2020.

For additional information, webcasts will be available during the Enrollment and Change period. A [schedule of the presentations](#) is available on the [2020 Enrollment and Change](#) web page.

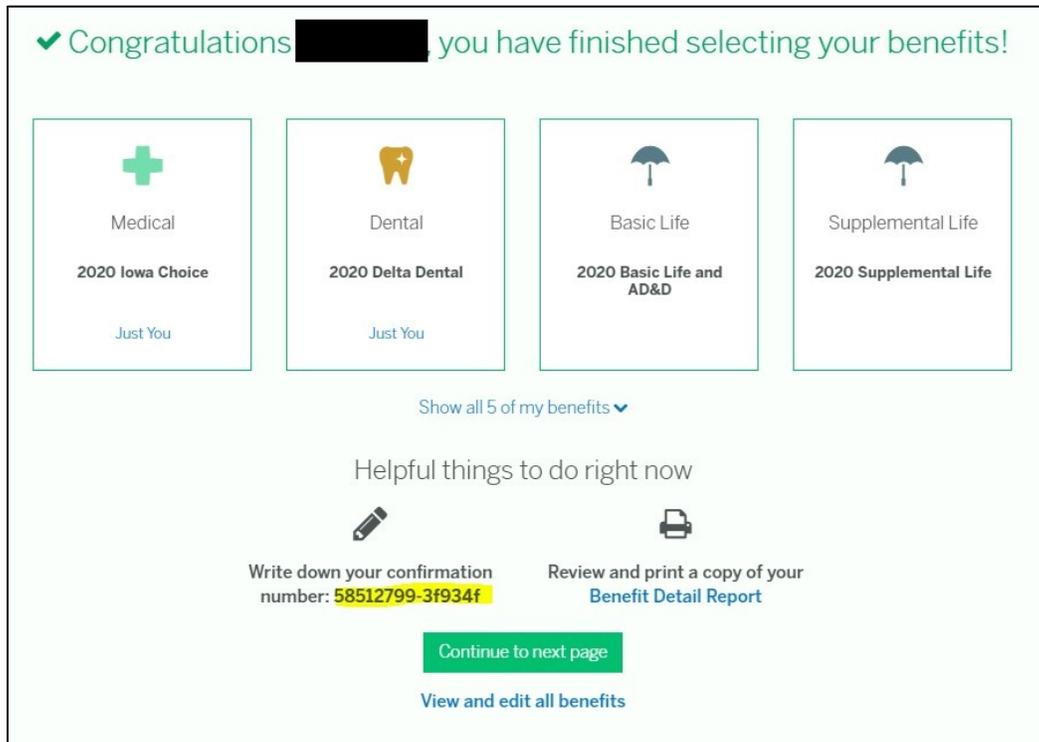
Step Three: Proceed To Enrollment

Employees will make their 2020 benefit elections in [IowaBenefits](#).

Important reminders:

- If you do not make any changes in your health or dental insurance during this Enrollment and Change period, your 2019 option and coverage level for health and dental will automatically remain the same in 2020.

- To participate in the Health Flexible Spending Account (FSA) or the Dependent Care FSA, or both, employees must enroll each year in IowaBenefits. If you wish to enroll for 2020, please visit IowaBenefits to update your 2020 election.
- All benefit elections for 2020 must be made in [IowaBenefits](#), as outlined below.
- **Once you have logged into IowaBenefits, you will go through a series of screens. Make sure you are on the “Open Enrollment Benefits” tab and click on the “Get Started” button. Once you have gone through the different benefits and saved those actions, IowaBenefits will display the confirmation screen as shown below.**



ACTION IS NEEDED IN IowaBenefits DURING THE 2020 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.
- If no health coverage is needed, decline coverage.

Dental Insurance

- Enroll in dental insurance.
- 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.
- If no dental coverage is needed, decline coverage.

Flexible Spending Accounts

- Enroll in the Health Flexible Spending Account and elect up to a maximum of \$2,700 in 2020.
- 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 2020.

Supplemental Life Insurance

- Apply to increase the amount of supplemental life insurance up to the maximum amount available. The EOI for additional supplemental life insurance must be on file with The Standard by **December 28, 2019**.
- 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 2020 Enrollment and Change period are **effective January 1, 2020**.
- 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 20, 2019**.
- **FSA elections will be deducted starting on the pay warrant issued January 3, 2020.**

The 2020 Enrollment and Change period ends on October 29, 2019.

Please feel free to print a copy of this month's newsletter to share with co-workers.

"HRExpress" is a bi-monthly publication for State of Iowa employees.

If you have questions or suggestions for future content, please contact us at hrexpress@iowa.gov