

Step One: Determine Your Eligibility and Review Benefits



October 2020

Benefit Eligibility

Following are the benefits you can elect during the 2021 Enrollment and Change period. You are eligible for the following benefits based upon the number of hours you work per week.

Work at least 30 hours per 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 [Benefit Eligibility for Family Members](#) web page.

Health Insurance

During the Enrollment and Change period or qualified life event, you may enroll in health coverage, change to family or single coverage, change to family or single coverage, add eligible family members to your health insurance, or remove eligible family members from your health insurance.

All employees (except those covered by SPOC) can choose one of these two health insurance options for 2021:

- **Iowa Choice:** Offers access to a large selection of doctors and hospitals in Iowa and in counties sharing a border with Iowa. Iowa Choice is a Health Maintenance Organization (HMO) plan. Providers who participate belong to the Wellmark Blue HMO network. Benefits for covered services are available only when received from Wellmark Blue HMO network providers. Services received from non-participating providers will not be paid by Wellmark. Visit the [Wellmark](#) website to check participating providers in your area. Services received from out-of-network providers may be covered in the case of accidental injuries or emergencies.
- **National Choice:** Offers access to a large selection of doctors and hospitals in Iowa and nationwide. With National Choice, you may seek health care from any provider located in the United States. While you can see any provider you choose, you will have lower out-of-pocket expenses if you choose a Wellmark Blue Preferred Provider Organization (PPO) network provider.

For SPOC-Covered Employees Only

- **Alliance Select:** Offers access to a large selection of doctors and hospitals in Iowa and nationwide. With Alliance Select, you may seek health care from any provider located in the

United States. While you can see any provider you choose, you will have lower out-of-pocket expenses if you choose a Wellmark Blue PPO network provider.

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 [2021 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.)

2021 Iowa Choice and National Choice Monthly Insurance Premiums

Changes to your health insurance premium deductions will be reflected on the pay warrant issued **December 18, 2020**.

Full-time Employees (30+ hours a week)	Total Premium	State Share	%	Employee Share	%
Iowa Choice					
Employee	\$769.00	\$715.00	93%	\$54.00	7%
Family	\$1,804.00	\$1,624.00	90%	\$180.00	10%
National Choice					
Employee	\$845.00	\$715.00	85%	\$130.00	15%
Family	\$1,966.00	\$1,624.00	83%	\$342.00	17%
Part-time Employees (20 -29 hours a week)	Total Premium	State Share	%	Employee Share	%
Iowa Choice					
Employee	\$769.00	\$358.00	47%	\$411.00	53%
Family	\$1,804.00	\$812.00	45%	\$992.00	55%
National Choice					
Employee	\$845.00	\$358.00	42%	\$487.00	58%
Family	\$1,966.00	\$812.00	41%	\$1,154.00	59%

2021 Alliance Select Insurance Monthly Premiums (SPOC-Covered Only)

Full-time Employees	Total Premium	State Share	%	Employee Share	%
Single	\$548.91	\$521.47	95%	\$27.44	5%
Employee and Child(ren)	\$1,039.09	\$914.41	88%	\$124.68	12%
Employee and Spouse	\$1,124.17	\$988.27	88%	\$134.90	12%
Family	\$1,684.60	\$1,431.92	85%	\$252.68	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
- 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 2020 and want to continue the opt-out option in 2021, the election will roll over into 2021. If you want to opt out beginning in 2021, you will need to do so in [IowaBenefits](#) (see 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

During the Enrollment and Change period or qualified life event, you may 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.

Dental Insurance Summary

Summaries of the Delta Dental plans are available on the [2021 Enrollment and Change](#) web page.

2021 Monthly Dental Premiums for All Employees (Except SPOC-Covered)

Full-time Employees (30+ hours a week)	Total Premium	State Share	%	Employee Share	%
Employee	\$31.00	\$31.00	100%	\$0	0%
Family	\$83.00	\$41.50	50%	\$41.50	50%
Part-time Employees (20 -29 hours a week)	Total Premium	State Share	%	Employee Share	%
Employee	\$31.00	\$16.00	52%	\$15.00	48%
Family	\$83.00	\$21.00	25%	\$62.00	75%

2021 Monthly Dental Premiums for SPOC-Covered Employees

Full-time Employees	Total Premium	State Share	%	Employee Share	%
Single	\$35.00	\$35.00	100%	\$0	0%
Family	\$87.00	\$67.85	78%	\$19.14	22%

The 2021 dental insurance premiums will be reflected beginning with the pay warrant issued **December 18, 2020**.

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 2021 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 the [Health FSA](#) web page.

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 medical expenses such as coinsurance, copays, deductibles, over-the-counter (OTC) drugs, and for prescription drugs for health, dental, and vision care 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 from ASI Flex customer service at 800-659-3035.

Maximum Annual Health FSA Election

The maximum Health FSA contribution is **\$2,750** in 2021. 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 2020 Health FSA contributions remaining at the end of 2020 can be carried over to reimburse expenses incurred during calendar year 2021. The carryover will not reduce your 2021 election, but must be used in 2021 or it will be forfeited. The carryover of up to \$500 is in addition to the State's annual plan limit of \$2,750. Should you leave employment in 2021, your ability to receive reimbursement from carryover dollars ends on the last day of the final month of your employment.

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 from 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, 2022. For instance, if your 2021 Dependent Care FSA election is \$5,000 and you incur claims totaling \$4,400 in 2021, you can incur claims for \$600 from January 1, 2022 - March 15, 2022, and be reimbursed from your 2021 Dependent Care FSA.

Any changes to your FSA elections will be reflected on your pay warrant issued **January 15, 2021**.

Life Insurance

The State of Iowa's life insurance plan provides your family financial protection in the event 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*	Purchase Additional Coverage in Increments	Maximum Amount of Supplemental Life Insurance Available*
All employees except SPOC-covered	\$5,000	\$5,000	\$100,000
SPOC-covered employees	\$25,000	\$25,000	\$250,000

* Age reductions apply beginning at age 65.

Rates for supplemental life insurance can be found at the [2021 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 the 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 within 60 days of the end of Enrollment and Change. If the EOI is not on file by **December 29, 2020**, your request for additional supplemental life will be denied.

If approved, the increase in supplemental life coverage will be effective January 1, 2021, 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, 2021.

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 2020 election will carry forward into 2021.

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. There are instructions on the [2021 Enrollment and Change](#) web page to assist with updating beneficiaries.

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 2021 (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 2022 Enrollment and Change period, unless you have a [qualifying life event](#).
