

Step Three: Proceed To Enrollment



October 2020

Employees will make their 2021 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 2020 option and coverage level for health and dental will automatically remain the same in 2021.
- 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 2021, please visit IowaBenefits to update your 2021 election.
- All benefit elections for 2021 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.**

✓ Congratulations [REDACTED], you have finished selecting your benefits!

| | | | |
|---|---|--|---|
| Medical 2020 Iowa Choice Just You | Dental 2020 Delta Dental Just You | Basic Life 2020 Basic Life and AD&D | Supplemental Life 2020 Supplemental Life |
|---|---|--|---|

[Show all 5 of my benefits](#) ▼

Helpful things to do right now

| | |
|---|---|
| Write down your confirmation number: 58512799-3f934f | Review and print a copy of your Benefit Detail Report |
|---|---|

[Continue to next page](#)

[View and edit all benefits](#)

ACTION IS NEEDED IN [IowaBenefits](#) DURING THE 2021 ENROLLMENT AND CHANGE PERIOD IF ANY OF THE FOLLOWING APPLY TO YOUR SITUATION:

Health Insurance

- Newly 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 your coverage level.
- Add or remove eligible family members.
- 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 \$2,750 in 2021.
- 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 2021.

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 29, 2020**.
- 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 2021 Enrollment and Change period are **effective January 1, 2021**.
- Increases to supplemental life coverage will be effective the first of the month after DAS receives The Standard's approval. The Evidence of Insurability (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, by **December 29, 2020**.
- Changes to **health and dental insurance deductions will be reflected on the pay warrant issued December 18, 2020**.
- **FSA elections will be deducted starting on the pay warrant issued January 15, 2021.**

The 2021 Enrollment and Change period ends on October 30, 2020.
