



Sick or Injured? Now What? A Comprehensive Guide on Where to Get Care

Illness and injury are never convenient and often happen without warning. When these situations occur, you may feel unsure where to go for care, especially if the symptoms seem severe. Fortunately, with State of Iowa health coverage, you have a number of options available to you.

First, it is important to note: If you believe you are facing an actual emergency don't hesitate to call 9-1-1 and get to a hospital right away. For those less clear cut situations, here is a guide to help get you to the right place for treatment.

BeWell 24/7SM

Sometimes you just need a quick answer to a health question. With Be Well 24/7, you can call any time - day or night, seven days a week, 365 days a year - to ask a trained professional basic health questions and address concerns such as:

- Your symptoms
- Medications and side effects
- Reliable self-care home treatments
- When to go to your doctor
- When to go to the hospital emergency department

Best of all, BeWell 24/7SM is a free resource to you. Call 844-84-BeWell (842-3955).

Doctor On DemandTM

Doctor On Demand is a new benefit allowing you and your family members to visit a doctor on your smartphone or tablet from almost anywhere. Speak with a board-certified physician who can treat the most common medical conditions and prescribe medication if needed.

The copay for a visit with Doctor On Demand is \$10 for most State of Iowa employees.

Getting started is easy:

1. Download the Doctor On Demand app or visit DoctorOnDemand.com.
2. Have your Wellmark member ID card ready.
3. Create an account or sign in and follow the instructions from there.

Your Doctor's Office

Same-day appointments are available at most doctor's offices. Your primary care doctor knows your health history, including what treatments have worked best in the past and whether you have other medical conditions to take into consideration. Even after hours, you can call most doctor's offices to chat about your symptoms. It may be as simple as scheduling an appointment - whether that same day or the next. If they think you need treatment sooner, they will let you know.

With Iowa Choice and National Choice, the copay for a visit to your Primary Care Practitioner (PCP) is \$15.

Urgent Care Clinics

Urgent care clinics help fill a vital gap when you become sick or injured, but your regular doctor is not available and you can't wait for an appointment. Urgent care centers are same-day clinics handling a variety of medical problems needing quick attention but not considered true emergencies. If it turns out you are having a true medical emergency, the urgent care staff will arrange for you to go the emergency department.

With Iowa Choice and National Choice, the copay for a visit to an urgent care clinic is \$15.

Hospital Emergency Departments

Hospital emergency departments (EDs) provide medical care at any time, day or night. However, unlike urgent care clinics, they are equipped and staffed for the most complex or critical care needs. EDs are set up to focus on medical

emergencies or when you feel a delay in care could negatively impact your health.

With Iowa Choice and National Choice, the copay for an ED visit is \$100.

Knowing where to go for care when an unexpected illness or injury hits can help you get the right services and it will most likely save you valuable time and money in the process.

Preventive Health Care at No Cost to You

We have all heard the saying, “an ounce of prevention is worth a pound of cure.” This is true, especially when it comes to preventive health care. A focus on regular preventive care, along with following the advice of your doctor, can make a big difference in keeping you healthy. No-cost coverage of preventive health care is a key provision of the Affordable Care Act (ACA). A complete list of ACA preventive services is on the [DAS Health Insurance webpage](#) for your review.

Here are some tips about State of Iowa benefit coverage of preventive health care services:

- To be at no cost to you, the service must be provided by a Wellmark Blue Access health care provider (if you are enrolled in Iowa Choice) or a Wellmark Alliance Select provider (if you are enrolled in National Choice.)
- If your health care provider bills an office visit separately from your preventive services, you may have a copay.
- You may have a copay if the primary reason for your appointment is something other than preventive care.
- If the screening reveals a medical problem, you will have out-of-pocket expenses for treatments and follow-up appointments with your provider.

Wellmark and CVS Address Opioid Management Issue

Wellmark and CVS/caremark® are strengthening their utilization management (UM) program when it comes to prescribing and use of opioids. Beginning April 1, 2018, all customers will have their utilization management updated. Wellmark says the effort is intended to encourage clinically appropriate use of opioid painkillers and greater pharmacist counseling for patients filling an opioid prescription for the first time.

The program includes prescribing limitations consistent with guidelines issued by the Centers for Disease Control and Prevention and the National Governors’ Association Opioid Briefing. The program is intended to ensure smaller quantities of opioids are dispensed for short-term pain needs. It is not designed to affect members with chronic pain or those undergoing care for serious illness.

If you have questions about your specific pain control situation, please contact Wellmark Blue Cross and Blue Shield at (800) 524-9242.

Important Flexible Spending Account (FSA) Deadline - April 16

Time is running out if you have not filed claims for reimbursement from your 2017 Flexible Spending Accounts (FSAs). **April 16, 2018, is the deadline to file dependent care claims incurred from January 1, 2017 through March 15, 2018, and for health claims incurred from January 1, 2017 through December 31, 2017.**

You may submit claim requests and supporting documents to ASI, the State’s FSA third party administrator, in one of the following ways:

- Mobile app (Note: Login is case sensitive.)
- Online. Log onto your ASI account at <http://asiflex.com/> and attach a pdf version of your supporting documentation to your claim request.
- Fax a claim form and supporting documentation to 877-879-9038.
- Mail your claim to ASIFlex, P.O. Box 6044, Columbia, MO 65205-6044.

Claim forms may be found at: <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/employees/additional-benefits/flexible-spending-4>.

For more information about submitting claims, go to: <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/employees/additional-benefits/flexible-spending-5>.

Tax Credit for Savers

Participation in the State of Iowa Retirement Investors’ Club (RIC) gives some State employees a chance to reduce their individual income tax by up to \$1,000 (or \$2,000 if married filing jointly) with the Internal Revenue Service’s (IRS) Saver’s Tax Credit.

The Saver’s Tax Credit is available to RIC participants who:

- Make pretax or Roth contributions to their RIC account through payroll deduction;
- Are age 18 or older and are not full-time students;
- Are not claimed as a dependent on another person’s tax return; and
- Meet the income limits set by the IRS (see the table below).

2018 Adjusted Gross Income (AGI) Limits

| Joint filers | Heads of Household filers | All other filers | Amount of Credit |
|-------------------|---------------------------|-------------------|------------------|
| Up to \$38,000 | Up to \$28,500 | Up to \$19,000 | 50% |
| \$38,001-\$41,000 | \$28,501-\$30,750 | \$19,001-\$20,500 | 20% |
| \$41,001-\$63,000 | \$30,751-\$47,250 | \$20,501-\$31,500 | 10% |
| \$63,001 & up | \$47,251 & up | \$31,501+ | 0% |

Example: Kim contributed the maximum of \$2,000 to her RIC account during 2017. Her adjusted gross income for the year is \$28,000 and she files as Head of Household. According the chart above, she will then qualify for a tax credit (a credit against taxes owed) of 50 percent of the amount she contributed. In Kim’s case, the tax credit is worth \$1,000.

This saver’s credit is on your tax forms and tax advisors can answer your questions about whether or not you qualify. See additional information at https://das.iowa.gov/saver_credit or <https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-savings-contributions-savers-credit>.

The Retirement Investors’ Club (RIC) is the State of Iowa’s supplemental retirement savings benefit designed to supplement Social Security and pension (IPERS, POR, Judicial) income. Participating employees contribute through automatic payroll deduction and the State makes matching contributions up to \$75 monthly. You are fully vested from day one. To enroll, go to <https://das.iowa.gov/RIC/SOI/enrollment>.

Benefit Education Offerings April 18 - June 27, 2018

Make the best use of your State of Iowa benefits with benefit education opportunities offered by DAS-HRE staff.

The benefit education presentations are webcasts, unless otherwise noted, and you may attend these online presentations from your computer or other Internet-enabled device. Be sure to check with your supervisor to ensure your agency's staffing and scheduling allow you to participate on work time and on a State computer. [Register](#) here to reserve your spot today!

April 2018

April 18 9:00 - 10:00 a.m. Continuing Insurance Benefits at Retirement: Before Medicare-Eligibility

April 26 1:00 - 2:00 p.m. Continuing Insurance Benefits at Retirement: After Medicare-Eligibility

May 2018

May 8 9:00 - 10:00 a.m. Retirement Investors’ Club (RIC) Deferred Compensation Introduction and Enrollment

May 15 1:00 - 2:00 p.m. Retirement Investors’ Club (RIC) Deferred Compensation Ready to Retire and Take Income

May 23 10:00 - 11:00 a.m. Continuing Insurance Benefits at Retirement: Before Medicare-Eligibility

May 31 10:00 - 11:00 a.m. Continuing Insurance Benefits at Retirement: After Medicare-Eligibility

June 2018

June 5 1:00 - 2:00 p.m. Retirement Investors’ Club (RIC) Deferred Compensation Introduction and Enrollment

June 12 9:00 - 10:00 a.m. Retirement Investors’ Club (RIC) Deferred Compensation Ready to Retire and Take Income

June 19 1:00 - 2:00 p.m. Continuing Insurance Benefits at Retirement: Before Medicare-Eligibility

June 27 1:00 - 2:00 p.m. Continuing Insurance Benefits at Retirement: After Medicare-Eligibility

Employee Assistance Program (EAP) Online Seminars

KEPRO, the State's provider of EAP services, offers on-demand monthly seminars on various topics. Seminars may be found online at www.eaphelplink.com (Company Code: IOWA).

- Starting April 17 **Maintaining Respect and Civility in the Workplace**
Identify methods to assertively address inappropriate conduct within the workplace to promote a healthy work environment.
- Starting May 15 **DIY: Apps and Guides for Household Management**
Get a helpful overview of key household management items, as well as links to guides and apps to help you keep track of it all.
- Starting June 19 **Improve Your Health with Proper Ergonomics and Frequent Movement**
A sedentary lifestyle can be harmful to your health. Help offset these ill effects by incorporating frequent movement into your life.

EAP also offers confidential resources to help State employees and eligible family members address challenges which may impact job performance, affect well-being, and take a toll on overall health. EAP services are provided at no cost to employees and eligible family members.

For more information and additional resources, visit <https://das.iowa.gov/human-resources/healthy-opportunities/employee-assistance-program>.

Developing Today's Public Leaders through CPM Program

The Certified Public Manager® program (CPM) is designed to benefit participants and their respective agencies. Managers and supervisors can enhance personal leadership strengths and find ways to become more effective in the workplace, while employers develop their talented supervisors and managers and help them take the next step in their careers.

The next cohort starts August 6, 2018. Learn more about the program at <https://das.iowa.gov/human-resources/training-and-development/certified-public-manager>.

How do employees and employers benefit from the CPM program?

For employees, participation can:

- Enhance personal leadership strengths for work life and personal life
- Broaden intergovernmental networks and communication
- Increase personal awareness and effectiveness
- Evaluate and implement innovative solutions
- Encourage quality in public services
- Provide real world competency-based learning
- Gain membership in the American Academy of Certified Public Managers® upon successful completion of the program

For employers, having employees participate can:

- Assist with succession planning to fill upcoming vacancies
 - Bring knowledgeable staff up to speed quickly, saving time and money
 - Create promotional opportunities to help build staff morale
 - Spark new energy and learning in the office environment
 - Help focus on a long term project
 - Support employee development and mentoring
 - Champion a capstone project to improve effectiveness, efficiency and save money
 - Create opportunities for improved management skills and delegation
 - Aid in implementing nationally recognized process improvement theory and industry/government best practices
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PDS Training April 17 - June 19, 2018

Keeping your skills up to date in the workplace is important for your personal and professional growth. Taking full advantage of the State of Iowa Performance & Development Solutions (PDS) course offerings can help you get the knowledge and skills you need to be successful in your work. PDS presents seminars and programs for State employees

at all levels, including those who are new to State Government, supervisory staff, executive management, and professional/technical staff.

Some classes will have a fee for attendance, while many courses are included at no additional cost as part of your agency's training utility fee. Browse through the [Course Catalog](#) for details on all of the PDS offerings, and see page 5 for the list of courses offered without an additional charge.

Enrollment is easy. You'll need to complete the [course registration form](#) and include the appropriate approval signatures. Once completed, return the form to your departmental Training Liaison. Contact information for Training Liaisons may be found at <https://das.iowa.gov/human-resources/training-and-development/training-liaison/executive-branch>. If your organization does not have a Training Liaison, you may submit your registration form directly to PDS@iowa.gov.

PDS training courses for April 17 - June 19, 2018, are listed below:

April 2018

- April 17** Leading Through Change (MTS LC 001)
- April 19** Performance Evaluation (MTS NC 401)
- April 20** Generational Diversity (MTS GD 001)
- April 23** Dimensions of Leadership (MTS GI 230)
- April 26** Enhancing Team Membership (MTS TM 001)

May 2018

- May 8** Diversity Training for Employees (MTS GI 450)
- May 8** Managing Conflict & Resistance in the Workplace (MTS GI 165)
- May 9** Advanced Procurement Certification (MTS AP 001)
- May 9** Listening – The Forgotten Skill (MTS GI 003)
- May 10** Discipline, Grievance & the 2018 Merit System (MTS NC 903)
- May 11** Strategic Planning & Systems Thinking (MTS ST 001)
- May 14** Managing Your Time & Priorities (MTS GI 090)
- May 14** Crucial Conversations (MTS CC 101) - Day 1
- May 15** Crucial Conversations (MTS CC 101) - Day 2
- May 16** Professional Impact (MTS GI 084)
- May 21** Cultural Competency (MTS CC 001)
- May 22** Diversity Training for Managers (MTS GI 400)
- May 22** Investigating Employee Misconduct (MTS NC 118)
- May 23** Introduction to State Procurement (MTS SP 001) – (½ day class)
- May 23** Advanced Principles of Communication – Part 1 Authenticity (MTS AU 001)
- May 25** Shaping Effective & Engaged Teams (MTS ET 001)
- May 30** Human Relations (MTS SC 203) – Day 1
- May 31** Human Relations (MTS SC 203) – Day 2

June 2018

- June 5** Performance Evaluation (MTS NC 401)
- June 5** Fundamentals of Supervision (MTS NC 151)
- June 7** Presentation Skills (MTS PT 998) **One-Time Offering **
- June 8** The Servant Leader (MTS SL 001)
- June 12** Advanced Principles of Communication – Part 2 Coaching (MTS AU 002)
- June 14** Ethical Issues in Today's Workplace (MTS PT 992) – (½ day class)
- June 19** From Interview to Hire (MTS NC 301)

Improve Your Presentation Skills with PDS Training

A one-time "Presentation Skills" seminar will be offered to all State of Iowa employees by Performance & Development Systems (PDS) on Thursday, June 7, 2018. The cost will be \$70 for agencies participating in the utility fee or \$188 for those not participating. This one-day class will be held in the Hoover building, Level A, in Des Moines.

During the class, participants will plan, organize, and present a brief, effective presentation utilizing skills gained throughout the day. Vocal characteristics, body language, personal stories and experiences, effective introductions and conclusions, and visual aids to enhance a variety of topics will be identified. In addition, the miscues that detract from a presentation will be reviewed. Issues of "stage fright" and dealing with difficult situations will be addressed.

Participants are asked to come prepared with a work-related topic to develop into a five-minute presentation during the day.

Contact your [Training Liaison](#) to get signed up today. If your agency/department does not have an assigned Training Liaison, contact PDS@iowa.gov directly.

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