



State of Iowa Retiree 2016 Enrollment and Change

October 15 - December 7, 2015
Important information

The enrollment and change period is the only time of year you may change your health insurance plan without a qualified life event.



This document contains important information about your health insurance in 2016. Please read it thoroughly, since there are significant changes.

More information is available at the DAS 2016 Retiree Enrollment and Change website (https://das.iowa.gov/human-resources/employee-and-retiree-benefits/retirees/2016_retiree-e&cp).

Packet of Information

In the enrollment and change packet, you will find:

- 2016 monthly health insurance premiums
- Side-by-side summary of the State's regular health insurance plans
- Medicare Prescription Drug Coverage Creditable Coverage Notice

2016 Benefit Change Highlights

The following are highlights of the benefit changes that will go into effect on January 1, 2016. Some changes are a result of the recent collective bargaining agreements.

- **ALL Sick Leave Insurance Program (SLIP) retirees will pay a portion of the monthly premiums for their health plans to reflect the same share that active employees will also pay starting in January 2016.**
- **Blue Advantage** will **NOT** be offered to retirees. Retirees enrolled in Blue Advantage must make a new plan selection during this year's enrollment and change period.
- **Gold Preferred** will **NOT** be offered to retirees. Retirees enrolled in Gold Preferred must make a new plan selection during this year's enrollment and change period.
- **Blue Access** will have a 10 percent coinsurance applied to services that do not currently require copays. Examples of services that will require the 10 percent coinsurance are inpatient hospital services, outpatient hospital services, ambulance services and urgent care centers.
- **Iowa Select, Program 3 Plus and Deductible 3 Plus** medical out-of-pocket maximum will increase to **\$650** from \$600 for single coverage and **\$1,450** from \$800 for family coverage.
- **Iowa Select** and **Program 3 Plus** prescription drug maximum out-of-pocket will increase to **\$500** from \$250 for single coverage and **\$1,000** from \$500 for family coverage.
- **Blue Access, Iowa Select, Program 3 Plus and Deductible 3 Plus** will provide preventive services at **NO** coinsurance, copay or deductible and will cover some services that were not covered under the health insurance plans offered in 2015.
- **Blue Access** maximum out-of-pocket for prescription drugs will be **\$5,850** for single coverage and **\$11,700** for family coverage. Currently, Blue Access does not have a maximum out-of-pocket for prescription drugs.

Enclosed in the packet is a side-by-side comparison of the State's regular retiree health plans.

Review the enclosed 2016 premium sheet for your portion of the premium.

Medicare-Eligible Retirees



A **Group Program F option** will be offered in addition to the Group Program N. The design of Group Program F and Group Program N options is identical to the Medicare Supplement Plan F and N that you can purchase individually.

Health Insurance Plans Available

The following health plans are available to you in 2016:

Blue Access

Iowa Select

Deductible 3 Plus

Program 3 Plus

Group Program F

Group Program N

} These programs are available to Medicare-eligible State retirees and eligible dependents.



If you drop your State of Iowa health plan for any reason, you will NOT be able to rejoin at a later date.

Wellmark Plan Information

Information on the Wellmark plans is available at the DAS Benefits website (<http://benefits.iowa.gov>).

Benefit Elections

During the enrollment and change period, you may:

- Change your health insurance plan
- Add or remove eligible family members to your health insurance plans

Health insurance elections made during this time are effective **January 1, 2016**.

Applications and Forms

Depending on your benefit selection, you may need to complete one or more of the following forms.

- Wellmark's State of Iowa Indemnity, PPO and Blue Access Group Application
- Group Program F and Group Program N Application
- Group MedicareBlue Rx Application
- Wellmark's Authorization for Automatic Bank Account Withdrawal
- Retiree Cancellation of Health Insurance

These forms are available by:

- Contacting Wellmark customer service at **800.622.0043**
- Going online at the DAS Benefits website (<http://benefits.iowa.gov>)

Keeping the Same Health Plan for 2016

If your plan is still available and you do **NOT** want to change your health insurance plan or add eligible dependents to health insurance, **you do not have to do anything**. However, if you had Blue Advantage or Gold Preferred in 2015, you must select new coverage!

Changing Your Health Plan for 2016

You can change your health insurance plan without evidence of insurability.

Complete a new Wellmark application if you are:

- Changing to a regular State health insurance plan (Blue Access, Deductible 3 Plus, Iowa Select or Program 3 Plus)
- Adding or removing a dependent(s)

Canceling Your State Health Plan

Complete the **Retiree Cancellation of Health Insurance** form, which is available at the DAS 2016 Retiree Enrollment and Change website

(https://das.iowa.gov/human-resources/employee-and-retiree-benefits/retirees/2016_retiree-e&cp).

All applications must be received by December 7, 2015.

	<p>Return your completed applications to: Iowa Department of Administrative Services Human Resources Enterprise Attn: Cindy Broshous Hoover Building Level A 1305 E. Walnut St. Des Moines, IA 50319</p>
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Sick Leave Insurance Program (SLIP)

The Sick Leave Insurance Program (SLIP) offers eligible State retirees an option for using their unused sick leave balance to pay the State's share of their group health insurance premiums. The SLIP retiree **pays what active employees pay, as if the retirees were still State employees**. Retirees can continue to use their SLIP account until the funds are exhausted or until they become eligible for Medicare (usually at age 65).

Medicare

You become eligible for Medicare when you are:

- Age 65
- Under age 65 with certain disabilities
- Any age with end-stage renal disease (permanent kidney failure requiring dialysis or a kidney transplant)

If you are a SLIP retiree and you turn 65 or become Medicare-eligible, your SLIP money will no longer be available to you.

You will receive a letter from DAS when you are a few months away from running out of money, turning age 65, or if your spouse is turning age 65.

Medicare Parts A and B will become primary insurance for you and/or your spouse/domestic partner on the first of the month when you turn age 65. If you continue on a State of Iowa health plan, it will continue as a Medicare carve-out policy with the same benefits and will pay secondary to Medicare Parts A and B.

State of Iowa Health Insurance and Medicare

You can continue your State-sponsored health coverage when you become eligible for Medicare. Benefits offered to Medicare-eligible retirees are the same as the benefit plan offered prior to becoming Medicare-eligible. If you have dependents on your insurance that are not eligible for Medicare, they will continue to have Wellmark as primary.

Medicare Prescription Drug Coverage

If you are a Medicare eligible retiree or will be Medicare-eligible in 2016, the State of Iowa has determined that your prescription drug coverage under our regular health insurance plans is as good as or better coverage than the standard Medicare prescription drug coverage (Part D). This means that your coverage is considered “creditable coverage,” and you will not pay a penalty if you later decide to enroll in a Medicare Part D plan. Please see the Notice of Creditable Coverage in the packet of information. You should keep a copy of the notice as documentation that your coverage is creditable coverage.

Group MedicareBlue Rx

Blue Access, Iowa Select and Program 3 Plus have an option of lowering your Wellmark premium by purchasing a Medicare Part D plan – Group MedicareBlue Rx Iowa.

If you enroll in Group MedicareBlue Rx Iowa, it will be your primary coverage for prescription drugs and your Wellmark plan (Blue Access, Iowa Select and Program 3 Plus) will provide secondary coverage. When you enroll in Group MedicareBlue Rx Iowa, you still pay the same prescription drug copayments according to your Wellmark plan, like you always have.

Advantage of Group MedicareBlue Rx Iowa

Because Group MedicareBlue Rx Iowa is primary on prescription drugs and the Wellmark plan is secondary, Wellmark pays a lower portion of the total cost for all eligible prescription drug charges so they are able to significantly lower your health plan premium.



The Group MedicareBlue Rx plan (Group No. 38073-IOWA) was created specifically for the State of Iowa. This plan is the only Medicare Part D that can lower the State’s Wellmark premiums. **If you drop the Group MedicareBlue Rx plan (Group No. 38073-IOWA) and purchase another Medicare Part D, including a different MedicareBlue Rx plan, you will pay the higher Wellmark premium for Blue Access, Iowa Select and Program 3 Plus.**

Enrollment in Group MedicareBlue Rx Iowa

If you become eligible for Medicare in 2016, you need to enroll in Group MedicareBlue Rx Iowa over the phone (**no paper application**). To enroll in Group MedicareBlue Rx Iowa, call **888.299.5513** and tell them you are with the State of Iowa group **No. 38073-IOWA**. They will enroll you right over the phone so have your Medicare card handy.

Group Program F and N

Medicare Parts A and B pay for many, but not all, health care services and supplies. A Medicare Supplement Insurance policy helps pay some of the health care costs that Parts A and B don’t cover, like copayments, coinsurance and deductibles.

In 2016, the State will offer both Group Program F and Group Program N to Medicare-eligible retirees and their Medicare-eligible dependents. The designs of Group Program F and Group Program N are identical to the Medicare Supplement Plan F and N that you can purchase individually. Group Program F and Group Program N provide extensive coverage in supplementing your Medicare coverage. They have national coverage with any

healthcare provider that accepts Medicare.

Eligibility

You are eligible to enroll in Group Program F and Group Program N if you are a Medicare-eligible State of Iowa retiree or a Medicare-eligible surviving spouse of a retiree. If you currently have family coverage and you enroll in Group Program N, your dependents must also enroll in Group Program F or Group Program N. If your dependents are not eligible for Medicare, they cannot enroll in Group Program F or Group Program N and they would be dropped from your coverage. Covered dependents are not allowed to stay on the regular State of Iowa insurance plans if you move to Group Program F or Group Program N. If your spouse or dependent is eligible for Medicare, but you are not, they cannot enroll in Group Program F or Group Program N until you, the retiree, are also eligible for Medicare and enroll in Group Program F or Group Program N.

Group Programs F and N Services

This chart shows basic information about the different benefits Group Program F and Group Program N policies cover. If a percentage appears, the program covers that percentage of the benefit for eligible Medicare expenses. YOU must pay the rest.

Comparison of State of Iowa Group Programs F and N		
Benefits	F Pays	N Pays
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	100%	100%
Medicare Part B coinsurance or copayment	100%	100%*
Blood (first 3 pints)	100%	100%
Part A hospice care coinsurance or copayment	100%	100%
Skilled nursing facility care coinsurance	100%	100%
Part A deductible	100%	100%
Part B deductible (2015 deductible was \$147 per year)	100%	0%
Part B excess charges	100%	0%
Foreign travel emergency (up to plan limits)	80%	80%

*Group Program N pays 100 percent of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits not resulting in an inpatient admission (copayment amounts from 2015).

More information about Group Programs F and N, including applications, is available by contacting Wellmark customer service at **800.622.0043**.

Group Programs F and N Services vs. Regular State Plans Services

Group Program F and Group Program N only cover Medicare-eligible expenses that are not paid by Medicare. As long as Medicare covers the service, it will be covered by Group Program F or Group Program N. Group Programs F and N offer some additional coverage for travel outside the country that Medicare does not cover. You should read the *Medicare and You* book you received from Medicare and check with Medicare before scheduling services to be sure they will be paid.

Benefits of Enrolling in the Group Programs F or N

- Lower monthly premiums than the traditional State of Iowa plans
- Benefits that are more in line with the benefits and services that Medicare covers
- No network restrictions, you can see any provider who accepts Medicare
- Ability to move back to the regular State of Iowa plans (Program 3 Plus, Blue Access, etc.) during the next enrollment and change period
- Enroll midyear if you need to wait for everyone on your plan to become eligible for Medicare
- Includes a foreign travel benefit

Enroll in Group Program F or Group Program N

If both you and your spouse are Medicare-eligible, you and your spouse can:

- Both enroll in Group Program F, or
- Both enroll in Group Program N, or
- One enrolls in Group Program F and the other enrolls in Group Program N

Complete two applications:

- 1) **State of Iowa Employer Group Retiree Program N and F Application.** Indicate if you want to enroll in Group Program F or Group Program N.
- 2) **Group MedicareBlue Rx PDP Application** (Indicate if you want to enroll in Basic or Plus. Complete a new Group MedicareBlue Rx Application even if you are already enrolled in Group MedicareBlue Rx).



Your spouse will also need to complete both the *State of Iowa Employer Group Retiree Program N and F Application* and the *Group MedicareBlue Rx PDP application*.

Enrolled in Group Program N but want to change to Group Program F. Complete an Employer Group Retiree Program N and F Application and indicate if you want to enroll in Group Program F.

Enrolled in Group Program N but want to change to Group MedicareBlue RX Basic or Plus. Complete a Group MedicareBlue Rx PDP application form indicating whether Basic or Plus is your choice.

Group Programs F and N and MedicareBlue Rx

Coupled with the Group F and N programs is a Group MedicareBlue Rx plan. You have the option of two MedicareBlue Rx plans:

- Group MedicareBlue Rx (Basic)
- Group MedicareBlue Rx (Plus)

There are two main differences between the Group MedicareBlue Rx Basic and the Group MedicareBlue Rx Plus plans:

- The copayments (amounts you pay) are different.
- Another significant difference is the amount of coverage you have while in the gap or “donut hole.”
 - **Group MedicareBlue Rx (Basic):** In the current Basic plan, you have coverage for generics only, in the “donut hole.” Select brand name drugs are discounted, according to federal laws regulating these plans, but you will still pay about 50 percent of the cost of brand name drugs, while you are in the “donut hole.”
 - **Group MedicareBlue Rx (Plus):** In the current Plus plan, you will pay the same copays as in the initial coverage period and in the coverage gap (“donut hole”).

If both you and your spouse enroll in the Group Program F or N, you and your spouse can:

- Both enroll in Group MedicareBlue Rx Basic, or
- Both enroll in Group MedicareBlue Rx Plus, or
- One enrolls in Group MedicareBlue Rx Basic and the other enrolls in Group MedicareBlue Rx Plus

Group MedicareBlue Rx Formulary

The Group MedicareBlue Rx formulary is different than the Wellmark formulary for the regular plans.

Check the Group MedicareBlue Rx formulary to determine if your prescription drugs are on the formulary. The formulary is available at the DAS 2016 Retiree Enrollment and Change website (https://das.iowa.gov/human-resources/employee-and-retiree-benefits/retirees/2016_retiree-e&cp) or call MedicareBlue Rx customer service at **877.838.3827**.

Medicare Supplement Guaranteed Issue for 2016

Due to the changes in the State of Iowa retiree health insurance plans, you will have a guaranteed right to purchase a Medicare Supplement plan. This means you cannot be turned down for any Medicare Supplement plan sold in Iowa. The guarantee issue is available until March 3, 2016, which is 63 days from the end of your previous coverage.

If you are currently enrolled in **Blue Advantage** or **Gold Preferred**, you qualify for a guaranteed issue opportunity to purchase any Medicare Supplement plan A, B, C, F, K or L (including Medicare Select or high deductible choices) no matter what state the retiree lives in.

If you are currently enrolled in **Blue Access, Iowa Select, Program 3 Plus** or **Deductible 3 Plus** and you live in Iowa, you qualify for a guaranteed issue opportunity to purchase any Medicare Supplement plan A, B, C, F, K or L (including Medicare Select or high deductible choices) from any company selling these plans in Iowa. If you are under age 65, you can buy only from companies selling to those under age 65.

Medicare Resource

The Senior Health Insurance Information Program (SHIIP) is a great resource about Medicare. You can contact SHIIP at **800.351.4664** or at <http://www.therightcalliowa.gov>.

Contact Information

Cindy Broshous

Email stateretirees@iowa.gov

Phone (toll-free) **866.895.2464**

Iowa Department of Administrative Services - Human Resources Enterprise

Hoover Building, Level A

1305 E. Walnut St.

Des Moines, IA 50319

Other Sources of Information	Telephone	
Wellmark, Blue Cross Blue Shield of Iowa Customer Service	800.622.0043	www.wellmark.com
MedicareBlue Rx - Enrollment (Group No. 38073-IOWA)	888.299.5513	
MedicareBlue Rx - Customer Service (already enrolled)	877.838.3827	
Medicare	800.633.4227	www.medicare.gov
Social Security Administration	800.772.1213	www.ssa.gov
Senior Health Insurance Information Program (SHIIP)	800.351.4664	www.therightcalliowa.gov

Additional information about the State of Iowa retiree benefits is available at the DAS Benefits website (<http://benefits.iowa.gov>).

2016 Enrollment and Change On-Site Presentations

Date	Location	Location
October 29 11 – 12:30 p.m.	West Burlington	Southeastern Community College, Little Theater, Room 433 1500 West Agency Road, West Burlington
November 3 10 – 11:30 a.m.	Council Bluffs	Iowa School of the Deaf, Lied Multipurpose Complex 3501 Harry Langdon Road, Council Bluffs
November 3 2 – 3:30 p.m.	Sioux City	Iowa Department of Transportation, District 3 Office 2800 Gordon Drive, Sioux City
November 4 9 – 10:30 a.m.	Ames	Iowa State University, Memorial Union, Sun Room 229 Lincoln Way, Ames Parking was an issue last year; you may take the No. 23 bus from the Park and Ride (between the Stadium and Hilton). The bus ride is free, and the bus can drop you off at Memorial Union. However, you will have to share the bus with students.
November 9 10 – 11:30 a.m. 1 – 2:30 p.m.	Cedar Rapids	The Hotel at Kirkwood Center, 7725 Kirkwood Blvd. S.W. Cedar Rapids
November 10 2 – 3:30 p.m.	Des Moines	Wallace State Office Building, Auditorium 502 E. 9th St., Des Moines
November 13 10 – 11:30 a.m.	Des Moines	Wallace State Office Building, Auditorium 502 E. 9th St., Des Moines
November 17 9 – 10:30 a.m.	Des Moines	Wallace State Office Building, Auditorium 502 E. 9th St., Des Moines
November 19 10 – 11:30 a.m.	Waterloo	Hawkeye Community College, Tama Hall Room 106 1501 East Orange Road, Waterloo
November 20 1 – 2:30 p.m.	Des Moines	Wallace State Office Building, Auditorium 502 E. 9th St., Des Moines