State Employee Retirement Incentive Program (SERIP)  
Health Insurance Options

The SERIP contribution toward your health insurance continues for five years through the end of the month in which you retired in 2010.

You have a number of options health insurance options available to you. Depending upon whether you are Medicare-eligible or not Medicare-eligible, your options are:

**If you ARE NOT ELIGIBLE** for Medicare

1. Continue to use funds from your Sick Leave Insurance Plan (SLIP) account until your SLIP account is exhausted or you become eligible for Medicare.
2. Continue health insurance coverage in the same health insurance plan you are currently enrolled in. You will pay the total premium for the plan.
3. Change to a different State-sponsored health insurance plan. You will pay the total premium for the plan.
4. Change your health coverage from family to single or single to family.
5. Drop the State’s health insurance plan and enroll in a private health insurance plan.

**Note:** If you drop the coverage with a State-sponsored health plan, there is no provision for rejoining the group at a later date. (Exception: If you continue coverage on your spouse’s State of Iowa health coverage, you can rejoin retiree coverage when spouse terminates employment.)

**If you ARE ELIGIBLE** for Medicare

1. Continue health insurance coverage in the same health insurance plan you are currently enrolled in. You will pay the total premium for the plan.
2. Change to a different State-sponsored health insurance plan. You will pay the total premium for the plan.
3. Change your health coverage from family to single or single to family.
4. Enroll in the Group N Plan if you and your dependent(s) are Medicare-eligible.
5. Drop the State’s health insurance plan and enroll in a Medicare-supplement plan and Medicare Prescription Drug plan.
6. Drop the State’s health insurance plan and enroll in a Medicare Advantage plan.

**Note:** If you drop the coverage with a State-sponsored health plan, there is no provision for rejoining the group at a later date. (Exception: If you continue coverage on your spouse’s State of Iowa health coverage, you can rejoin retiree coverage when spouse terminates employment.)

**Healthcare Rates**

Review the enclosed 2015 rate sheet for premiums. Rates are subject to change each year. You will be notified of policy and/or rate changes during the enrollment and change period, if you continue the group insurance.
**Group N Plan**
The State offers Medicare-eligible retirees the Group N Plan. The plan design of the Group N plan is identical to the Medicare Supplement Plan N that you can purchase individually. Group N Plan provides extensive coverage in supplementing your Medicare coverage.

You are eligible to enroll in the Group N Plan 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 the Group N plan, your dependents must also enroll in the Group N plan. If your dependents are not eligible for Medicare, they cannot enroll in the Group N plan 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 the Group N plan. If your spouse or dependent is eligible for Medicare, but you are not, they cannot enroll in the Group N plan until you, the retiree, are also eligible for Medicare, and enroll in the Group N plan.

**Benefits of Enrolling in the Group N Plan**
- Lower monthly premiums than the traditional State of Iowa plans
- Plan design 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 traditional 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

**Advantages of the Group N Plan over an Individual Medicare Supplement Plan**
- No age or gender-related premiums
- Remain in the State of Iowa’s group health insurance and may move between the different health plans
- No preexisting conditions

If you want to enroll in the Group Plan N, please call Wellmark Customer Service at 1-800-622-0043 to request an enrollment packet.

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**Other Medicare Options**

**Medicare Resources – Senior Health Insurance Information Program (SHIIP)**
A great resource for information on Medicare Supplement Plans, Medicare Advantage Plans, and Medicare Prescription Drug plans is the Senior Health Insurance Information Program (SHIIP). SHIIP counselors are available across the state and can provide you to provide free, confidential, and objective one-to-one assistance.

SHIIP produces two documents that you will find useful.

You can contact SHIIP at **800-351-4664** or [www.therightcalliowa.gov](http://www.therightcalliowa.gov)
**Medicare Supplement Plans (Medigap)**

Original Medicare (Parts A and B) pays for many, but not all, health care services and supplies. Medicare Supplement Insurance policies, sold by private companies, can help pay some of the health care costs that Original Medicare doesn’t cover, like copayments, coinsurance, and deductibles.

**Less than six months since you turned age 65:**
- 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.

**More than six months since you turned age 65:**
- You will be subject to underwriting when you apply for a Medicare Supplement. This means the insurance company may refuse to sell you a policy because of health reasons.

**Enroll in a Wellmark’s Medicare Supplements plan**

Wellmark Blue Cross and Blue Shield of Iowa offers five Medicare Supplement plans – A, C, E, F, F – High Deductible, and N. Your claims for Medicare approved services will be paid according to the plan benefits.

There is no waiting period for pre-existing conditions. If you are interested in a Wellmark MedicareBlue Supplement option from Wellmark, call them at 866-689-2793. Wellmark’s team of licensed insurance representatives will help walk you through your options and help you complete an application that includes a brief health questionnaire.

**Enroll in a Medicare Part D plan**

You will have a two-month special enrollment period when your retiree coverage ends to enroll in a Medicare Part D plan.

**Enroll in a Medicare Advantage plan**

A Medicare Advantage Plan is a type of Medicare health plan offered by a private company that contracts with Medicare to provide you with all your Part A and Part B benefits. Medicare Advantage Plan options in Iowa include Health Maintenance Organizations, Preferred Provider Organizations, Private Fee-for-Service Plans, and Special Needs Plans. If you’re enrolled in a Medicare Advantage Plan, Medicare services are covered through the plan and aren't paid for under Original Medicare. Most Medicare Advantage Plans offer prescription drug coverage.

**Dental Insurance Coverage**

With the end of the SERIP program, you may continue on the state’s dental insurance plan by continuing to pay the monthly premium directly to Delta Dental. The dental plan is a completely separate plan from the health insurance plan.
If you want to continue with your current State health plan
• Complete the enclosed Wellmark health insurance application and return the completed health insurance application form to the Iowa Department of Administrative Services (DAS).

If you want to enroll in a different State health plan
• Complete a Wellmark health insurance application and return the completed health insurance application form to the Iowa Department of Administrative Services (DAS).

If you want to enroll in the Group N Plan
• Complete 1) a Group N Plan application and 2) a MedicareBlue Rx application (indicating the Basic or Plus option you are electing).
• You will need to complete a new MedicareBlue Rx application even if you are already enrolled in MedicareBlue Rx.
• Your spouse will also need to complete both the Group N Plan and the MedicareBlue Rx applications.

If you want to cancel your State health plan
• Complete the enclosed SERIP Retiree Cancellation of Health Insurance and return the completed health insurance application form to the Iowa Department of Administrative Services (DAS).

Wellmark Billing
• If you continue the group health insurance coverage, you will be billed directly by Wellmark Blue Cross/Blue Shield for your medical premiums and if enrolled in Group MedicareBlue Rx for Plan D you will be billed separately and directly from Group MedicareBlue Rx.
• Both Wellmark and Group MedicareBlue Rx offer the ability to have monthly premiums automatically deducted from a checking or savings account. Please contact them upon receipt of your first billing regarding this option.

Contact Information

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<th>Iowa Department of Administrative Services</th>
<th>Wellmark Customer Service 800.622.0043</th>
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<tbody>
<tr>
<td>Human Resources Enterprise</td>
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<tr>
<td>Attn: Cindy Broshous</td>
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<td>Hoover Building Level A</td>
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<td>1305 E Walnut</td>
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<td>Des Moines IA 50319</td>
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<tr>
<td>Phone: 866.895.2464</td>
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<tr>
<td>Email address: <a href="mailto:stateretirees@iowa.gov">stateretirees@iowa.gov</a></td>
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<td>MedicareBlue Rx 888.299.5513 (enrollment)</td>
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<td>877.838.3827 (customer service)</td>
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<td>DAS-HRE Benefit website <a href="http://benefits.iowa.gov/">http://benefits.iowa.gov/</a></td>
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