

Welcome to the second quarter 2010 edition of *Benefit News*, brought to you by the DAS Benefits Team, providing you with the most up-to-date information about the State of Iowa’s employee benefits.

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## RETIREMENT INVESTORS’ CLUB

The Retirement Investors’ Club (RIC) is a supplemental retirement savings program offered by the State of Iowa to help you save for your retirement. As a participant, you contribute through payroll deduction to your 457 account. You are fully vested from day one.

## DON’T MISS THE MATCH!

On January 1, 2010, employer match\* contributions were suspended for AFSCME-covered, non-contract, legislative branch, and SPOC-covered employees who participate in RIC. Beginning with the July 2, 2010 paycheck, RIC participants contributing to the RIC 457 plan will once again receive match contributions. For AFSCME-covered, non-contract and legislative branch employees, the match is equal to 100% of the first \$75 dollars contributed through payroll deduction and for SPOC-covered employees, the match is \$1 of matching funds for every \$2 contributed, up to \$75 a month.



\*The state offers a monthly match benefit to participants' 457 contributions. The State's pretax matching contributions are deposited into the participants' selection of RIC investments in what is called a 401(a) match plan.

If you do not make your own contribution (through payroll deduction), you will not receive the match. If you wish to restart or change your payroll deductions, complete the RIC 457/401a Account Form available at the RIC website at <http://ric.iowa.gov>.

**If you are not enrolled, get enrolled today!**

Call RIC toll-free at 1-866-460-4692 or visit the RIC website at <http://ric.iowa.gov> to get started.

## SAVINGS SPOTLIGHT

The process of determining which mix of assets to hold in your savings portfolio is a very personal one; RIC investment advisors are willing to help. The asset allocation that works best for you at any given point in your life will depend largely on your savings goal, time horizon, and your ability to tolerate risk.

You should meet with your advisor periodically to review your fund selection to make sure you are diversified in funds that are appropriate for you. Call your advisor and ask for an appointment; don't wait for your advisor to reach out to you. This is your retirement plan; make sure you are comfortable with how your money is invested.

Historically, the returns of the three major asset categories (cash, bonds, stocks) have not moved up and down at the same time. Market conditions that cause one asset category to do well often cause another asset category to have average or poor returns. By investing in more than one asset category, you'll reduce the risk that you'll lose money. Your advisor can help you spread your risk so your portfolio's overall investment returns will have a smoother ride.

## GROUP INSURANCE

### "UNFREEZING" HEALTH INSURANCE PREMIUMS

During the first half of this year, there was a "freeze" on employee-required premiums for family health insurance. The family coverage premiums for **Iowa Select**, **Program 3 Plus** and **Deductible 3 Plus** increased to the 2010 premium level with the June 18, 2010 paycheck.

The 2010 family coverage employee premiums are:

Family Coverage	Employee Monthly Premium	
	First Half of 2010	Second Half of 2010
Iowa Select	\$224.96	\$249.02
Program 3 Plus	\$230.38	\$255.02
Deductible 3 Plus	\$237.96	\$263.46

(Blue Access and Blue Advantage family coverage does not require an employee contribution.)

Remember, you will not be able to change health insurance plans until the next enrollment and change period unless you experience a qualified life event and the benefit change you request is consistent with the event. For additional information on qualified life events, review the DAS Qualified Life Events website [http://benefits.iowa.gov/index\\_qualified\\_life\\_events.html](http://benefits.iowa.gov/index_qualified_life_events.html).

## EMERGENCY CARE WHEN TRAVELING

Now that school is out and summer "officially" arrived, it's time to plan the summer vacation. What if you need emergency care when you travel? Health care needs don't surface only when you're near home. With the State's health insurance plans, you are covered for emergency care either at home or away.

### *What's an Emergency?*

Access emergency room services only in medical emergencies; Wellmark may deny coverage if you access emergency room services for conditions not defined as medical emergencies. Emergency care is medical care for a serious or life threatening illness or injury.



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Following is a limited list that would be considered medical emergencies:

- Apparent heart attack or stroke
- Loss of consciousness
- Poisoning
- Chest pains with symptoms of heart attack
- Severe abdominal pain of sudden onset
- Severe illness or trauma
- Shock from sudden illness or injury
- Difficulty in breathing, such as in a severe asthma attack
- Severe bleeding
- Convulsions
- Fractures

The following situations may **not** be considered medical emergencies:

- Earaches
- Headaches
- Sore throats
- Fevers that respond to fever-reducing medications
- Ankle sprains and other strains of muscles and joints
- Coughs and colds
- Any situation where it would be convenient, but not necessary, to seek care from an emergency room

*Note: The above lists are examples and are not all-inclusive of every emergency/non-emergency situation.*

If you are traveling and experience an unexpected emergency situation, seek care at the nearest hospital emergency room. Remember that with Blue Access or Blue Advantage, you only have coverage for emergency medical services when you are traveling outside the network.

As a member of Wellmark Blue Cross Blue Shield, you have the benefit of the BlueCard Program. When you travel outside Wellmark's service area, you can take advantage of savings that the local Blue Plan has negotiated with doctors and hospitals in the area. More than 90 percent of all hospitals and 80 percent of physicians throughout the United States contract with Blue Cross and Blue Shield plans. To find nearby doctors and hospitals, call BlueCard Access at 1-800-810-2583 or visit the BlueCard Doctor and Hospital Finder at <http://www.provider.bcbs.com>.

When you receive care at a provider in the Blue Cross and Blue Shield Network, show your Wellmark ID card to receive these advantages:

- The physician or hospital will file the claim for you.
- All participating doctors and hospitals are paid directly.
- Participating providers agree to accept payment arrangements of the Blue plan in their home state. You're only responsible for your applicable deductibles, copayments, or coinsurance.

For more information on emergency care or about the BlueCard program, contact Wellmark's customer service at the phone number located on your Wellmark ID card.

## MEDICAL CARE WHEN TRAVELING OUTSIDE THE COUNTRY

When you are outside the U.S. and you need a doctor, hospital or other health care professional, your claim will be handled just like it is at home when you show your Wellmark ID card at participating BlueCard Worldwide providers.

When you need healthcare outside the U.S.

- Verify your international benefits, including pharmacy benefits with Wellmark before leaving the United States. Benefits may be different outside the country.



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- Always carry your Wellmark ID card.
  - If you need emergency medical care, go to the nearest doctor or hospital. Call the BlueCard Worldwide Service Center at 1-800-810-2583 or call collect at 1-804-673-1177 if you're admitted.
  - If you need non-emergency inpatient medical care, you must call the BlueCard Worldwide Service Center. The Service Center will facilitate hospitalization at a BlueCard Worldwide hospital or make an appointment with a doctor. It is important that you call the BlueCard Worldwide Service Center in order to obtain cash-less inpatient care, except for the usual out-of-pocket expenses. The Service Center is staffed with multilingual representatives and is available 24 hours a day, seven days a week. (Remember, with Blue Access or Blue Advantage, you only have coverage for emergency medical services when you are traveling outside the United States.)
  - Contact Wellmark customer service when pre-certification or prior authorization is necessary. Wellmark's phone number is located on your ID card.
  - For inpatient care at a BlueCard Worldwide Network hospital that was arranged through the BlueCard Worldwide Service Center, you only pay the provider the usual out-of-pocket expenses (non-covered services, deductible, co-payment and co-insurance). The provider files the claim for you.
  - For all outpatient and professional medical care, you pay the provider and submit a claim. You may also have to pay the hospital (and submit a claim) for inpatient care obtained from a non-BlueCard Worldwide Network or when inpatient care was not arranged through the BlueCard Worldwide Service Center.
  - To submit a claim, you complete an International Claim Form and send it to the BlueCard Worldwide Service Center. An international claim form is available online at <http://www.bcbs.com/coverage/bluecard/international-claim-form-fillable.pdf>.

For more information on your healthcare benefits outside the country, contact Wellmark's customer service at the phone number located on your Wellmark ID card.

## PERSONAL HEALTH ASSISTANT 24/7 PUTS CONTROL IN YOUR HANDS

You want to ask a few questions of a medical professional, but don't want to sit in a waiting room. Personalized and confidential support for your health and wellness are just a phone call away.

Wellmark's **Personal Health Assistant 24/7 – 1-800-724-9122** – goes the extra mile to ensure your questions and concerns are answered and you receive the guidance about your health that you need. There is no cost to you using the services of the Personal Health Assistant 24/7.

When you call – **1-800-724-9122** -- a care coordinator will greet you and identify your need. Your call may be directed to one of these services:

**Care Navigation.** Just learned you have a health condition? You can receive information from a health professional to help you understand your diagnosis and treatment, and learn about resources about support.

**Decision Support.** Unsure if you should have a surgery or what treatment path to follow? Talk to a nurse to learn about your options. And if you're wondering how your benefits might affect your decision, Personal Health Assistant 24/7 can transfer you directly to a Wellmark Blue Cross and Blue Shield customer service representative to answer your coverage questions.

**Nurse Support.** Having side effects from a drug? Need to know how to take care of a cold or bug bite? Talk to a registered nurse who can assess your symptoms and recommend next steps.

**Advocacy.** Frustrated with care access issues? Personal Health Assistant 24/7 is at your service to help you coordinate support and care. They'll do the legwork for you to locate specialists, schedule home-care services, transfer medical records, and more.

You can listen to demonstrations of Personal Health Assistant 24/7 at the DAS Health Insurance website <http://benefits.iowa.gov/health.html>.

**Personal Health Assistant 24/7: 1-800-724-9122**

**One Phone Number. Lots of Answers.**

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## WELLNESS

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### QUITNET

QuitNet is a Web-based program to help you break your tobacco addiction. Tobacco addiction includes not just smoking but chewing tobacco.

If enrolled in one of the state-sponsored Wellmark health insurance plans, there is **no cost** for you to participate in QuitNet! The no cost participation in QuitNet is only available to state employees enrolled in Wellmark, not their spouse or dependent children covered by their Wellmark health insurance.



Your QuitNet program not only gives you access to QuitNet cessation counselors to provide you personal support, but **free** nicotine-replacement therapy if ordered through QuitNet's website. (It can't be ordered through the pharmacy.)

Additional information about QuitNet, including how to enroll, is available at the DAS Employee Wellness Stop Smoking website: [http://employeeewellness.iowa.gov/stop\\_smoking.html](http://employeeewellness.iowa.gov/stop_smoking.html).

There is no better time to quit your tobacco addiction than now. Don't just do it for your spouse or your children. Do it for you! It's never too late to quit.

### DAS-SPONSORED BENEFIT EDUCATION

Benefit knowledge is power!

Employee benefits can be confusing. Benefit education is a service provided by DAS benefit staff. Learn to make the best use of your benefits by taking advantage of benefit education opportunities.



Upcoming presentations for the third quarter of 2010 are:

***Continuing Benefits at Retirement***

*July 7 at 9:00 a.m.*

*August 18 at 1:00 p.m.*

*September 15 at 1:00 p.m.*

***Deferred Compensation Basics***

*July 20 at 1:00 p.m.*

*August 3 at 9:00 a.m.*

*September 7 at 1:00 p.m.*

***Deferred Compensation Distributions***

*July 6 at 1:00 p.m.*

*August 17 at 1:00 p.m.*

*September 21 at 9:00 a.m.*

To find out more about benefit education, check out the DAS Benefit Education website:

[http://benefits.iowa.gov/benefit\\_education](http://benefits.iowa.gov/benefit_education).

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