



Welcome to the August 2013 edition of *Benefit News*, brought to you by the DAS Benefits Team. *Benefit News* provides you with up-to-date information about the State of Iowa’s employee benefits.

CONTENTS

What’s New?2
 And the winner is2
 Wellmark Selected as Wellness and Work Life Service Vendor.....2
 Mark your Calendar2
 The New Look of the DAS Benefits Website.....2
Group Insurance3
 Online Explanation of Benefits Change3
 Five Questions to Ask before Receiving Care3
 Life Insurance Beneficiaries4
Retirement Investors’ Club (RIC)4
 Provider Name Change4
 Fund Option Change4
 News from RIC Providers4
Healthy Opportunities5
 Six Easy Ways to Improve Your Health and Well Being5
 Live Healthy Iowa Upcoming Challenges6
 Wellness Champions.....6
Prescription Drugs6
 When Should Old Medicines Be Thrown Away?6
Other Benefits.....7
 Blue365.....7
DAS-Sponsored Benefit and Healthy Opportunities Education7
 Upcoming Presentations7
 Recordings of Presentations7

WHAT'S NEW?

And the winner is ...



Benefits News – this electronic newsletter – has won the 2013 iCOMM award for *Best Print or Online Newsletter*. The award recognizes the best in internal employee benefits communication from public and private employers.

Since 2009, the DAS benefit staff has strived to bring you up-to-date benefit information in *Benefit News*. If you have any comments or suggestions for the newsletter, please send an email to employee.benefits@iowa.gov.

Wellmark Selected as Wellness and Work Life Service Vendor

The June edition of *Benefit News* reported that DAS issued a Request for Proposals (RFP) for a Wellness and Work Life Services vendor.

Twelve vendors submitted RFPs. After reviewing both the technical and cost proposals, DAS selected Wellmark to be the Wellness and Work Life Services vendor. Wellmark will work with WebMD Health Services to deliver wellness resources and consult with DAS on the details of the upcoming Healthy Opportunities Wellness Program for noncontract employees and SPOC-covered employees. WebMD is a leading provider of health management programs, serving 6.6 million people from more than 250 employers and health plans.

During the next six months, noncontract employees and SPOC-covered employees will receive information about the **Healthy Opportunities Wellness Program**. For the dates of the upcoming **Healthy Opportunities Wellness Program**, see the following article, "Mark Your Calendar." If you have questions about the wellness program, send an email to healthy.opportunities@iowa.gov.

Mark your Calendar

Make sure to mark your calendar for these upcoming important benefits campaigns.

The **2014 Enrollment and Change Period** will begin **October 18** and end **November 18, 2013**. This is the time of the year when you have an opportunity to elect or change your health insurance, dental insurance, life insurance, flexible spending accounts, and premium conversion plan for 2014. Even if you are not planning on changing your benefit elections, it is a great opportunity to review your benefits.



Are you a non-contract or SPOC-covered employee? If so, you definitely want to take advantage of the Healthy Opportunities Wellness Program.

The **Healthy Opportunities Wellness Program** provides you an opportunity to receive a **\$90/month** (non-contract employees) or a **\$62/month** (SPOC-covered employees) reduction in the amount you pay for your health insurance.

In order to participate in the **Healthy Opportunities Wellness Program** in 2014, non-contract employees and SPOC-covered employees must complete a two-step process during the fourth quarter of 2013.

The two-step process is:

Step 1: Biometric Screening from October 1, 2013 – November 1, 2013

Step 2: Health Assessment from November 1, 2013 – November 27, 2013

The two-step process must be completed in order.

Starting in September, you will be emailed more information and details about the **2014 Enrollment and Change Period** and the **Healthy Opportunities Wellness Program**.

The New Look of the DAS Benefits Website

"I like that it is easy to use and easy to get information." "The new website is great! Quickly got the info I wanted."

These are comments received about the new look to the DAS Benefits website (<http://benefits.iowa.gov>). Since the redesigned Benefits website went live on July 1, 2013, almost 5,700 visits have been made to it.

Have you been to the DAS Benefits website? If yes, the DAS Benefits team is interested in your opinion of the redesigned website. Please take a couple minutes to complete an online survey of the website.

Survey Link: <https://www.surveymonkey.com/s/G3CGS28>

Your answers to this survey will assist us in providing you the information you want and need on the web in an easy-to-find format.

A summary of the survey responses will be made available on the DAS Benefits website sometime after Labor Day.

GROUP INSURANCE

Online Explanation of Benefits Change

The February 2013 edition of *Benefit News* reported that you have the opportunity to view your Explanation of Benefits (EOBs) online at Wellmark.com. Viewing EOBs online is not only easy and convenient, it helps the environment.

When you sign up for EOBs online, Wellmark sends you an email notification when an EOB is available. Wellmark is now sending notification emails to members twice a week – on Wednesdays and Thursdays, at approximately 10:30 a.m. and 3 p.m. instead of Mondays only. This change continues Wellmark's efforts to provide you quality customer service.

One out of eight State of Iowa contract holders or approximately 4,500 out of the 33,334 are currently signed up for online EOBs. If you want to join the growing number of State of Iowa members viewing EOBs online, register at Wellmark.com.

Make a statement, go electronic.

Five Questions to Ask before Receiving Care

The State of Iowa wants you to get the greatest value from your health benefits. You do not want to wait until you receive your Explanation of Benefits (EOB) to find out you have unplanned out-of-pocket costs.

Wellmark recommends that you know the answers to these five questions before receiving care.

1. Do I have benefits for this procedure or service?

Health plans don't cover everything. Always check to see if you have benefits before receiving care by reviewing the health insurance booklets located at the DAS Benefits > Health Insurance website (<http://benefits.iowa.gov/health.html>) or by contacting Wellmark's customer service at 800-622-0043.

2. Are my health care providers and other providers in my network?

If you are enrolled in Blue Access or Blue Advantage, it is important to make sure care is being provided by network providers. If you are having a procedure, verify the facility, anesthesiologist, labs, and doctor performing the procedure belong to the Wellmark Health Plan of Iowa network.

If you are not sure that your provider is in the network, visit *Find a Doctor or Hospital* at <http://www.wellmark.com/HealthAndWellness/FindaDoctor/FindaDoctor.aspx>.

3. Does this procedure or service need to be approved ahead of time?

There are some procedures or services that require prior approval. Prior approval helps determine if a proposed treatment plan is medically necessary and follows nationally approved medical guidelines. If you receive care from an Iowa provider who contracts with Wellmark, the provider request prior approval for you. A list of services requiring prior approval is on Wellmark.com > Members > Using Your Benefits > Pre-Service Review Requirements (<http://www.wellmark.com/Member/UsingBenefits/PreServiceReview.aspx>).

If you receive care from an Iowa provider who contracts with Wellmark and the prior approval step does not occur before the service or procedure occurs, the provider will not be paid.

Always ask your provider if he or she has fulfilled all prior approval requirements before care is given. If the provider has not submitted the prior approval, call the precertification phone number on the back of your ID card before receiving services.

4. Does Wellmark need to be notified before being admitted to the hospital?

Wellmark does need to be notified about some types of admissions. You can find out when a notification must occur by looking at the authorization table on Wellmark.com > Members > Using Your Benefits > Pre-Service Review Requirements (<http://www.wellmark.com/Member/UsingBenefits/PreServiceReview.aspx>). The authorization table is also the resource your provider uses to determine all notification requirements.

If you receive care from an Iowa provider who contracts with Wellmark, the provider is responsible for the notification. If you receive care from a facility who does not contract with Wellmark (for example, a facility not located in Iowa), you or someone acting on your behalf, is responsible for notifying Wellmark by calling the precertification phone number on your Wellmark ID card.

5. Does the drug I'm being prescribed require prior authorization?

For some medications, your doctor will need to get approval from Wellmark before the pharmacist can fill the prescription and have it covered under your benefits. Your doctor will need to take care of this step for you. A list of drugs requiring prior authorization is available on Wellmark.com > Health and Wellness > Drug Information > Special Pharmacy Programs (<http://www.wellmark.com/HealthAndWellness/DrugInformation/SpecialPrograms/SpecialProgramsHome.aspx>). You can also search the Wellmark Drug List to find out if a drug has any special requirements.

Knowing these answers before receiving services can save you a great deal of hassle and money.

Life Insurance Beneficiaries



Your life insurance beneficiaries can be added or changed in [IowaBenefits](#) at any time during the year. Information about adding or changing your life insurance beneficiaries is located at IowaBenefits > Life Insurance > Life Insurance Beneficiaries (<http://benefits.iowa.gov/lifeinsurance.html#beneficiary>).

If you still have not added your life insurance beneficiaries in IowaBenefits, don't delay. Having an up-to-date beneficiary designation will help ensure that your life insurance benefits are directed to whom you intend.

RETIREMENT INVESTORS' CLUB (RIC)

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 automatic payroll deduction to your 457 account and the State makes matching contributions to your 401a account. You are fully vested from day one. Find out more about this great employee benefit at the RIC website (<http://ric.iowa.gov>).



Provider Name Change



Massachusetts Mutual Life Insurance Company (MassMutual) completed the purchase of The Hartford's Retirement Plans Group business and has begun to re-brand The Hartford's plan information by changing its logo, name, forms and so on.



The name change from Hartford to MassMutual has no impact on employees. MassMutual will offer the same investments, the same fixed rate guarantee of 4% (through the life of our current contract), and the same agents. Participants do not need to take any action as a result of the rebranding.

Fund Option Change

You may receive correspondence from your provider regarding changes to the fund line-up. These changes are a result of the annual fund review which requires that assets in funds that do not meet investment policy standards be moved to replacement funds with similar objectives. If you invest in a fund that is being replaced, **no action is required for assets to move to the replacement fund**. You have the option to move assets from the fund being replaced to a different fund in the provider's line-up at any time. If you have questions about the fund changes, [contact your provider](#) directly.

News from RIC Providers

	<p>Where do you stand? How long has it been since you've sat down with your financial professional to review your retirement? Our representatives are well versed in the state-defined benefit plans as well as the Iowa RIC and can help you align your retirement savings plans. Contact your local Horace Mann representative for more information. Advisor listings available at http://ric.iowa.gov/providers/index.html.</p>
	<p>Your retirement plan and MassMutual.</p> <ul style="list-style-type: none">• The strength of some of the highest financial ratings among any company in any industry• Ranked 121st on the Fortune 500® with more than \$120 billion in retirement plan

	<p>assets under management¹</p> <ul style="list-style-type: none"> • 60 years of experience in retirement plans, serving over 3 million participants¹ • Retirement Leader of the Year!² <p>¹ As of January 31, 2013</p> <p>² Retirement Leader of the Year awarded by Fund Industry Intelligence, April 5, 2012</p> <p><small>© 2013 Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001. All rights reserved. www.massmutual.com. MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) [of which Retirement Services is a division] and its affiliated companies and sales representatives. RS-31802-00</small></p>
	<p>A company you can trust</p> <p>For more than four decades, Security Benefit has worked with local, independent financial advisors to offer products and services to help education employees reach their retirement goals. When your financial advisor suggests a Security Benefit product, they believe it's a good solution for you. For more information, ask your financial advisor or visit securitybenefit.com. Advisor listings available at http://ric.iowa.gov/providers/index.html.</p> <p><small>Services are offered through Security Distributors, Inc., a subsidiary of Security Benefit Corporation ("Security Benefit"). Security Benefit is indirectly controlled by Guggenheim Partners, LLC. 99-00469-16 2013/05/28</small></p>
	<p>What should your portfolio look like?</p> <p>How can you make the most of all that your RIC accounts have to offer? Now you can get retirement plan advice using TIAA-CREF's new online Retirement Advisor tool. For more information on this resource, please visit the Retirement Advisor.</p> <p>Join our Webcast August 26th, 1:30 to 2:30. TIAA-CREF will take you on a virtual tour of their website, highlighting web-based tools such as online Retirement Advisor, Retirement Income Planner, and 360 Financial View. Register to attend at https://iahrwebinar.ilinc.com/perl/ilinc/lms/event.pl.</p>

HEALTHY OPPORTUNITIES

Six Easy Ways to Improve Your Health and Well Being

We are constantly bombarded with messages on how to live a healthier lifestyle. The airwaves are filled with offers to help us lose weight fast, shake our muscles into shape, and prevent chronic illness.

Living a healthier lifestyle is really much simpler than we are lead to believe. We have the power to make changes at any time. Here are six easy (and free) things you can start doing today:

1. Lose 5-10 pounds

Nearly all of us could stand to lose a little weight and even five or 10 pounds can make a significant difference in our health. Losing weight can improve blood pressure, lower cholesterol, and blood sugar levels, and make it easier to exercise.

2. Quit Smoking

Tobacco use remains the leading preventable cause of premature death in the United States. If you're still smoking or using tobacco products and have made the decision to quit, there is a resource available that can help.

Quitline Iowa provides free smoking cessation services to all Iowans. The Quitline will work with you to set up a quit plan and help you with coaching after you quit. Call 1-800-QUIT-NOW (1-800-784-8669) or visit www.quitlineiowa.org for more information. There is no cost to enroll and through December, free nicotine replacement therapy (patches and gum) are available for FREE from Quitline.

3. Find simple ways to exercise

When was the last time you parked in the far corner of the parking lot? Or took the stairs instead of the elevator? It's these simple things that help promote a continually active lifestyle.

4. Eat one more serving of fruit, and one more serving of vegetables, each day

Most of us have a hard time dieting, and one of the main reasons is that we feel restricted in what we can – and can't – eat. One way to ease into healthier food habits is simply to include more fruits and vegetables into our diet.

Fruits and vegetables generally have no fat, and are high in fiber, vitamins, and other nutrients. Adding a salad, or including fresh or frozen vegetables with your dinner entrée. Fresh fruit can be incorporated into our diet as part of

breakfast, or as snacks throughout the day.

5. Keep track of your preventive exams

Now that we're losing weight, moving more, and eating better, we can't forget about taking care of the rest of our bodies. Many of us do not receive the preventive medical services we should. Start with an annual physical exam from your primary care provider. Other services (depending on age) include screenings for breast, prostate and colon cancers; blood testing to monitor cholesterol and blood sugar levels; and getting an annual flu shot.

Wellmark's Preventive Care (<http://www.wellmark.com/HealthAndWellness/WellnessResources/PreventiveCare.aspx>) website has guidelines listing the types of care screenings and exams needed for your particular age (including your children) and gender.

6. Volunteer

Volunteering won't necessarily help you lose weight, exercise more, or eat right. What volunteering does is contribute to our sense of purpose, which in turn can improve our relationships, our community, and our overall outlook on life.

Live Healthy Iowa Upcoming Challenges



Live Healthy Iowa sponsors a variety of health initiatives to make Iowa the healthiest state in the nation. Upcoming events are:

The Next Step

September 9 – October 18, 2013 (registration opened August 5, 2013)

Take steps to a healthier you with Live Healthy Iowa's The Next Step Challenge! Teams of 2-10 compete in the pedometer based challenge by tracking and reporting the number of accumulated steps. For just \$10, participants receive a pedometer, weekly email tips, access to online resources, and the opportunity for prizes.

State of Iowa employees can register at the Live Healthy Iowa website (<http://www.livehealthyiowa.org/>)

Use the group ID **LHIGOV** when registering.



Healthy Families Challenge

September 23 - November 1, 2013 (registration opens August 19, 2013)

This new challenge unites the youth and adult initiatives of Live Healthy Iowa as we encourage families to adopt healthy habits. For this challenge, teams can have up to 10 members who reside together and consist of at least one adult (18+) and one youth (17 or younger). Families will receive weekly lessons and challenges focused on nutrition and physical activity. Registration will include a challenge resource kit, weekly email tips, access to online resources, and the opportunity for prizes.

More information will be available soon. Please watch the Live Healthy Iowa website (<http://www.livehealthyiowa.org/>) for updates on this new family opportunity.

Mark your calendars for the 2014 10-Week Wellness Challenge, which will take place January 27 – April 4, 2014.

Wellness Champions

The call is out for Wellness Champions. With the Healthy Opportunities Wellness Program starting this fall, it is critical to have Wellness Champions at every agency.



Wellness Champions are the first to learn about Healthy Opportunities initiatives, and share that information with employees at the Champion's location.

To learn more about Wellness Champion duties, or to apply to become a Wellness Champion, visit http://employeewellness.iowa.gov/wellness_champs.html.

PRESCRIPTION DRUGS

When Should Old Medicines Be Thrown Away?

According to Consumer Reports, old medicines should be thrown away about a year after they expire. In most cases, prescription-drug expiration dates are one year to five years from the date they were made. But some pills can actually keep for a decade or even longer. According to Marvin M. Lipman, M.D., Consumer Reports' chief medical advisor, expired drugs generally don't appear to cause harm, but they do become less potent over time. The exception is tetracycline,



which can become toxic and cause kidney problems.

Once a drug is a year or so past the expiration date, however, it needs to go. Many pharmacies will take back and properly dispose of most prescription and over-the-counter medications year around. If you dispose of old drugs yourself, don't flush them down the drain (unless otherwise instructed) as the chemicals may find their way into waterways and the environment. Instead, mix them with cat litter, coffee grounds, or sawdust, put the mixture in a sealed plastic bag, and then toss in the trash.

Here's a great idea: The U.S. Department of Justice, Drug Enforcement Administration sponsors a National Prescription Drug Take-Back Day. This program provides a safe, convenient, and responsible way to dispose of prescription drugs. The next Prescription Drug Take-Back Day is Saturday, October 26, 2013.

OTHER BENEFITS

Blue365

You may be familiar with PerkSpot, the employee discount program offered to state employees, but are you familiar with Blue365?



As a member of Wellmark Blue Cross Blue Shield, you have access to discounts and services through Blue365, a program designed by the Blue Cross Blue Shield Association. Blue365 is designed to take you beyond your health care coverage to offer you easy access to trusted health and wellness resources. As a member, you enjoy discounts and savings on health care resources, healthy living programs, recreation, and travel. For the most current list of vendors or more information, visit www.wellmark.com/blue365.

The products and services offered by Blue365 are not endorsed or guaranteed by the State of Iowa. Any disputes regarding the products and services should be directed to Wellmark, Blue Cross and Blue Shield.

DAS-SPONSORED BENEFIT AND HEALTHY OPPORTUNITIES EDUCATION

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

A listing of upcoming benefit education and healthy opportunities presentations can be found at the **DAS Benefit Education** website (<http://das.hre.iowa.gov/benecalendar3.html>).

All presentations are webcasts, unless otherwise noted. You attend a real-time presentation online through a computer at your work site or your home. You are able to view slides, supporting documents, and websites, and you can ask questions and receive answers. There is no cost to participate.



Recordings of Presentations

Benefit education and healthy opportunities webcasts are recorded and available for you to view at the **DAS Benefit Education On-Demand** website (http://benefits.iowa.gov/benefit_education/benefiteducation_on-demand.html). Whether you were unable to attend the live presentations or just want to view them again, take advantage of this opportunity.