

Welcome to the April 2014 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.

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WHAT’S NEW?

Vision Discount Changes in 2014

All Delta Dental of Iowa members have access to a vision discount program through EyeMed Vision Care at no cost. There are some changes to the current discount program:

- An increase on the frame discount from 30 percent to 35 percent off the retail price.
- A decrease in the price of bifocal lenses from \$95 to \$70.
- A decrease in the price of standard progressive lens add-on to bifocal lenses from \$70 to \$65.



Visit the Delta Dental's Vision Discounts That Fit Your Lifestyle (<https://www.eyemedvisioncare.com/deltadental/public/index.emvc>) website for more information on the EyeMed Discount Program.

FROM THE MAILBAG

In each issue of *Benefit News* issue, we feature a question sent to the employee.benefits@iowa.gov or employee.wellness@iowa.gov mailboxes.



or

Q When can I make changes to my insurance benefits?

A You have two options for making changes to your insurance benefit elections: the enrollment and change period and if you experience a qualified life event.

The enrollment and change period is your once-a-year opportunity to change your insurance benefits. During the enrollment and change period, you can enroll or make changes to your health, dental, supplemental life insurance plans, and your flexible spending accounts.

Qualifying life events are life or work events that result in a gain, loss or change in your benefit coverage; for example, getting married makes you and your new spouse eligible for family health insurance. Qualifying life events are governed by Section 125 of the Internal Revenue Code so the benefit change requested must be consistent with the life or work event and within established time frames.

The DAS-HRE benefit website has a Qualified Life Events site (http://benefits.iowa.gov/qualified_life_events.html) that lists over 40 life or work events and the changes you can make to your health, dental, supplemental life insurance and your flexible spending accounts.

It is your responsibility to notify your human resources associate (HRA) or personnel assistant (PA) of a life event or family status change. You must act within 30 days of the life event or family status change event (60 days in the case of birth or adoption) for the change to be accepted. If you do not act in a timely fashion, you will have to wait until the next enrollment and change period.

Note: You can enroll or make changes in your contributions in the Retirement Investors' Club (RIC) anytime during the year. You do not need a qualified life event in order to make a change in your RIC account.

GROUP INSURANCE

The Cost of Health Care Affects Everyone

More than one-sixth of the U.S. economy is devoted to health care spending. This amount continues to rise each year with an estimated \$2.7 trillion spent annually on health care according to America's Health Insurance Plans.

The State of Iowa alone paid just over \$303 million on health claims and \$80 million in pharmacy claims in 2013.

Plus, health care costs continue to climb for both employers and employees. Without significant change, experts say, health care costs will continue to increase between 8 and 9 percent per year.

Choosing the right level of care can help curb cost

Attributing to the increase of health care costs are emergency room visits. Every year, millions of Americans use emergency rooms for routine medical care. They face long waits for care that they could receive more quickly in a doctor's office — and much more cost-effectively.

Need help? Wellmark has tools and resources to help you receive the right care at the right time.

Go online at myWellmark.com:

Find a Doctor or Facility to help you find an in-network clinic, which will help you save money.

Use the Cost Estimator tool to look up typical costs for treatments and procedures.

Cost Comparison: ER vs. Office Visit

Average emergency room treatment: **\$689**

Average physician's office treatment: **\$97**

Follow this simple chart to make the best decision for your health and for your pocketbook.

FREE Nurse Line 800-724-9122	\$ Physician's Office	\$\$ Urgent Care Center	\$\$\$ Emergency Room
Services that provide health care advice day or night, such as Wellmark's Personal Health Assistant 24/7.	For a wide variety of services from routine checkups to immunizations during normal business hours.	Handles the same problems treated in a physician's office after normal business hours.	For the most serious or life-threatening conditions.

Medical Care When Traveling Outside the Country

You may be thinking about traveling outside the United States this summer. 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.

Before leaving the United States

Contact Wellmark customer service at **1-800-622-0043** to verify your benefits outside the country, including pharmacy benefits. Your benefits may be different outside the country. Always carry your Wellmark ID card when you are traveling.

BlueCard Worldwide Service Center

Blue Cross and Blue Shield has established a BlueCard Worldwide Service Center which is staffed with multilingual representatives and is available 24 hours a day, seven days a week.

If you need emergency medical care

Go to the nearest doctor or hospital. Call the Service Center at **1-800-810-2583** or call collect at **1-804-673-1177** if you're admitted. (Remember, with Blue Access or Blue Advantage, you only have coverage for emergency medical services when you are traveling outside the United States.)

If you need non-emergency medical care

If you need non-emergency inpatient medical care, you **must** call the 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.



If pre-certification or prior authorization is necessary, contact Wellmark customer service.

If the BlueCard Worldwide Service Center arranges inpatient care at a BlueCard Worldwide Network hospital, 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 hospital, 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 **1-800-622-0043**.

Delta Dental Introduces Mobile Application

Delta Dental has announced a new mobile application available for mobile devices using iOS (Apple) or Android operating system.



With this new, free mobile app, a dentist search, claims and coverage details, and ID cards are right at your fingertips. You can securely log in to view your benefits or check the status of a claim anytime, anywhere. When you have a dental appointment, you can email your mobile ID card to the dentist beforehand, or just display it on your phone at the dentist's office.

Bonus feature includes a toothbrush timer that makes brushing fun by timing the recommended two minutes of brushing while you listen to music. The dentist search and toothbrush timer features on the mobile app are available to all smartphone users, not just Delta Dental members.

NOTE: Members must register for the Member Connection on the Delta Dental website to access their ID card and view benefits and claims using their mobile app. [Click here](#) for information on the Member Connection and how to register.

RETIREMENT INVESTORS' CLUB (RIC)



The Retirement Investors' Club (RIC) is the State of Iowa's supplemental retirement savings benefit designed to help you save for future income needs. Participants contribute through automatic payroll deduction and the State makes matching contributions. You are fully vested from day one. A program overview presentation is available at http://ric.iowa.gov/recordings/Basics_SOI/player.html. Find out more about this great benefit on the DAS-RIC website at <http://ric.iowa.gov>.

CLICK HERE
TO PRE-ENROLL


RIC Provider Change – Removal of Security Benefit

The 2013 of Department of Administrative Services' annual provider investment review resulted in the need to terminate its agreement with Security Benefit. This RIC provider has not met contractual performance metric requirements. As of March 31, 2014, no new accounts may be established with Security Benefit.

Security Benefit participants who wish to continue contributions (and receive the employer monthly match benefit) must select a different RIC provider by **June 30, 2014**. If a different RIC provider account is not established by June 30, 2014, contributions will stop.

Participants with assets in Security Benefit may remain invested in Security Benefit or transfer assets to a different RIC provider at any time with no restrictions. RIC active provider information and a sample provider interview are available at <http://ric.iowa.gov/providers/active.html>. Employees may wish to use the RIC [pre-enrollment option](#) to help them complete the process.

News from Providers

 We'll help you get there:	MassMutual's RetireSmart Program is all about helping you make smarter financial decisions. MassMutual has assembled a group of industry professionals to present a series of online seminars to help you better understand and plan for your retirement. You may access information about upcoming and past seminars at www.retiresmartseminars.com .
	TIAA-CREF's 360° Financial View shows you all your retirement plan account information in one place and gives you access to other account information and alerts. You can see the 360° Financial View when you log into your account at www.tiaa-cref.org .
	<ul style="list-style-type: none">• Need to Change Providers?• Need to Enroll for the first time? <p>VALIC enrollment is easy as 1, 2, 3. Take advantage of your retirement plan today!</p> <ol style="list-style-type: none">1. CLICK www.VALIC.com/iowa - for RIC retirement plan information.2. CALL 1-888-569-7055 to enroll with an enrollment specialist!3. VISIT with a local financial Advisor. Call 515-267-1099 to schedule a one-on-one meeting at your convenience.

HEALTHY OPPORTUNITIES

Top 10 Ways to Manage Stress

Stress at home can spill over into your work life, just as stress on the job can affect relationships at home.

Signs that You're Stressed

1. Frequent anger or irritation over little things
2. Withdrawal from friends and family
3. Frequent colds and more health problems than usual
4. Continual worry and fatigue
5. Loss of interest in normal activities
6. Nervousness and inability to relax
7. Working to excess

8. Trouble sleeping
9. Blaming others
10. Difficulty concentrating
11. Hearing but not listening
12. Fear of making decisions
13. General lack of enjoyment and satisfaction
14. Reckless behavior – driving too fast, or eating or drinking too much
15. Feeling trapped without choices

These are symptoms of serious stress. If you have more than one or two of the signs above, it's time to make changes. Set new priorities and simplify your life.

Top 10 Ways to Manage Stress

1. **Be aware of the alarm.** How do you know when you are stressed? What do you do when you are stressed?
2. **Holler “Uncle.”** Admit you're stressed. Stress is not something to be ignored.
3. **See the light at the end of the tunnel.** Stress is easier to manage when you know it's temporary. If it's a recurring stressor, remember you've gotten through it before and you can do it again.
4. **View problems as a challenge, not a threat.** Problems are not something to run from but meet head on.
5. **Treat yourself the way you like others to treat you.** We teach others how to treat us. Be good to yourself.
6. **Write a priority list.** Make a list of no more than six items. If you do not complete them all, realize things are not always in your control.
7. **Practice good nutrition, exercise, and sleeping habits.** When stressed, eating habits worsen and due to lack of motivation, exercise becomes more difficult.
8. **Be positive.** Access and believe positive tapes, question the negative ones.
9. **Support is important.** Identify one or two close friends you can confide in.
10. **Realize life is full of stress.** Don't sweat the small stuff. Remember, most stuff is the small stuff.

Sometimes, it helps to talk to an experienced counselor about the stress in your life. The State recognizes the importance of providing a confidential resource to help you deal with the stress life sends your way. The Employee Assistance Program (EAP) is a benefit designed for you and your eligible family members. EAP services are provided by Employee & Family Resources (EFR).

Do you need help managing stress? Call EFR today!

Des Moines, IA – **515.244.6090**
 Nationwide – **800.327.4692**
 TTY – **877.542.6488**

MANAGING WORK STRESS

If stress is part of your life, attend the **Managing Work Stress** webcast scheduled on **April 24, 2014 at 12:00 p.m.** You can register for the webcast at <https://iahrwebinar.ilinc.com/perl/ilinc/lms/event.pl>

Children Need to Go to the Dentist by Age 1

Only eight percent of Iowa children see their family dentist by age 1.¹ That's a staggering fact when it's recommended that children should go to the dentist within six months of getting their first tooth — and no later than their first birthday.²

“Tooth decay is nearly 100 percent preventable. But to help prevent cavities, it's important to begin good oral health habits, like visiting the dentist, when children are very young,” said Dr. Ed Schooley, dental director for Delta Dental of Iowa.



By visiting the dentist by age 1, the child and parent establish a relationship with a dentist, which can help set a foundation for good dental health care and habits. Studies show that early preventive dental care, such as check-ups and cleanings, can not only save in future dental treatment costs, but also alleviate the pain and suffering that can result from untreated oral health issues.

1. Delta Dental of Iowa 2012 Claims Data
 2. American Academy of Pediatric Dentistry, the American Academy of Pediatrics and the American Dental Association

BENEFIT 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

Webcasts are recorded and available for you to view at work or home. To view recorded presentations, go to:

- [Benefit Education](http://benefits.iowa.gov/benefit_education/benefiteducation_on-demand.html) (http://benefits.iowa.gov/benefit_education/benefiteducation_on-demand.html) website
- [Healthy Opportunities](http://employeeewellness.iowa.gov/education.html) (<http://employeeewellness.iowa.gov/education.html>) website

New recordings

Continuing Insurance Benefits at Retirement	90 minutes	Recorded on March 20, 2014
Colorectal Cancer & Proper Nutrition - What's the Link?	58 minutes	Recorded on March 24, 2014