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**WHAT'S NEW?**

**2015 Edition of "Your Benefits at a Glance"**

The 2015 edition of "Your Benefits at a Glance" is available at the DAS Employee Benefit website ([http://benefits.iowa.gov/ee\\_summary.html](http://benefits.iowa.gov/ee_summary.html)).

Whether you are a new employee or a long-term veteran, please review "Your Benefits at a Glance" to remain up to date on your benefits as a State of Iowa employee.

# GROUP INSURANCE

## Your Partner in Living a Healthier Life: Condition Support Is a Phone Call Away

When you're first diagnosed with a condition like diabetes, asthma, or coronary artery disease, you have a lot of questions. It's a lot to digest in a short amount of time, and it's natural to want to know what's next.

Wellmark Blue Cross and Blue Shield's Condition Support program is here to help answer those questions, provide you with information, and help you manage your condition so you can get back to living your life.

### Answer the Call

When you're first diagnosed, a member of the Wellmark Condition Support team may call you. They will help answer your questions and set up a plan. You'll get the encouragement you need to commit to that plan and follow through. You'll also be connected with materials like self-care guides, along with online materials and resources to help you on your journey to a healthier life.

Wellmark's Condition Support staff will also help you review your medications and current treatments, understand your doctor's recommendations and how to follow them, connect to other valuable programs and resources, and coordinate care with your health care team.

### You're not Alone

Facing your condition doesn't mean you have to approach self-care on your own. Wellmark's Condition Support program is always there to make sure you have what you need to get back to living your life. If you are currently dealing with diabetes, asthma, or coronary artery disease and would like to enroll in the Condition Support program, call Personal Health Assistant 24/7 any time at **1-800-724-9122** to connect with a member of our Condition Support team.

Your journey to a healthier life is a phone call away.



**Recently  
DIAGNOSED?**

- » Asthma
- » Diabetes
- » Coronary artery disease

We can help answer your questions. Call Condition Support anytime at **1-800-724-9122**.

**Wellmark**  

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## Take Advantage of Additional Life Insurance Services

The State's life and long term disability insurance from The Hartford includes additional services at no cost to you. These additional services can provide valuable services to you and your family when you need them most.

### Funeral Planning & Concierge Services

The Hartford offers a funeral planning and concierge service provided by Everest Funeral Package, LLC (<http://www.everestfuneral.com/>). A suite of online tools is available to guide you through key decisions before a loss, including help comparing funeral-related costs. After a loss, this service includes family advocacy and professional negotiation of funeral prices with local providers, which can result in significant financial savings.

### Beneficiary Assist Counseling Services

Beneficiary Assist counseling services are provided by ComPsych®. Compassionate professionals can help you or your designated beneficiaries cope with emotional, financial, and legal issues that arise after a loss. Services include unlimited phone contact with a counselor, attorney, or financial planner for up to a year, and five face-to-face sessions.

### EstateGuidance® Will Services

Whether your assets are few or many, it's important to have a will. Through The Hartford you have access to EstateGuidance® Will Services, provided by ComPsych®. It helps you protect your family's future by creating a will online – backed by online support from licensed attorneys. Your will is customized and legally binding.



## Travel Assistance Services with ID Theft Protection and Assistance

Travel Assistance Services with ID Theft Protection and Assistance include pre-trip information to help you feel more secure while traveling. It can also help you access medical professionals across the globe for medical assistance when traveling 100+ miles away from home for 90 days or less when unexpected detours arise. The ID theft services are available to you and your family at home or when you travel.

Additional information about these services is available at the DAS-HRE Benefits Life Insurance – General Information website (<http://benefits.iowa.gov/life.html>).

## 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](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>.

**Pre-Enroll Now!**

### You *do* know we have an employer match benefit, right?

If you contribute to RIC, the State provides a match contribution up to \$75 per month! There's no catch. You are fully vested in RIC from the start. If you are not participating in RIC, you're missing free money!

Enroll today by calling an RIC provider (<http://ric.iowa.gov/providers/active.html>) or have them call you with the [Pre-Enroll Now](https://www.surveymonkey.com/s/SOI_PreEnroll) option ([https://www.surveymonkey.com/s/SOI\\_PreEnroll](https://www.surveymonkey.com/s/SOI_PreEnroll)).



### Did you stop saving?



If you stopped contributing to RIC in the past, it's time to get it started again! You could be getting up to \$900 per year in match contributions if you participate. It's quick and easy and worth the two minutes it will take. Any amount you save up to \$75 per month earns a 100% match. (For SPOC-covered employees, the match is \$1 for every \$2 you contribute up to a \$75 monthly maximum.)

## IRS Increases Contribution Limits for 2015

For more information, go to [http://ric.iowa.gov/IRS\\_limits.html](http://ric.iowa.gov/IRS_limits.html). To change the amount of your contributions, complete the *RIC Account Form* at <http://ric.iowa.gov/forms.html>.

### 2015 Contribution Limits

Regular	Age 50+	3-Year Catch-Up
The lesser of 100% of compensation or:	Regular limit +\$6,000 for employees age 50+	The regular limit plus missed contributions up to:
<b>\$ 18,000</b>	<b>\$ 24,000</b>	<b>\$ 36,000</b>

## News from Providers



### ARTICLES & INSIGHTS

**MassMutual Articles & Insights** is an online newsletter for MassMutual's Retirement Services plan participants. You'll find articles on retirement, budgeting, college savings and loans, credit vs. debit, the psychology of money, and more. We'll post a new article on the first of every month – and sometimes more often, if there's something we just can't wait to share. <http://massmutualarticles.com/>



**When life changes, be ready.** Starting a new job, getting married, having children – these life events can have a big impact on our finances. No matter what's around the corner, having a plan and savings in place can help you through all of life's events. Saving for retirement is up to you. We can help. Explore more here: [https://www.valic.com/life-Events\\_3240\\_422606.html](https://www.valic.com/life-Events_3240_422606.html).



**What you see, what you get.** What you see is your projected monthly retirement income. What you get is an easy way to make changes to it. MyOrangeMoney™ is designed to help you understand your financial needs during retirement in real, everyday terms. Check out the [video](#). *Products and services offered through the Voya™ family of companies in the U.S.*

## HEALTHY OPPORTUNITIES

### Fitness: Tips for Staying Motivated

Now that the New Year is here, you may have made a New Year's Resolution to exercise more. Many people start fitness programs at the beginning of the year but stop when they get bored or results come too slowly. Fitness doesn't have to be drudgery. Here are seven tips to help you stay motivated, keep focused, and add fun to your routine.

#### 1. Set Goals

Start with simple goals and then progress to longer range goals. Remember to make your goals realistic and achievable. It's easy to get frustrated and give up if your goals are too ambitious.

For example, if you haven't exercised in a while, a short-term goal might be to walk 10 minutes a day three days a week. An intermediate goal might be to walk 30 minutes five days a week. A long-term goal might be to complete a 5K walk.

#### 2. Make it Fun

Find sports or activities that you enjoy, then vary the routine to keep you on your toes. If you're not enjoying your workouts, try something different. Join a volleyball or softball league. Take a ballroom dancing class. Check out a health club or martial arts center. Discover your hidden athletic talent. Remember, exercise doesn't have to be drudgery — and you're more likely to stick with a fitness program if you're having fun.

#### 3. Make Physical Activity Part of your Daily Routine

If it's hard to find time for exercise, don't fall back on excuses. Schedule workouts as you would any other important activity. You can also slip in physical activity throughout the day. Take the stairs instead of the elevator. Walk up and down sidelines while watching the kids play sports. Pedal a stationary bike or do strength training exercises while you watch TV at night.

#### 4. Put it on Paper

Are you hoping to lose weight? Boost your energy? Sleep better? Manage a chronic condition? Write it down. Seeing the benefits of regular exercise on paper may help you stay motivated.

You may also find it helps to keep an exercise diary. Record what you did during each exercise session, how long you exercised, and how you felt afterward. Recording your efforts can help you work toward your goals — and remind you that you're making progress.

*Did you know that many fitness centers offer discounts to State of Iowa employees? Many also run specials at the beginning of each new year. If you've made a new year's resolution to improve your health or get more physical activity, check out the list of fitness centers that offer discounts at [http://employeehealth.iowa.gov/fitness\\_centers\\_index.html](http://employeehealth.iowa.gov/fitness_centers_index.html). If your local fitness center isn't listed, why not ask if they'd be willing to offer a discount to state employees? All we need is an overview of what they have to offer, along with the discount amount, and we'll post it on the Healthy Opportunities site.*

## 5. Join Forces with Friends, Neighbors or Others

You're not in this alone. Invite friends or co-workers to join you when you exercise. Work out with your partner or other loved ones. Play soccer with your kids. Organize a group of neighbors to take fitness classes at a local health club.

## 6. Reward Yourself

After each exercise session, take a few minutes to savor the good feelings that exercise gives you. This type of internal reward can help you make a long-term commitment to regular exercise. External rewards can help, too. When you reach a longer range goal, treat yourself to a new pair of walking shoes or new tunes to enjoy while you exercise.

## 7. Be Flexible

If you're too busy to work out or simply don't feel up to it, take a day or two off. Be gentle with yourself if you need a break. The important thing is to get back on track as soon as you can.

Set your goals, make it fun, and pat yourself on the back from time to time. Remember, physical activity is for life. Review these tips whenever you feel your motivation slipping.

Source: Mayo Clinic Housecall, September 25, 2014

## PerksConnect: The Fastest Way to Connect to Local Deals

The State of Iowa's Healthy Opportunities Wellness Program is offering a great new **FREE** benefit program featuring local and national discounts. You can save at thousands of retailers in your neighborhood and around the country. Retailers such as T-Mobile, Dell, ADT, and Dish Network are just a small sampling of places State of Iowa employee can save in their everyday shopping.



- Local Show & Save Discounts: Print your Healthy Opportunities PerksConnect card from the website and show it at stores in your area to take advantage of instant deals and discounts.
- Discounted Gift Cards: Access exclusive discounted gift cards and printable coupons online from companies such as Barnes & Noble, Chilis, Lands' End, Cabela's, and JCPenney.
- Online Discounts: Click the Featured Partners tab and find over 300 web-based savings such as Xfinity, Holsted Jewelers, fromyouflowers, Avis, ink.com, and many more.

Register for **FREE** today at <http://member.perksconnect.com> and use the group code: **STOFIA**

## PRESCRIPTION DRUGS

### Who Should Get the Shingles Vaccine?

**Almost 1 out of 3 people in America will develop shingles during their lifetime. Your risk of shingles increases as you get older. People 60 years of age or older should get vaccinated against this painful disease.**

Shingles is also known as herpes zoster. It causes a painful, blistering skin rash that can last 2 to 4 weeks. For some people, the pain can last for months or even years after the rash goes away. It is the most common complication of shingles. The risk of shingles increases as a person gets older.

### What Causes Shingles?

Shingles is caused by the varicella zoster virus (VZV), the same virus that causes chickenpox. After a person recovers from chickenpox, the virus stays dormant (inactive) in the body. For reasons that are not fully known, the virus can reactivate years later and cause shingles.

### How Can You Reduce Your Risk of Getting Shingles?

Vaccination is the only way to reduce your risk of shingles and postherpetic neuralgia (PHN) which is a painful complication that occurs after a shingles infection. The Centers for Disease Control and Prevention (CDC) recommends

adults age 60 years or older receive a single dose of shingles vaccine. Zostavax® is the only shingles vaccine currently available. It is available by prescription from a healthcare professional.

The shingles vaccine isn't fail-safe; some people develop shingles despite vaccination. Even when it fails to suppress the virus completely, however, the shingles vaccine may reduce the severity and duration of shingles.

As with any health issues, talk with your health care provider if you have questions about the shingles vaccine.



## OTHER BENEFITS

### 2014 Flexible Spending Account Deadlines

A number of deadlines regarding your Flexible Spending Accounts (FSAs) are fast approaching.

If you still have dollars left in your 2014 FSAs, remember that you can still incur eligible health or dependent care expenses through **March 15, 2015**, and be reimbursed with 2014 FSA dollars.

You have until **April 15, 2015** to file claims for reimbursement of eligible expenses from your 2014 FSA. After April 15, 2015, your 2014 FSA will be closed and any balance remaining will be forfeited by you in accordance with federal regulations.

You can download an FSA claim form at the DAS Flexible Spending Accounts website (<http://das.hre.iowa.gov/fsa/home.html>) or submit a claim online or through the mobile app.

### Attention

The new provision of the health FSA allowing you to carry over up to \$500 of unused health FSA contributions into the following year does not go into effect until 2015. Unused health FSA from 2014 still follows the grace period rule.

### Standard Mileage Rate to Obtain Medical Care



The IRS has announced that the standard mileage rate for use of an automobile to obtain medical care—which may be deductible under Code § 213 if it is primarily for, and essential to, the medical care—will be **23 cents per mile** for 2015. This is a half-cent decrease from the rate of 23.5 cents per mile that was in effect for 2014. The same lower rate will apply for deducting automobile expenses that are moving expenses under Code § 217.

## 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 in 2015

Every month, Benefit Education offers the following webcasts.

- Continuing Insurance Benefits at Retirement
- RIC Deferred Compensation Basics
- RIC Deferred Compensation Distributions

The dates and times of these webcasts have been set for 2015. The listing of these webcasts is available at the **DAS Benefit Education** website (<http://das.hre.iowa.gov/benecalendar3.html>).

Review the 2015 dates and times of the presentations and register for the webcast that fits your schedule. There is no cost to participate.