



Group Insurance

How Well Do You Understand Your Health Insurance Coverage?

The more you know about your health insurance coverage, the better care choices you can make for you and your family.

How many of these questions are you able to answer?

- What's the name of your health plan and network?
- What's your office visit copay?
- How much of your deductible have you satisfied and what amount is remaining?
- How much will you pay if you go to the emergency room?
- What percentage of coinsurance will you pay for a hospital visit?
- Is an annual vision exam covered under your health plan?
- Is chiropractic care covered?
- What is your plan's out-of-pocket maximum (OPM) amount?

Finding YOUR personalized answers is easy!

1. Log in or register at myWellmark.com.
2. Select "Coverage" to find your plan details.

Why myWellmark®?

It gives you access to personalized tools and real-time information about your coverage.

In "My Plans" you'll find the basic information you need to know about your health plan.

Within "Coverage" you'll find your copays, deductibles and out-of-pocket maximum amounts, all in an easy-to-read format. When deductible limits are in place, you can find out how much has been used or met.

Your health insurance at your fingertips

The Wellmark mobile app gives you on-the-go access to your health plan to view claims, check spending, find a doctor, and more. Best of all? It's free. Download it at myWellmark.com.

It's Not a Bill - It's an Explanation of Benefits

Every time medical services are provided, doctors, dentists, hospitals, and other health care providers will submit claims to Wellmark or Delta Dental to receive payment. After the insurance carriers process claims, you get an Explanation of Benefits, or EOB. While the EOB resembles a bill, it is not a bill.

What is an EOB?

The EOB provides details about a health claim that has been processed and explains what portion was paid to the provider and what portion of the payment, if any, is your responsibility. Not all claims generate an EOB. For example, you won't get an EOB for a prescription.

Since the EOB is not a bill, any portion of the health or dental expenses not covered by Wellmark or Delta Dental (such as coinsurance, copay, or deductible) will be billed by the provider and should be paid directly to the provider.



Because the EOB shows what portion of the payment is your responsibility, you can use an EOB as documentation to be reimbursed from your Health Flexible Spending Account.

Examples of how to read EOBs are available at both the DAS [Health Insurance](#) and [Dental Insurance](#) web pages.

Get paperless EOBs

Both Wellmark and Delta Dental provide you the option to receive paperless EOBs. Sign up to receive EOBs electronically at [MyWellmark](#) or at [Delta Dental's Member Connection](#).

Health and Well-Being

A Quick Guide to Oral Cancer Warning Signs and Risk Factors

According to Delta Dental of Iowa, approximately 50,000 Americans will be diagnosed with oral cancer this year and, sadly, the disease carries a high risk of death because early signs and symptoms are often missed.

Knowing these critical signs and symptoms - along with the risk factors that increase your chances for developing the disease - will help identify oral cancer early and improve your chances for successful treatment.

Visiting your dentist twice yearly is the best way to identify oral cancer early. Dental check-ups and regular teeth cleaning visits are available at no cost to you with your Delta Dental coverage.

Are you at risk of developing oral cancer?

If you have the risk factors below, it means you have a higher risk of developing oral cancer than the general public. Keep in mind, however, anyone can develop oral cancer, even without these risk factors:

- Tobacco and heavy alcohol use are the two biggest risk factors for developing oral cancer.
- Men are twice as likely to develop the disease as women.
- Human papillomavirus (HPV) infections are increasingly linked to oral cancers.
- Diets low in fruits and vegetables may make you more susceptible to oral cancer.
- If you have a disease or take a medication that weakens your immune system, you may be at a higher risk of developing oral cancer.

Know the red flags: Oral cancer signs and symptoms

There are several indications of oral cancer you shouldn't ignore. If you notice any of these common symptoms below, don't hesitate to call your dentist:

- Mouth pain or a sore in your mouth that doesn't go away.
- A lump in your cheek or neck.
- Throat problems: Difficulty swallowing, sore throat or persistent throat discomfort.
- Jaw and tongue problems: Difficulty moving your tongue or jaw as normal, tongue numbness, jaw pain and/or a swollen jaw.
- Areas of white or red on the inside of the mouth, gums and/or tongue.

Knowing the risk factors and red flag signs makes you an informed patient—and that’s one of the best things you can do proactively to protect your oral and overall health.

For additional topics and information, please see the [Delta Dental website](#).

Employee Assistance Program (EAP) Online Seminars

KEPRO, the State’s provider of EAP services, offers on-demand monthly online seminars covering various topics. Seminars may be found online [here](#). Use the company code: IOWA.

Online seminars are an interactive learning experience you can view at your convenience.

Starting May 21

“Healthy Mind Toolkit”

Learn practices for restful sleep, balanced nutrition, healthy relationships, regular mindfulness practice, and more, as practical tools in your “healthy mind toolkit.”

Starting June 18

“Mindfulness Matters”

Explore basic mindfulness principles and learn some techniques you can put to immediate use.

EAP also offers confidential resources to help State employees and eligible family members address challenges which may impact job performance, affect well-being, and take a toll on overall health. EAP services are provided at no cost to employees and eligible family members.

For more information and additional resources, visit the [DAS Employee Assistance webpage](#).

Retirement Savings

Not Yet Saving In RIC?

The Retirement Investors’ Club (RIC) provides State of Iowa employees the opportunity to automatically save toward retirement through payroll deduction. You may contribute as little as \$25 per month. The State matches your contributions up to \$75 per month which gives you an extra \$900 per year toward future income needs. Enrollment options are available [here](#).

DAS Education

Developing Today's Leaders Through CPM Program - New Cohort Begins in July

The Certified Public Manager® program (CPM) is designed to benefit participants and their respective agencies. Managers and supervisors can enhance personal leadership strengths and find ways to become more effective in the workplace, while employers develop their talented supervisors and managers and help them take the next step in their careers.

The next cohort starts July 22, 2019. Learn more about the program at <https://das.iowa.gov/human-resources/training-and-development/certified-public-manager>.

How do employees and employers benefit from the CPM program?

For employees, participation can:

- Enhance personal leadership strengths for work life and personal life.
- Broaden intergovernmental networks and communication.
- Increase personal awareness and effectiveness.
- Evaluate and implement innovative solutions.
- Encourage quality in public services.
- Provide real world competency-based learning.
- Gain membership in the American Academy of Certified Public Managers® upon successful completion of the program.

For employers, having employees participate can:

- Bring knowledgeable staff up to speed quickly, saving time and money.
- Spark new energy and learning in the office environment.
- Help focus on a long term project.
- Support employee development and mentoring.
- Champion a capstone project to improve effectiveness, efficiency and save money.
- Create opportunities for improved management skills and delegation.
- Aid in implementing nationally recognized process improvement theory and industry/government best practices.

Benefit Education Presentations: Register Now!

Make the best use of your State of Iowa benefits with benefit education opportunities offered by DAS-HRE staff. The presentations are webcasts, unless otherwise noted, and you may attend online from your computer or other Internet-enabled device. Be sure to check with your supervisor to ensure your agency's staffing and scheduling allow you to participate on work time and on a State computer.

Sign-up for these important webinars [here](#).

May 2019

May 14	9:00 - 10:00 a.m.	RIC Deferred Compensation Introduction and Enrollment
May 16	11:00 am - Noon	Continuing Benefits at Retirement: BEFORE Medicare-Eligibility
May 22	1:00 - 2:00 p.m.	RIC Deferred Compensation Ready to Retire and Take Income
May 23	9:00 - 10:00 a.m.	Continuing Benefits at Retirement: AFTER Medicare-Eligibility
May 29	12:00 - 1:00 p.m.	Understanding your Health Insurance Benefits

June 2019

June 11	10:00 - 11:00 a.m.	Understanding your Health Insurance Benefits
June 11	1:00 - 2:00 p.m.	RIC Deferred Compensation Introduction and Enrollment
June 12	2:00 - 3:00 p.m.	Continuing Benefits at Retirement: BEFORE Medicare-Eligibility
June 19	12:00 - 1:00 p.m.	Continuing Benefits at Retirement: AFTER Medicare-Eligibility
June 25	9:00 - 10:00 a.m.	RIC Deferred Compensation Ready to Retire and Take Income

The 2019 [presentation schedule](#) is available on the DAS website.

Keep Your Work/People Skills Up To Date with PDS Training

Keeping your skills up to date in the workplace is important for your personal and professional growth. State of Iowa Performance & Development Solutions (PDS) presents informative seminars and programs for State employees at all levels, including those who are new to State Government, supervisory staff, executive management, and professional/technical staff.

Some classes will have a fee for attendance, while many courses are included at no additional cost as part of your agency's training utility fee. Browse through the [website](#) and read details in the [FY19 Course Catalog](#).

Enrollment is easy. You'll need to complete the [course registration form](#) and include the appropriate approval signatures. Once completed, return the form to your departmental Training Liaison. Contact information for Training Liaisons may be found [here](#) or, if your organization does not have a Training Liaison, you may submit your registration form directly to PDS@iowa.gov.

May 2019

May 14	Managing Your Time & Priorities – (MTS GI 090)
May 14-15	Crucial Conversations (2-day class) - (MTS CC 101)
May 16	Advanced Principles of Communication – Part 1 Authenticity – (MTS AU 001)
May 16	Contract Administration – (MTS CP 514)
May 20	Strategic Planning & Systems Thinking – (MTS ST 001)
May 21	Investigating Employee Misconduct – (MTS NC 118)
May 21	Introduction to State Procurement (½-day class) – (MTS SP 001)
May 22	Professional Impact - (MTS GI 084)
May 22	Crucial Accountability – (MTS CA 201)
May 23	Diversity Training for Managers - (MTS GI 400)
May 28	Advanced Procurement Certification (MTS AP 001)
May 28	Fundamentals of Supervision (MTS NC 151)
May 31	Shaping Effective & Engaged Teams (MTS ET 001)

June 2019

June 4	Performance Evaluation – (MTS NC 401)
June 4	The Servant Leader – (MTS SL 001)
June 5	From Interview to Hire – (MTS NC 301)
June 6	Ethical Issues in Today's Workplace (1/2 day class) – (MTS PT 992)
June 6	Advanced Principles of Communication – Part 2 Coaching – (MTS AU 002)
June 11	Diversity Training for Employees (1/2 day class) – (MTS GI 450)
June 12-13	Human Relations Skills (2 day class) – (MTS SC 203)
June 18-19	Crucial Conversations (2 day class) - (MTS CC 101)

Please feel free to print a copy of this month's newsletter to share with co-workers.

"HRExpress" is a bi-monthly publication for State of Iowa employees.

If you have questions or suggestions for future content, please contact us at hrexpress@iowa.gov