

IMPORTANT INFORMATION

2020 Benefit Enrollment and Change

September 30-October 29, 2019

The 2020 Enrollment and Change period is your opportunity to review your current State of Iowa benefit coverage and make changes. To simplify the process and help you make the best decisions regarding your benefits, the benefits team has provided this valuable information for your assistance.

We encourage you to read this information carefully.

This issue of “HRExpress” is dedicated solely to the 2020 Enrollment and Change period. All of the information you need to know for review, decision-making, and enrollment is broken down into three easy steps.

A Step-By-Step Guide

Follow these **three steps** by clicking on the links below to guide you through the Enrollment and Change process:

- [Step One](#): Determine Your Eligibility and Review the Benefits.
- [Step Two](#): Make Your Decisions.
- [Step Three](#): Proceed to Enrollment in [IowaBenefits](#).

2020 Benefit Highlights for All Employees

Here are some highlights of the 2020 Enrollment and Change period. For more detailed information, please click on “Step One” above.

- **Flexible Spending Account Notice and Increase**

To participate in the Health Flexible Spending Account (FSA) or the Dependent Care FSA, or both, employees must enroll each year in IowaBenefits. If you wish to enroll for 2020, you will need to go to [IowaBenefits](#) to update your election.

- The maximum Health FSA contribution increases to **\$2,700 in 2020** from \$2,650 in 2019.
- The maximum Dependent Care FSA contribution remains \$5,000.

- **Health and Dental Enrollment for 2020**

If you do not make any changes to your health or dental insurance during this Enrollment and Change period, your 2019 options and coverage level (single or family) for health and dental will automatically remain the same in 2020.

- **Health Insurance**

Iowa Choice and National Choice (for all employees except SPOC), and Alliance Select (available to SPOC-covered employees only) will continue to be offered in 2020. There will be **NO CHANGES** in benefits for all three options for 2020. There have been some changes to plan premiums, outlined in Step One.

- **Domestic Partner**

All employees covering a domestic partner need to complete an affidavit during the Enrollment and Change period.

- **Dental Insurance**

The Delta Dental insurance plan for all employees (excluding SPOC) will cover dental implants beginning in 2020. Dental implants, as an alternative to a denture or bridge, will be covered at 50 percent coinsurance up to the annual member maximum of \$1,500.

- **Healthy Opportunities Program for SPOC-Covered Employees**

The Healthy Opportunities Wellness Program and its associated financial premium incentives for SPOC-covered employees will not continue in 2020.

Please feel free to print a copy of [this month's newsletter](#) to share with co-workers.