



Welcome to the fourth quarter 2010 edition of *Benefit News*, brought to you by the Department of Administrative Services (DAS) Benefits Team, providing you with the most up-to-date information about the State of Iowa’s employee benefits.

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GROUP INSURANCE

DEPENDENT ELIGIBILITY AUDIT

DAS has contracted with **HMS Verify Solutions** to conduct a dependent eligibility audit. The audit is being done in order to confirm that persons who are covered by a State of Iowa group plan are eligible for coverage. DAS is taking these steps in an effort to hold down costs for you and the taxpayers of the state.

HMS Verify Solutions may be mailing to your home a packet of information in January. The packet will explain what information you need to provide HMS to verify that your family members are eligible to be covered under your plan. Please be sure that you reply to the requests for information completely and in a timely manner. Failure to provide the required information could result in cancellation of your dependent’s coverage.

PRESCRIPTION DRUGS

PRESCRIPTION DRUG BENEFIT ENHANCEMENT



DAS is pleased to announce an enhancement to the prescription drug benefit effective January 1, 2011.

If you are enrolled in **Blue Access, Blue Advantage, Iowa Select** or **Program 3 Plus**, you will be able to purchase a **90-day supply** of a maintenance and non-maintenance prescription drug for **three copays** at a **retail pharmacy**. (This prescription drug enhancement is not available if you are enrolled in Deductible 3 Plus.)

You are still able to purchase a **30-day supply** of a maintenance and non-maintenance prescription drug at a retail pharmacy.



In order to receive a 90-day supply at a retail pharmacy, you must have your health care provider write a 90-day supply prescription. You cannot receive a 90-day supply with a prescription written for only 30-days.

The **Mail Order Prescription** benefit is still available to you if you are enrolled in Blue Access, Blue Advantage, Iowa Select or Program 3 Plus. (The mail order benefit is not available if you are enrolled in Deductible 3 Plus.)

The mail order drug benefit allows you to order prescription drugs through the mail. **You can receive a 90-day supply for just the cost of two copays.** The advantages of ordering prescription drugs through the mail are:



- Saving the cost of a copay and
- Convenience of the prescription drug mailed to your home.

To summarize the prescription drug enhancement, review the following table.

	Blue Access Blue Advantage	Iowa Select	Program 3 Plus
Retail			
Quantity	30-day or 90-day supply for maintenance and non-maintenance drugs.	30-day or 90-day supply for maintenance and non-maintenance drugs.	30-day or 90-day supply for maintenance and non-maintenance drugs.
Preferred Generic Drugs	\$5.00 copay for a 30-day supply or \$15.00 copay for a 90-day supply per prescription or refill.	\$5.00 copay for a 30-day supply or \$15.00 copay for a 90-day supply per prescription or refill.	\$5.00 copay for a 30-day supply or \$15.00 copay for a 90-day supply per prescription or refill.
Preferred Brand Name Drugs	\$15.00 copay for a 30-day supply or \$45.00 copay for a 90-day supply per prescription or refill.	\$15.00 copay for a 30-day supply or \$45.00 copay for a 90-day supply per prescription or refill.	\$15.00 copay for a 30-day supply or \$45.00 copay for a 90-day supply per prescription or refill.
Non-Preferred Generic and Non-Preferred Brand Name Drugs	\$30.00 copay or 25% , whichever is greater, for a 30-day supply per prescription or refill. \$90.00 copay or 25% , whichever is greater, for a 90-day supply per prescription or refill.	\$30.00 copay for a 30-day supply per prescription or refill. \$90.00 copay for a 90-day supply per prescription or refill.	\$30.00 copay for a 30-day supply per prescription or refill. \$90.00 copay for a 90-day supply per prescription or refill.
Mail Order			
Quantity	90-day supply for maintenance and non-maintenance drugs.	90-day supply for maintenance drugs only.	90-day supply for maintenance drugs only.
Preferred Generic Drugs	\$10.00 copay for each prescription or refill.	\$10.00 copay for each prescription or refill.	\$10.00 copay for each prescription or refill.
Preferred Brand Name Drugs	\$30.00 copay for each prescription or refill.	\$30.00 copay for each prescription or refill.	\$30.00 copay for each prescription or refill.
Non-Preferred Generic and Non-Preferred Brand Name Drugs	\$60.00 copay for each prescription or refill.	\$60.00 copay for each prescription or refill.	\$60.00 copay for each prescription or refill.

For more information on this prescription drug benefit enhancement, contact Wellmark's customer service at the phone number located on your Wellmark ID card.

FLEXIBLE SPENDING ACCOUNTS

FLEXIBLE SPENDING ACCOUNTS FUNDS CARRY-OVER PERIOD

If you still have dollars left in your flexible spending accounts (FSA) at the end of 2010, remember that you can still incur eligible health or dependent care expenses through **March 15, 2011**, and be reimbursed with 2010 FSA dollars. Expenses for newly-eligible dependents (your children through the end of the calendar year they turn age 26) cannot be reimbursed with 2010 carry-over FSA funds. You can download an FSA claim form at the DAS Flexible Spending Accounts website (<http://das.hre.iowa.gov/fsa/home.html>).

EXPANDED DEFINITION OF ELIGIBLE CHILDREN FOR THE HEALTH FSA

Don't forget, beginning January 1, 2011, you may be reimbursed for eligible health, dental or vision expenses from your Health FSA for your child through the end of the calendar year in which he or she reaches age 26. Your child does not have to be your tax dependent in order for you to be reimbursed for your child's medical expenses. Also, your child does not have to be a student, live with you, live in Iowa or be unmarried.

HEALTH FSA AND OVER-THE-COUNTER MEDICINES

Finally, Over-the-Counter (OTC) medicines will only be considered a qualified medical expense if you have a prescription for the medicine beginning January 1, 2011. If currently enrolled in the Health FSA, you will be able to submit claims for eligible OTC medicines purchased by December 31, 2010, without a prescription.

RETIREMENT INVESTORS' CLUB

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 decide how much to save and make pretax contributions through payroll deduction. The State of Iowa matches a portion of your contributions monthly. You are fully vested in RIC from day one.



2011 CONTRIBUTION LIMITS

The IRS 2011 contribution limits for deferred compensation 457 accounts will remain the same as 2010.

The total of all contributions made to this 457 plan and/or any other eligible government 457 plan each calendar year must not exceed the IRS maximum contribution limits shown below.

Regular Limit	50+ Catch-Up** Limit	3-Year Catch-Up*** Limit
100% of compensation* up to:	For participants age 50 or older, 100% of compensation up to:	The total of the regular limit plus missed contributions up to:
\$ 16,500	\$22,000	\$ 33,000

* Compensation is your gross salary minus your IPERS deductions. The maximum amount you may contribute is reduced by FICA, insurances, and other required deductions.

** Participants are not able to use the 50+ Catch-Up Limits and the 3-Year Catch-Up Limits at the same time.

*** If you are within three years of your normal retirement date, you may qualify for the 3 -Year Catch-Up Limit.

CHANGE DEDUCTIONS ELECTRONICALLY

If you wish to change the amount of your payroll deductions for RIC, you may submit your change request electronically. Simply open the online RIC Account form (http://ric.iowa.gov/documents/RIC_form.pdf) and enter the following information:

- Name
- Social Security # (last 4 digits only)
- Employee ID # (found in the Online Payroll Warrants system (<https://www.egov.state.ia.us/warrants/warrantProcessorServlet>) or by asking your personnel assistant)
- 457 payroll deduction amount (choose frequency of 12, 24, or 26, checks/year)
- Hit Submit!

You may make changes to your paycheck deferrals at any time. Changes affect the first available paycheck of the month following receipt of the request, unless you designate a later date on the form.

If you are not contributing to RIC, get signed up today at the RIC Enrollment website (<http://ric.iowa.gov/enrollment.html>). If you are not contributing at a rate to receive the full \$75/month match, you owe it to yourself to consider increasing your contribution. Complete the RIC Account form (http://ric.iowa.gov/documents/RIC_form.pdf) to change your existing deduction amount.

Call RIC toll-free at 866-460-4692 or directly at 515-242-6846 if you have questions or want more details about this program. Visit the RIC website at <http://ric.iowa.gov/>.

HEALTHY OPPORTUNITIES

MAINTAIN – DON'T GAIN!

The holiday season can really take a toll on our bodies. **You can add an additional six to eight pounds during the holidays.** This year, put a stop to those extra calories and challenge yourself to maintain or lose weight this holiday season!

Through a sensible approach to eating, physical activity, stress management, and alcohol awareness, you can enjoy this holiday season without gaining weight.

A well-balanced diet during the holiday season is essential. It's okay to enjoy all the goodies that come with this time of year, but do so in moderation. Leave the foods that you can have every day, and try to enjoy the foods that are "special."

Making smart choices and enjoying the foods you love will allow you to participate in the holiday season without gaining those extra pounds that the average American gains each year during this time.

To help you this holiday season, two articles are posted at the DAS **Healthy Opportunities** website (<http://employeehealth.iowa.gov>). "**Healthy Holiday Substitutions**" lists substitutions that can be made and still taste good, making your holiday meals healthier. "**Healthy Eating for Every Season: Winter Warm-Ups**" lists some tips to help you enjoy the holiday season.



RESIST ANTIBIOTICS FOR A COLD OR FLU

When your child is sick, you want to do everything you can to help. But antibiotics are not the answer for every illness.

What's the harm in taking antibiotics anytime? Using antibiotics when they are not needed causes some bacteria to become resistant to the antibiotic. These resistant bacteria are stronger and harder to kill.

Wellmark has recently developed a flyer for parents centered on antibiotic use as part of the "Resist Antibiotics for a Cold or Flu" campaign. A link to the flyer is at the DAS **Healthy Opportunities** website (<http://employeehealth.iowa.gov/>).

DAS-SPONSORED BENEFIT EDUCATION

Benefit knowledge is power!

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 scheduled during the first quarter of 2011 are:

Deferred Compensation Basics

January 11 at 9:00 a.m.

February 8 at 1:00 p.m.

March 8 at 9:00 a.m.

Continuing Benefits at Retirement

January 20 at 1:00 p.m.

February 17 at 9:00 a.m.

March 17 at 1:00 p.m.

Deferred Compensation Distributions

January 25 at 1:00 p.m.

February 22 at 9:00 a.m.

March 22 at 1:00 p.m.

To find out more about benefit education, check out the **DAS Benefit Education** website:

http://benefits.iowa.gov/benefit_education.