



JUNE 2011

Welcome to the second quarter 2011 edition of *Benefit News*, brought to you by the 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

### DISEASE MANAGEMENT

All of us are aware of the high cost of health care. Just like any other employer, the State of Iowa is challenged to provide quality health care at an affordable price.

A major cost of health care is for the treatment of chronic diseases. A chronic disease is a disease that is long-lasting or recurrent. People with chronic conditions generally use more health care services, including physician visits, hospital care, and prescription drugs. According to a report from Johns Hopkins University in 2002, people with chronic conditions — 44 percent of Americans — account for a disproportionate share — 78 percent — of health care expenditures in the United States.

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Chronic diseases can cost big money, but not if individuals are given the tools and support to manage them.

State of Iowa employees and retirees enrolled in a Wellmark Blue Cross Blue Shield health plan can take advantage of a disease management program that aims to improve the health of persons with specific chronic conditions and to reduce health care service use and costs associated with avoidable complications, resulting in emergency room visits and hospitalizations.

Wellmark's disease management program, administered by American Healthways, provides individualized care plans for you or your family members with treatable chronic diseases to improve health outcomes. The program provides personalized contact with a nurse, educational materials, and other services to educate individuals while supporting their physician's plan of care. The disease management program does not replace your physician's role. On the contrary, the program enhances the physician/patient relationship and reinforces the physician's plan of care.

If you or a family member has one or more of the following chronic diseases, you are eligible for services under Wellmark's disease management program.

- Asthma
- Diabetes
- Cardiac
  - Heart Failure
  - Coronary Artery Disease
- Chronic Obstructive Pulmonary Disease (COPD)
- Acid Related Stomach Disorder
- Atrial Fibrillation
- Decubitus Ulcers
- Fibromyalgia
- Hepatitis C
- Inflammatory Bowel Disease
- Irritable Bowel Syndrome
- Osteoarthritis
- Urinary Incontinence

Participation in the disease management program is voluntary, there are no additional costs to participate, and you may stop participating at any time.

Any health information you provide to American Healthways is treated as confidential. The State of Iowa, Wellmark and American Healthways are committed to protecting the privacy of your health information. Your health information will only be requested, used or disclosed as permitted or required by law.

To learn more or register for this program simply call **Personal Health Assistant 24/7** at **1-800-724-9122**. Personal Health Assistant 24/7 can help you connect to Wellmark's health support resources – as well as answer any health-related questions you may have.

**Healthier employees help create healthier Iowa communities.**

## FOLLOW-UP ON THE DEPENDENT ELIGIBILITY AUDIT

As a follow-up on the information about the dependent eligibility audit in the March 2011 *Benefit News*, all of the 1,500 state employees that were selected for the audit have responded to the request for information. Only 49 reported having ineligible dependents on their health insurance coverage. Sixty-seven (67) ineligible dependents were removed from coverage. Based on claims data for the State's health insurance plans, the annual savings of removing the ineligible dependents from health insurance coverage was projected to be \$201,000.

HMS Employer Solutions, which has extensive experience in conducting dependent eligibility audits, was very impressed with the small number of ineligible dependents uncovered in the audit. They said that the number of ineligible dependents was the second lowest in their experience. The relatively low number of ineligible dependents demonstrates that the procedures to monitor eligibility, implemented by the DAS's group insurance bureau, is an effective tool in keeping the cost of health insurance down for both the State of Iowa and its employees.

## PRESCRIPTION DRUGS

### CHANGE IN PRESCRIPTION DRUG MAIL ORDER VENDOR



Remember that Wellmark's prescription mail order vendor is switching from Walgreens Mail Service to Immediate Pharmaceutical Services (IPS) on July 1, 2011.

Most active refills for mail order prescriptions will automatically transfer from Walgreens to IPS, after you register with IPS. To continue using mail order, you must register with IPS at

<https://memberservices.ipsrx.com/enrollment/wellmarkform>. **Note:** The enrollment process requires verification, which can take up to 24 hours. You will receive email notification once your account becomes active with IPS. After this step is completed, you will be able to log in to the IPS site, <https://memberservices.ipsrx.com/auth/wellmarklogin>.

Prescriptions that will not automatically transfer from Walgreens to IPS are for controlled substances, prescriptions for compound medications, prescriptions that have expired, and prescriptions with no refills.

Wellmark has mailed notices to employees currently enrolled in the Walgreens mail order program explaining the change in mail order vendor service. Wellmark will send a second letter explaining whether or not employees have a transferable or non-transferable prescription, and steps that must be taken to ensure the employees receive mail order prescriptions from IPS properly.

More information about the mail order transition to IPS, including FAQs, is available at the DAS Benefits Prescription Drugs website, <http://benefits.iowa.gov/prescriptions.html>.

## 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 contribute through automatic payroll deduction to your 457 account and your employer makes match contributions to your 401a account. You are fully vested from day one.



## SALARY INCREASES

If you are expecting a salary increase, consider the option of putting all or a portion of your increase into your RIC retirement savings accounts. To request an increase in your payroll deduction for deferred compensation, complete the RIC Account Form ([http://ric.iowa.gov/documents/RIC\\_form.pdf](http://ric.iowa.gov/documents/RIC_form.pdf)) with your name, last four digits of your Social Security Number, the amount you wish to send to your provider monthly, and your signature. If you wish to submit your form electronically, you will also need to enter your 5-digit employee ID Number on the form. Your employee ID Number can be found at the top right corner of your online payroll warrant.

## PROVIDER WEBCAST RECORDING

In recent months, RIC investment providers have been our guest webcast speakers, highlighting how employees may use their web tools, access online account information, and review quarterly account statements. You may review recordings of these sessions at <http://ric.iowa.gov/education/index.html#recorded>.

## RIC INVESTMENT REVIEW

DAS recently conducted the RIC annual investment review of all provider products with the help of our outside investment consultant. The review involves presentation and explanation of investment performance, management, and market trends by all 6 RIC providers. We are pleased to announce that the majority of the 169 funds in our program have performed very well when compared to their benchmarks. Security Benefit and VALIC will be replacing one fund, ING will be deleting one fund, and TIAA-CREF will be adding a new option. These providers will send correspondence regarding these changes to all participants in their products.

Now is a great time for your annual investment check-up! If you have not taken time to review your investments over the last year, take time to call your provider (or advisor if you have one) and ask for a review. There is no cost for this service and the time you spend will be worth it. Ask the provider to help you review your statement; this will give you the opportunity to ask questions and possibly make changes to your investments, if necessary. You may access provider contact information on the RIC website at <http://ric.iowa.gov/providers/index.html>.

## HEALTHY OPPORTUNITIES

### SUN SAFETY TIPS FOR YOUR SKIN



Protect yourself from the sun.

Sun exposure is the most preventable risk factor for all skin cancers, including melanoma. You can have fun in the sun and decrease your risk of skin cancer. According to the American Academy of

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Dermatology, here's how to be sun smart:

- **Generously apply a broad-spectrum, water-resistant sunscreen** with a Sun Protection Factor (SPF) of 30 or more to all exposed skin. "Broad-spectrum" provides protection from both ultraviolet A (UVA) and ultraviolet B (UVB) rays. Reapply approximately every two hours, even on cloudy days, and after swimming or sweating.
- **Wear protective clothing**, such as a long-sleeved shirt, pants, a wide-brimmed hat, and sunglasses, where possible.
- **Seek shade**, when appropriate. Remember that the sun's rays are strongest between 10 a.m. and 4 p.m. If your shadow appears to be shorter than you are, seek shade.
- **Use extra caution near water, snow, and sand** because they reflect and intensify the damaging rays of the sun, which can increase your chances of sunburn.
- **Get vitamin D safely** through a healthy diet that may include vitamin supplements. Don't *seek* the sun.
- **Avoid tanning beds**. Ultraviolet light from the sun and tanning beds can cause skin cancer and wrinkling. If you want to look tan, consider using a self-tanning product, but continue to use sunscreen with it.
- **Check your birthday suit on your birthday**. If you notice anything changing, growing, or bleeding on your skin, see a dermatologist. Skin cancer is very treatable when caught early.

## TRAVEL SMART: PACKING THE RIGHT EMERGENCY SUPPLIES

Nothing can ruin a vacation faster than an unexpected illness or injury. So before taking your next trip, be sure to pack a small kit of emergency supplies and medications in case the unexpected happens.

### Travel Smart: What to Bring

According to EverydayHealth.com, any number of emergency supplies might come in handy when you're traveling, but you can narrow the list depending on your destination and the plans you have for once you get there.



If you're traveling within the United States, you'll need just the basics (unless you're heading off on a wilderness adventure). If you're traveling internationally, though, especially to remote parts of the world, you'll want to take along more specific supplies, particularly any prescription medications you take on a regular basis. By the same token, you'll probably need fewer emergency supplies if you plan to relax on the beach rather than go on a more active vacation where injury might be more likely.

### For All Travel: Emergency Supplies to Bring

Everyone should prepare a basic medical kit to tuck in their bag, no matter the destination. And it's always wise to carry a copy of your regular prescriptions with you just in case. Although everyone's needs differ, here is a checklist of basic items:

- **Prescription medications**. The most important items to remember to bring with you on any trip are an ample supply of your prescription medications. With a good supply in hand, you won't have to worry about getting a refill if your luggage is lost or there's a delay in your returning flight. You also need to talk to your doctor about any medications that you might need that are specific to your destination. For example, your doctor may recommend antibiotic medications if you'll be at risk for certain bacterial infections, such as those that cause traveler's diarrhea.
- **Over-the-counter medications**. Bringing a few common over-the-counter medications, such as decongestants, antihistamines, cough syrup, throat lozenges, and pain relievers, can help you avoid having to make sense of different brand names in a foreign country. Packing your digital thermometer may also prove helpful in a bind.
- **Motion sickness medications**. Include these if you tend to get queasy on moving vehicles or bobbing boats and you're likely to be on one of these conveyances at some point during your trip.
- **Creams and ointments**. Pack an antibacterial ointment for any cuts or scrapes that may occur. Also bring along a bottle of aloe vera lotion or gel in case you get sunburn while traveling.
- **Tummy relief**. Depending on how your body usually reacts when you're away from your home routines, you might want to bring along some antacids, a laxative, and/or anti-diarrheal medication. If you are traveling to an area where traveler's diarrhea is common, consider packing oral rehydration salts. Drinking these salts mixed with clean, bottled water can help offset dehydration caused by severe diarrhea.

- **First aid.** Take along such essential emergency supplies as bandages, gauze and tape, eye drops, and antiseptic wipes. If you're embarking on a more active vacation, an elastic support bandage might come in handy for an unexpected strain or sprain.
- **Preventive supplies.** Don't forget insect repellent (with DEET) and plenty of sunscreen.

### When You Travel: Better Safe Than Sorry

Though you probably won't use a vast majority of your emergency supplies during travel, chances are at least an item or two will turn out to be helpful. And that in itself makes it worth the space in your luggage.

## OTHER BENEFITS

### EMPLOYEE DISCOUNT PROGRAMS

You are eligible for two discount programs that can provide you savings on items and services.

#### PerkSpot

As an employee, PerkSpot is your personal online savings resource – a place to find discounts and rebates on goods and services from many of the best known brand names in the U.S – online and off, nationally and locally.

From your home computer, go to the Department of Administrative Services' PerkSpot site (<http://www.iowa.perkspot.net>) and follow the step-by-step instructions to register. All the discount information is ready for you on the site; you just have to login to have access to all our discounts. Just pick out what you'd like, follow the instructions provided on PerkSpot and check out. PerkSpot's savings are convenient and valuable – from everyday purchases like groceries to special purchases like family vacations or auto insurance.

Contact [help@perkspot.com](mailto:help@perkspot.com) if you have questions or would like to suggest a merchant.

#### Blue365

As a member of Wellmark Blue Cross Blue Shield, you have access to discounts and services through Blue365, a program designed by the Blue Cross Blue Shield Association. Blue365 is designed to take you beyond your health care coverage to offer you easy access to trusted health and wellness resources. As a member, you enjoy discounts and savings on health care resources, healthy living programs, recreation and travel. For the most current list of vendors or more information, visit [www.wellmark.com/blue365](http://www.wellmark.com/blue365).

*The products and services offered by PerkSpot or Blue365 are not endorsed or guaranteed by the State of Iowa. Any disputes regarding the products and services should be directed to PerkSpot or Wellmark, Blue Cross and Blue Shield.*

## DAS-SPONSORED BENEFIT AND HEALTHY OPPORTUNITIES 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.



### NEW WEBCAST TELECONFERENCE OPTIONS

The DAS Benefits Team has received many comments that you would like to be able listen to benefit education and healthy opportunities webcasts through your computer instead of through the phone.

Beginning with the webcasts in June, you now have three teleconference options available to listen to benefit education or healthy opportunities webcasts.

1. **Dial into the Teleconference:** With this option, you will join the conference by calling the primary dial-in number and passcode just as you did in the past.
2. **Call Me:** With this option, you will join the conference by having iLinc call you. Simply type the phone number of the phone that you will be using to listen to the presentation in the box at the Session Detail screen, click on the Call Me button and iLinc will call that number. When the phone rings, answer the phone and iLinc will connect you to the

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session.

3. **Internet Audio:** With this option, you will be able to listen to the audio portion of the presentation through your computer speakers or headset, but this option is listen-only. You will only be able to use the Chat function to communicate in the session.

## BENEFIT EDUCATION & HEALTHY OPPORTUNITIES UPCOMING PRESENTATIONS

### Active in Iowa

June 23 at 12:00 p.m.

### Continuing Benefits at Retirement

July 21 at 1:00 p.m.  
August 18 at 9:00 a.m.  
September 22 at 1:00 p.m.

### Deferred Compensation Basics

July 12 at 9:00 a.m.  
August 9 at 1:00 p.m.  
September 13 at 9:00 a.m.

### Deferred Compensation Distributions

July 26 at 1:00 p.m.  
August 23 at 9:00 a.m.  
September 27 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](http://benefits.iowa.gov/benefit_education).

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