

Welcome to the second quarter 2012 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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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 the State makes match contributions to your 401a account. You are fully vested from day one. Find out more about this great employee benefit at <http://ric.iowa.gov>.



Give Your Raise a Job!

If you receive a cost-of-living raise or other pay increase, consider the long-term benefit of investing the extra dollars for your future. There’s always something we can spend it on now, but putting those few extra dollars to work for you in your RIC retirement plan can mean a bigger nest egg for increased living costs in retirement!

Remember that you now have the option to defer wages on either a pretax basis (reducing taxes now) and/or on a post-tax Roth basis (with potential tax-free earnings). To increase your payroll deductions, complete the RIC Account Form found at <http://ric.iowa.gov/forms>.

Want to See the Take-Home Difference?

The HRIS system provides employees the opportunity to calculate the effect of deductions on their take-home pay.

The HRIS Gross-to-Net Calculator (GN) allows you to input a deduction amount and see the net pay result. Access the calculator from your time sheet screen by typing GN in the action header line. Retirees who wish to defer their unused sick pay (up to \$2,000) and unused vacation pay may enter the amount (total of the two) in the "PAY NOT SUBJECT TO RETIRE" field and enter the amount they wish to defer in the "DEF COMP or DC ROTH" field. If you don't have access to the GN calculator or need help, ask your personnel assistant to assist you.

KEY INFORMATION			CONTROLS INFORMATION		
LAST NAME			PP IN MONTH: 1		FILING STATUS: M
FIRST NAME			DEDUCTION INFORMATION		
SOCIAL SECURITY:			FEDERAL WH.: 001	0.00	109.58
EMPLOYEE NUMBER:	ID:		STATE WH.: 01 001	0.00	63.47
EARNINGS INFORMATION			OASDI	Y	64.94
ELIG	HOURS	EARNINGS	MEDICARE		22.42
REGULAR	80.00	1,569.60	RETIREMENT	EXMPT N PLAN 1	84.44
OVERTIME	2	0.00	HEALTH INSC: PLAN UI600		0.00
HOLIDAY OVT: 2	0.00	0.00	DENTAL INSC: PLAN DI600		23.50
OTHER PAY		0.00	LIFE INSC	PLAN A2	0.00
*PAY NOT SUBJ TO RETIRE:		0.00	CR UNION		349.92
FEDERAL TAXABLE:		0.00	CHAR ORG	0	0.00
STATE TAXABLE:		0.00	DEF COMP	PP 3	50.00
PRETAX: Y PRETAX DATE: 05/12/2008			DC ROTH	PP 3	50.00
FED TAX STATUS		1	EMP ORG DUE:		0.00
HOURLY RATE		19.62	FSA/HEALTH		0.00
			FSA/DEPC		0.00
ANNUAL GROSS		40,809.60	*OTHR DEDUCT:		0.00
GROSS PAY		1,569.60	NET PAY		751.33

GROUP INSURANCE

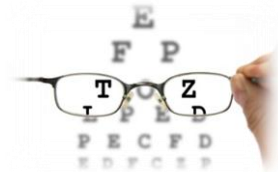
Vision Care Discount Program through Delta Dental

If you are enrolled in Delta Dental of Iowa, you have access to a vision discount program through EyeMed Vision Care at no cost to you.

Present your Delta Dental ID to receive the discounts. You and your family members, if enrolled in dental family coverage, are eligible to receive the discounts.

The EyeMed Vision Care, through Delta Dental of Iowa, provides the following features:

- Discounts on eye exams.
- Discounted pricing for lens and lens options.
- Savings on eyeglass frames and conventional contact lenses.
- Discounts on LASIK and PRK.
- Competitive contact lenses pricing via Contact Lens by Mail.
- Access to a large, diverse network of providers.
- Unlimited use.



It's easy to use the EyeMed Vision Care discounts.

- Locate an EyeMed provider by calling 1-866-559-5252 or go to www.eyemedvisioncare.com/deltadental.
- When scheduling your appointment, inform the office that you are a Delta Dental member with an EyeMed discount plan.
- Once you arrive, present your Delta Dental ID card to receive discounted services.

Discounts cannot be combined with any other discounts, coupons, promotional offers or insured vision benefit for the same transaction. You can use funds from your health flexible spending account to pay eligible expenses not covered.

Full details on the discount program are available at the Delta Dental website (<http://www.deltadentalia.com/visiondiscount>).

PRESCRIPTION DRUGS

Generic Lipitor and Tier 1 of Wellmark's Drug List

If your doctor prescribes Lipitor (atorvastatin) for your high cholesterol, there's now a generic version of the drug available on Tier 1 of the Wellmark Drug List.

Effective **July 1, 2012**, Brand Lipitor will move to formulary Tier 3 (highest copay – brand name drugs).

Following are the retail prescription drug copays for Tier 1 and Tier 3.

Health Plan	Tier 1: Generic Lipitor (atorvastatin)	Tier 3: Brand Lipitor
Blue Access and Blue Advantage	\$5.00 copay for a 30-day supply	\$30.00 copay for a 30-day supply
Iowa Select	\$5.00 copay for a 30-day supply	\$30.00 copay for a 30-day supply
Program 3 Plus	\$5.00 copay for a 30-day supply	\$30.00 copay for a 30-day supply

(Deductible 3 Plus' prescription drug benefit is 20% coinsurance after meeting the deductible.)

Choosing a cheaper generic keeps overall cost lower, so everyone can save. Ask your pharmacist to make the switch!

OTHER BENEFITS

Employee Assistance Program – Help with Dealing with Life's Challenges

Life can present unexpected issues like work related stress, the illness of a family member or a change in finances that can require an objective perspective from professional counselors.

The State recognizes the importance of providing a confidential resource to help you deal with the challenges life sends your way. The Employee Assistance Program (EAP) is a benefit designed for you and your eligible family members.

Guided by professional counselors, the EAP helps you address the challenges that can impact your job performance, stifle your well-being or take a toll on your health. It's there for you – 24 hours a day/7 days a week.



EFR WORKPLACE SERVICES

EAP services are provided by **Employee & Family Resources (EFR)**. Calls to EFR are confidential within strict legal limits. EFR staff will not tell anyone you called or release any information without your written permission, unless a legal exception applies. Legal exceptions include child or dependent adult abuse or neglect or life threatening situations.

EAP counseling services are intended to help people before problems interfere with job performance. Problems for which the EAP can provide help include:

- Alcohol or other drug abuse
- Career struggles/job burn-out
- Death/dying issues
- Financial consultation (budgeting/investing)
- Health or stress concerns
- Interpersonal conflicts
- Marriage or family problems
- Legal concerns (personal, non-employment related)
- Workplace conflicts

There is no charge to you for services provided by the EAP. However, EAP services are intended to be short-term in nature.

Counseling services are limited to three sessions with an EAP counselor per incident. If an EAP counselor refers you to other resources for additional help, those resources may charge for their services. EAP counselors will work with you to identify resources that are affordable or that may be partially covered by your health insurance. Life Coaching services are generally provided for up to nine weeks.

More information about all the EAP services is available:

By phone:	515-244-6090 (in the Des Moines area) 800-327-4692 800-327-3020 (outside of Iowa)
By web:	http://www.efr.org/workplace/eap/my-eap

Change to the Health Flexible Spending Account and Orthodontic Claims

A recent change to the health flexible spending account gives participants more flexibility in submitting orthodontic claims. Claims may now be made for a lump sum of the entire amount of the participant's liability (up to the annual limit). Previously, participants were required to claim monthly payments. Now, a participant who pays in a lump sum may claim the amount at once. To be reimbursed for orthodontia, the following criteria must be met:



1. The braces must have been placed (or the initial work provided) and must still be on the patient.
2. You must submit a copy of your treatment plan (sometimes called your contract) with your provider that lists the total amount for which you are responsible and the treatment period.
3. You must submit proof of payment with your reimbursement request. The proof of payment can be a paid receipt from your provider, a credit card receipt or your credit card statement.

Call ASI at 800-659-3035 if you have questions about making a claim for orthodontia.

HEALTHY OPPORTUNITIES

Reducing Stress in Your Daily Life

More than one in three Iowans feel stressed on a daily basis according to the Gallup-Healthways Well-Being Index. All of that stress can take its toll on our health.

Stress has many potential sources, which include:

- Personal finances
- Job and career
- Relationships
- Major life changes
- Caring for family members and others
- Emotional problems
- Personal health



Signs of stress may include:

- Tightness or stiffness in the neck, shoulders or back
- Fast heartbeat
- Fast breathing
- Headache
- Nausea, diarrhea or upset stomach

Five tips for reducing stress in your daily life:

- **Get plenty of sleep.** A good night's rest can help recharge your batteries for that next stressful moment.
- **Relax.** Meditate, practice yoga, read a book or do anything else that takes your mind away from the source of your stress.
- **Develop a support network.** Healthy relationships with family, friends and coworkers can provide a much needed boost when stress levels are high, or prevent situations from becoming stressful in the first place.
- **Laugh.** Even when you can't change the situation at hand, a good sense of humor can keep the stress from getting to you and throwing life off track.
- **Don't be afraid to seek help.** Your doctor can gauge if stress is becoming harmful to your health, and if medical treatment may be appropriate.

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.



Upcoming Presentations

A listing of upcoming benefit education and healthy opportunities presentations can be found at the DAS Benefit Education website (<http://das.hre.iowa.gov/benecalendar3.html>).

All the presentations are webcasts, unless otherwise noted. You attend a real-time presentation online through a computer at your work site or your home. You are able to view slides, supporting documents, and websites, and you can ask questions and receive answers. There is no cost to participate.

Recordings of Presentations

Benefit Education and Healthy Opportunities webcasts are recorded and available for you to view. The recordings allow you to view the live presentations at work or at home. All you need is access to the Internet. Also, copies of the slides and any other materials used in the presentations are available at the DAS Benefit Education On-Demand website: http://benefits.iowa.gov/benefit_education/benefiteducation_on-demand.html.

Whether you were unable to attend the live presentations or just want to view them again, take advantage of this opportunity.
