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Welcome to the **2013 Enrollment and Change** edition of *Benefit News*, brought to you by the DAS Benefits Team.

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## 2013 ENROLLMENT AND CHANGE PERIOD

The annual enrollment and change period for health insurance, dental insurance, life insurance, flexible spending accounts and premium conversion plan will be:

**October 1, 2012 – November 16, 2012**

This is the only time that you can make changes to your health insurance, life insurance or flexible spending accounts unless you have a qualified life event during the year. Please use this enrollment and change period as an opportunity to review your benefits.

## 2013 Benefit Highlights

The highlights for this enrollment and change period are:

**Regular Health Insurance Plans:** All regular health plans are available in 2013. There are no plan changes for 2013.

**Voluntary Premium Contribution Programs:** You have the opportunity to **voluntarily** elect to pay 20% of the total premium for single or family health insurance by electing one of the Voluntary Premium Contribution health insurance plans.

**Health Flexible Spending Account:** Beginning in 2013, the Affordable Care Act limits the maximum amount that can be elected to your Health Flexible Spending Account to **\$2,500**.

**No Dental Open Enrollment Period:** There will **not** be a dental open enrollment period this year. You cannot enroll, add or remove any dependents in dental insurance for 2013 unless you have a qualified life event.

## Benefit Elections during the Enrollment and Change Period

Following are the benefit actions\* that you can take during the 2013 enrollment and change period.

### Health Insurance

- Enroll in a health insurance plan if not currently enrolled.
- Change your regular health insurance plan or Voluntary Contribution Premium health insurance plan.
- Change from a regular health insurance plan to a Voluntary Contribution Premium health insurance plan.
- Change from a Voluntary Contribution Premium health insurance plan to a regular health insurance plan.
- Add or remove eligible family members from your health insurance plan.

### Flexible Spending Accounts

- Enroll in one or both of the Flexible Spending Accounts.

### Supplemental Life Insurance

- Decrease or apply to increase supplemental term life insurance.

### Premium Conversion

- Change your pre-tax premium conversion selection.

Benefit elections made during the enrollment and change period are effective **January 1, 2013**. (If you request an increase to supplemental life insurance, The Hartford will have to approve your increased coverage before it becomes effective. Increases to supplemental life coverage will be effective the first of the month following The Hartford's approval.)

\* SPOC-covered employees are only eligible to make elections for the following benefits during this enrollment and change period.

- Supplemental Life Insurance
- Flexible Spending Accounts
- Premium Conversion Plan

## Major Additions and Enhancements to IowaBenefits

IowaBenefits is the State's online system that allows you to enroll in benefits, make changes in your benefit elections, and review your personal benefit information.



**In-Depth Benefit Information:** Beginning with this enrollment and change period, in-depth benefit information for active employees is in IowaBenefits, instead of the DAS Benefits website (<http://benefits.iowa.gov>). You now have the convenience of having all of your benefit information in one location. Because IowaBenefits has information just for you, it is easy to find the information you need.

**Life and Long Term Disability Insurance:** Your life insurance benefits have been added to IowaBenefits. You are now able to see your basic and supplemental life insurance benefits. In addition, you can see how much you pay for your supplemental life insurance and how much the State contributes to both your basic life and long term

disability insurance.

**Life Insurance Beneficiaries:** In the past, you designated your life insurance beneficiaries on a form kept in your employee benefits folder by your personnel assistant. This enrollment and change period is a great opportunity to add and/or change your life insurance beneficiaries online in IowaBenefits at any time. There is no more need to complete a paper form.

**Your beneficiaries have not been added to IowaBenefits.**

## BENEFIT ELIGIBILITY

If you work 20 hours a week, you are eligible to make elections to Health Insurance, Dental Insurance, Flexible Spending Accounts and Premium Conversion Plan. If you work 30 hours a week, you are eligible to make changes to your Supplemental Life Insurance during the 2013 enrollment and change period.

## Family Members Eligible for Coverage

Dependents eligible for health and dental insurance coverage are:

- Your spouse (A husband or wife as the result of a marriage that is legally recognized in Iowa. This does not include a spouse from whom you are legally separated or divorced.)
- Your domestic partner (same sex or opposite sex)
- Your dependent children

## Coverage of Dependent Children

An eligible dependent child may be covered in your health and dental insurance through the end of the year in which they turn age 26. The following are all eligible dependents.

- A child, under the age of 27, can:
  - Be a student or a non-student
  - Live in Iowa or outside of Iowa
  - Be unmarried or married (A dependent's spouse is not eligible for coverage.)
- An unmarried, full-time student in an accredited institution of postsecondary education regardless of age.
- An unmarried child who is totally and permanently disabled, physically or mentally, regardless of age. The disability must have existed before the dependent child turned age 27 or while a full-time student.



## Verification of Full-Time Students over Age 26

You will need to provide documentation that your **unmarried full-time student over the age of 26** is a full-time student in 2013.

If you have an unmarried full-time student over the age of 26 covered on your health and dental plans, DAS-HRE Group Insurance staff will send a *Certification of Full-Time Student Status* form to your personnel assistant. Your personnel assistant will provide you this form. In addition to verifying that your dependent is unmarried, you must provide a copy of your dependent's most recent semester/quarter transcript or class schedule to confirm their full-time student status. The form and documentation must be returned prior to the end of the enrollment and change period.

It is very important that you respond to a verification request. **Failure to return the verification form will mean that coverage for your dependent will be removed from your plan on December 31, 2012.** You will not be able to add coverage for this dependent until the 2014 enrollment and change period, unless there is a qualified life event affecting the coverage for this dependent.

When adding a full-time student over age 26, the above documentation must be received before coverage can be effective.

If you have questions about the verification process, contact Linda Goebel at 515-281-6207 or e-mail [linda.goebel@iowa.gov](mailto:linda.goebel@iowa.gov).

## Tax Treatment of Dependents Enrolled in Health and Dental Coverage

The Internal Revenue Service (IRS) has criteria to determine if a dependent qualifies as a "tax dependent." If a dependent is qualified under the IRS criteria, health and dental coverage provided by an employer is not subject to taxation. Additionally, such coverage can be provided on a pretax basis and claims can be reimbursed through a

health care flexible spending account.

The IRS rules for determining whether the dependent in question, qualifies as a tax dependent are complicated. You should consult with your tax advisor to determine if the dependent qualifies as a tax dependent.

There may be tax consequences if you enroll one of the following dependents in your health and dental insurance.

- Dependent child who is an unmarried full-time students over the age of 26
- Same-Sex Spouse
- Domestic Partner

There are tax consequences if you enroll one of the following dependents in your health and dental insurance.

- Same-sex spouse's eligible dependent child
- Domestic Partner's eligible dependent child

If your dependent above does not qualify as a tax dependent, the added value of providing them health and dental coverage is taxable to you. You are not taxed on the total health and dental family premiums but only on the amount (the added value) that provides coverage for a dependent.

For more information, see your personnel assistance and review the *Tax Treatment of Dependents in Health & Dental Coverage* in IowaBenefits

(<https://dasbenefits.hrntouch.com/Platform/Default.aspx?ApplicationID=HRInTouch&PageID=Login&TenantID=dasbenefits>)

## HEALTH INSURANCE

All the health insurance plans available in 2012 are also available in 2013. In 2013, you can elect from the following health insurance plans.

### Regular Health Plans

- Blue Access
- Blue Advantage
- Iowa Select
- Program 3 Plus
- Deductible 3 Plus

### Voluntary Premium Contribution Health Plans

- Blue Access-V
- Blue Advantage-V
- Iowa Select-V
- Program 3 Plus-V
- Deductible 3 Plus-V

In 2013, there are no plan design changes in either the regular health plans or the voluntarily premium contribution health plans.

## Voluntary Premium Contribution Health Insurance Plans

With the Voluntary Premium Contribution Health Insurance Plans, you **voluntarily** elect to pay 20% of the total premium for single or family health insurance.

## Eligibility for the Voluntary Premium Contribution Health Plans

You are eligible to elect a Voluntary Premium Contribution health plan if you are:

- Elected State of Iowa official
- Active Executive and Judicial branch non-contract employee
- Active Executive and Judicial branch employee covered by AFSCME
- Active Executive branch employee covered by UE/IUP
- Active Judicial branch employee covered by PPME
- Active Community-Based Corrections employee
- Active Board of Regents Central Office
- Active Merit employees at one of the Regents' institutions

## Additional Benefits: Voluntary Premium Contribution Health Plans

The Voluntary Premium Contribution Program health insurance plan designs and benefits are identical to the regular health plans except for the additional benefit of preventive health services at no copay or coinsurance.

In addition, the Voluntary Premium Contribution Program health insurance plans cover some services that are not covered under the regular health insurance plans offered by the State.

### Blue Access-V and Blue Advantage-V

- Smoking cessation counseling is covered
- Dietary counseling is covered

- Non-surgical treatment of morbid obesity is covered
- No cost share for all Affordable Care Act preventive services including above benefits
- Smoking cessation prescriptions covered by the prescription drug benefit (copay will apply)

#### Iowa Select-V

- Smoking cessation counseling is covered\*
- Separate gynecological exam in addition to the annual physical
- Dietary counseling is covered
- All Affordable Care Act preventive services waive cost share including above benefits
- Smoking cessation prescriptions covered by the prescription drug benefit (copay will apply)

#### Deductible 3 Plus-V and Program 3 Plus-V

- Smoking cessation counseling is covered\*
- Separate gynecological exam
- Dietary counseling is covered
- All Affordable Care Act preventive services waive cost share including above benefits
- Smoking cessation prescriptions covered by the prescription drug benefit (copay will apply)

## Blue Access and Blue Advantage

Blue Access and Blue Advantage are managed care plans. As such, health care services are provided by a state-wide network of participating health care providers. Providers who participate in these plans are called Wellmark Health Plan Network providers.

**Benefits for covered services are available only when received from Wellmark Health Plan Network providers.**

It is your responsibility to ensure that providers you seek services from are part of the Wellmark Health Plan managed care network. Services received from non-participating providers will **not** be paid by Wellmark. Visit the [Wellmark](#) website to check participating providers in your area.

Services received from out-of-network providers may be covered in the case of accidental injuries or emergencies.

## 2013 Health Insurance Monthly Premiums

### Full-Time (Work 30 hours or more per week)

Regular Health Plans					
	Total Premium	State Share	% Premium	EE Share	% Premium
<b>Single</b>					
Blue Advantage	\$424.43	\$424.43	100%	\$0.00	0%
Blue Access	\$440.96	\$440.96	100%	\$0.00	0%
Iowa Select	\$707.05	\$707.05	100%	\$0.00	0%
Program 3 Plus <sup>1</sup>	\$709.31	\$709.31	100%	\$0.00	0%
Deductible 3 Plus <sup>2</sup>	\$713.09	\$713.09	100%	\$0.00	0%
<b>Family</b>					
Blue Advantage	\$991.86	\$991.86	100%	\$0.00	0%
Blue Access	\$1,030.49	\$1,030.49	100%	\$0.00	0%
Iowa Select	\$1,653.18	\$1,405.20	85%	\$247.98	15%
Program 3 Plus <sup>1</sup>	\$1,658.45	\$1,405.21	85%	\$253.24	15%
Deductible 3 Plus <sup>2</sup>	\$1,667.32	\$1,405.20	84%	\$262.12	16%
<b>Double Spouse Coverage*</b>					
Blue Advantage	\$495.93	\$495.93	100%	\$0.00	0%
Blue Access	\$515.25	\$515.25	100%	\$0.00	0%
Iowa Select	\$826.59	\$826.59	100%	\$0.00	0%
Program 3 Plus <sup>1</sup>	\$829.23	\$829.23	100%	\$0.00	0%
Deductible 3 Plus <sup>2</sup>	\$833.66	\$833.66	100%	\$0.00	0%

\* These premiums reflect the cost for a single employee.

<sup>1</sup> (AFSCME, AFSCME Judicial, Judicial Non-Contract, PPME employees only)

<sup>2</sup> (UE/IUP and Non-Contract (Non-Judicial) employees only)

Voluntary Premium Contribution Health Plans					
	Total Premium	State Share	% Premium	EE Share	% Premium
<b>Single</b>					
Blue Advantage – V	\$431.45	\$345.17	80%	\$86.28	20%
Blue Access – V	\$448.44	\$358.76	80%	\$89.68	20%
Iowa Select – V	\$717.72	\$574.18	80%	\$143.54	20%
Program 3 Plus – V <sup>1</sup>	\$719.93	\$575.95	80%	\$143.98	20%
Deductible 3 Plus-V <sup>2</sup>	\$724.26	\$579.42	80%	\$144.84	20%
<b>Family</b>					
Blue Advantage – V	\$1,008.28	\$806.62	80%	\$201.66	20%
Blue Access – V	\$1,047.98	\$838.38	80%	\$209.60	20%
Iowa Select – V	\$1,678.13	\$1,342.51	80%	\$335.62	20%
Program 3 Plus – V <sup>1</sup>	\$1,683.32	\$1,346.66	80%	\$336.66	20%
Deductible 3 Plus-V <sup>2</sup>	\$1,693.47	\$1,354.79	80%	\$338.68	20%
<b>Double Spouse*</b>					
Blue Advantage – V	\$504.14	\$403.32	80%	\$100.82	20%
Blue Access – V	\$523.99	\$419.19	80%	\$104.80	20%
Iowa Select – V	\$839.07	\$671.25	80%	\$167.82	20%
Program 3 Plus – V <sup>1</sup>	\$841.66	\$673.34	80%	\$168.32	20%
Deductible 3 Plus-V <sup>2</sup>	\$846.74	\$677.40	80%	\$169.34	20%

\* These premiums reflect the cost for a single employee.

<sup>1</sup> (AFSCME, AFSCME Judicial, Judicial Non-Contract, PPME employees only)

<sup>2</sup> (UE/IUP and Non-Contract (Non-Judicial) employees only)

The Voluntary Premium Contribution Plans are identical to the regular health plans except for the additional provision of preventive services and some other services. These slight differences are necessary to remain in compliance with the health care reform legislation. The total premiums for these plans are slightly higher because of these additional services.

Contact your personnel assistant for part-time premiums.

## DENTAL INSURANCE

**2013 is NOT an open dental enrollment period.**



You cannot enroll, add any dependents or cancel your coverage during this enrollment and change period. You will have to wait until the next open dental enrollment period.

The only exception is if you have a qualified life event that would allow you to add or remove your dependents on your dental plan during 2013.

## 2013 Dental Insurance Monthly Premiums

**Full-Time (Work 30 hours or more per week)**

	Total Premium	State Share	% Premium	EE Share	% Premium
<b>Single</b>					
All Employees	\$29.13	\$29.13	100%	\$0.00	0%
<b>Family</b>					
All Employees (except UE/IUP employees)	\$78.29	\$39.15	50%	\$39.14	50%
UE/IUP employees only	\$78.29	\$29.13	37%	\$49.16	64%
<b>Double Spouse*</b>					
All Employees	\$39.15	\$29.13	74%	\$10.02	26%

\* These premiums reflect the cost for a single employee.

Contact your personnel assistant for part-time premiums.

## LIFE INSURANCE

The State of Iowa's life insurance plan provides your family financial protection in the case of your death. Each year, you can make changes to your supplemental life insurance coverage during the enrollment and change period.

### Life Insurance: New Feature

Beginning with this enrollment and change period, a major enhancement to IowaBenefits was made to add your life insurance and long term disability insurance benefits to IowaBenefits. This improvement will make it easier for you to access your life insurance and beneficiary information.



New in IowaBenefits is:

- The basic life insurance coverage, provided by the State of Iowa, and the premium paid by the State
- The supplemental life insurance amount that you elected (if applicable) and the premium you pay for that coverage
- Long term disability insurance, provided by the State of Iowa, and the premium paid by the State

### Life Insurance Beneficiaries



Prior to this enrollment and change period, you designated your life Insurance beneficiaries on a form that was kept in your personnel file. With this enhancement to IowaBenefits, you can add and/or change your life insurance beneficiaries online in IowaBenefits at any time. Beneficiary designations made in IowaBenefits are effective immediately.

After entering your beneficiaries' information in IowaBenefits, you will not have to complete a new Beneficiary Form every time you want to change your beneficiaries. You can make changes directly in IowaBenefits whenever it is convenient for you.

### Supplemental Life Insurance Coverage

Each year, you can request changes to your supplemental life insurance coverage during the enrollment and change period. You can purchase additional life insurance in \$5,000 increments to a maximum based on your bargaining status. Any increases to supplemental life coverage must be approved by The Hartford. Decreases do not require approval and are effective the first of the new plan year.

## FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts (FSAs) allow you to set aside pretax dollars to reimburse you for eligible health or dependent care expenses.

When you enroll in a Flexible Spending Account, you decide how much to contribute to each account for calendar year 2013. The money is then deducted from your paycheck, pre-tax (before Federal, State income taxes and FICA taxes are deducted) in equal amounts over the course of the year. After you incur expenses that qualify for reimbursement, you submit claims (reimbursement requests) to ASIFlex (the administrator of the program) to request tax-free withdrawals from your Flexible Spending Account to reimburse yourself for these expenses.



You may elect to have your reimbursement placed directly into your checking or savings account by adding direct deposit information into IowaBenefits when you enroll. If you are currently enrolled and are enrolling for 2013, please check your existing deposit information in IowaBenefits for accuracy.

### Health FSA

With the Health FSA, certain health care expenses can be reimbursed. Medical expenses eligible for reimbursement include most medically necessary health care expenses (except insurance premiums and long-term care expenses) that are not paid through medical or dental insurance plans. You may submit claims for yourself, your spouse, your qualifying child, or your qualifying relative. Information about qualifying dependents is available at the ASIFlex website (<http://www.asiflex.com/faq/qualifying-dependent.htm>).

### Health FSA - Maximum Annual Election

The Affordable Care Act imposes a **\$2,500** contribution limit on the annual health FSA election for the plan year that begins on January 1, 2013. (Prior to this change, the State's previous maximum annual election was \$3,000.)

- The \$2,500 is a plan participant limit. In other words, a husband and wife who both work for the State of Iowa may each elect up to \$2,500.
- The \$2,500 is a plan limit. If you work for two employers that offer a Health FSA, you may elect \$2,500 under each employer's plan.
- Grace period amounts (i.e., amounts elected in 2012 that are available in the first 2 ½ months in 2013) do not count toward the \$2,500 limit.

## Dependent Care FSA

The Dependent Care FSA reimburses you for qualified dependent care expenses necessary for you or if you are married, for you and your spouse to work. Expenses paid for care of dependent children under age 13 or adult disabled dependents are eligible for reimbursement up to the annual maximum limit.

## Dependent Care FSA - Maximum Annual Election

The maximum annual Dependent Care FSA contribution is **\$5,000** per household (\$2,500 if you are married and file a separate tax return).

## Enrolling in Flexible Spending Accounts

To participate in either or both of the flexible spending accounts, you must enroll each year. Enroll online at IowaBenefits. If you do not have access to this system, please contact your personnel assistant for instructions. You will not receive an enrollment form from ASI in the mail.

## 2013 ENROLLMENT AND CHANGE PRESENTATIONS

There are ten scheduled 2013 Enrollment & Change webcasts in October. To see the dates and times of the presentations and to register for the presentation go to DAS Benefits Education>Upcoming Presentations web site  
<http://das.hre.iowa.gov/benecalendar3.html>.

