



Welcome to the February 2014 edition of *Benefit News*, brought to you by the DAS Benefits Team. *Benefit News* provides you with up-to-date information about the State of Iowa’s employee benefits.

CONTENTS

From the Mailbag2

Group Insurance2

 How Much Will THAT Cost?2

 Affordable Care Act and Removal of Exclusion Period for Pre-Existing Conditions3

Retirement Investors’ Club (RIC)3

 2014 Contribution Limits – No Change3

 Saver’s Tax Credit.....3

 Reduce Income Taxes in 20144

 Tax-Free Income at Retirement.....4

Healthy Opportunities4

 High Blood Pressure – *The Silent Killer*.....4

 Winter Blues or Something More?5

Prescription Drugs5

 Generic Drug Update5

 Consumer Reports Best Buy Drugs.....5

Other Benefits.....5

 2013 Flexible Spending Accounts Claims Deadlines5

 ASI Flex Mobile App.....6

 Change in PerkSpot’s Email.....6

Benefit Education.....6

 Benefit Education Activities in 2013.....6

FROM THE MAILBAG

In each issue of *Benefit News* issue, we feature a question sent by you to the employee.benefits@iowa.gov or employee.wellness@iowa.gov mailboxes.



Q How long can my children stay on my health and dental coverage?

A The Affordable Care Act expanded health and dental insurance coverage to your children through the end of the calendar year in which they turn age 26. An adult child, under the age of 27, can:

- Be a student or a non-student
- Be a resident of Iowa or a non-resident
- Be unmarried or married
- Be a tax dependent or not a tax dependent

In addition, state employees can also continue to cover their young adult child beyond the age of 26 if he/she is:

- Unmarried and a full-time student in an accredited institution of postsecondary education; or
- Unmarried and 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.)

If your dependent child is:

Age 26 or younger	Coverage can continue through the end of the calendar year the young adult child turns age 26. For example, your adult child, born on March 1, 1988, can remain on your health and dental plans through December 31, 2014.
A full-time student and unmarried	Coverage can continue as long as your adult child is unmarried and a full-time student regardless of age .
A full-time student and married	Coverage can continue through the end of the calendar year your adult child turns age 26.
No longer a full-time student and is age 27 or older	Coverage continues through the end of the month your adult child is no longer a full-time student.
A full-time student and is age 27 or older and marries	Coverage continues through the end of the month your adult child marries.
Totally and permanently disabled and unmarried	The age restriction is waived as long as the disability existed before your adult child turned age 27 or while a full-time student.

GROUP INSURANCE

How Much Will THAT Cost?

Ever want to know how much you'll eventually pay for an office visit or medical procedure BEFORE you go? Well, now you can with Wellmark's new **Member Out-of-Pocket Cost Estimate** tool. This tool helps you estimate the cost of a particular procedure or service by incorporating your specific benefits, copayments, coinsurance, and deductible information.



How do I use the Member Out-of-Pocket Cost Estimate tool?

1. Log into myWellmark. (If you don't have an account, sign up at Wellmark.com at <http://www.wellmark.com>.)
2. Click on the Claims & Spending tab.
3. Select "Estimate your Costs" within the Quality and Cost Tools widget.
4. Once you are in the National Doctor and Hospital Finder, enter a procedure, service, hospital, or provider name in the "Search by" box.
5. Select **Go**.

6. Select the link where the provider name appears.
7. Under Specialties, select **Explore Procedure Costs**.
8. Use the drop down menu to select the procedure or service. **Please note, only procedures and services with costs submitted by the doctor will be displayed.** This is a range of total estimated cost information on the most commonly billed, elective procedures (inpatient or outpatient), office visits, and diagnostic services.
9. To find an estimate of services, your out-of-pocket costs using the real-time benefit information, click **View Member Out-of-Pocket Cost**.
10. Next, **choose a dependent**, if applicable, to calculate the estimate using his or her benefit information. Click **Apply**. This will not take you to a new page. Scroll down for your average out-of-pocket costs for the procedure.

Please keep in mind, the Member Out-of-Pocket Cost Estimate tool is not intended to provide exact costs. It is an estimate based on pricing for preferred provider organization (PPO) plans and can change from the time you initially generated the estimate.

Note: The Member Out-of-Pocket Cost Estimate tool will show out-of-pocket cost estimates' even if there is no benefit coverage for the service or treatment. For example, the Blue Access and Blue Advantage health plans do not cover Infertility Services' while the other health plans have lifetime dollar maximums.

If you have questions, please call Wellmark's customer service unit, dedicated to the State of Iowa employees, at **1-800-622-0043**.

Affordable Care Act and Removal of Exclusion Period for Pre-Existing Conditions

A pre-existing condition exclusion period is an amount of time an employee or eligible dependent waits before benefits are available for services related to a specific pre-existing condition.

Effective January 1, 2014, the Affordable Care Act eliminates pre-existing conditions to all of the state-sponsored health plans. Therefore, no pre-existing conditions will apply for you, your spouse, your domestic partner, or your children when:

- First eligible
- Late enrollee (An individual who declines coverage when initially eligible to enroll.)
- Retiree
- Elect COBRA

Previous to 2014, the State did not apply pre-existing conditions when you changed health plans during the enrollment and change period or as a result of qualifying event.

RETIREMENT INVESTORS' CLUB (RIC)



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 matching contributions to your 401a account. You are fully vested from day one. Find out more about this great benefit on the RIC website at <http://ric.iowa.gov>.

[CLICK HERE TO PRE-ENROLL](#)

2014 Contribution Limits – No Change

For the 2014 limits, see the IRS 457 annual contribution limits at http://ric.iowa.gov/IRS_limits.html. To change the amount you are contributing, complete the RIC Account Form available at http://ric.iowa.gov/documents/RIC_form.pdf.

Saver's Tax Credit



Don't forget to check your eligibility to receive all or part of the IRS Saver's Credit. If you think that the cost of saving for retirement is too great, consider the possible retirement savings relief allowed by the IRS to eligible savers through the Saver's Credit.

You may qualify to receive a credit of up to \$1,000 against taxes owed if you contribute to a pretax retirement savings account such as the RIC 457. The credit amount is based on your adjusted gross income (see AGI limits at http://ric.iowa.gov/saver_credit.html). Read more about the Saver's Credit at <http://www.irs.gov/publications/p590/ch04.html>.

You will need to file IRS form 8880 (<http://www.irs.gov/pub/irs-pdf/f8880.pdf>). Consult a tax advisor if you question your eligibility.

Reduce Income Taxes in 2014

With tax season upon us, you may be thinking of ways to lessen your tax burden for 2014. If you make pretax contributions to RIC, the IRS doesn't see the amount you contribute as taxable income for the year. Your contributions are matched up to \$75/month.

Saving pretax means that the contributions you make to your RIC 457 account are automatically deducted from your paycheck before state and federal tax withholding, giving you the immediate tax benefit of lower taxable income for the year. Saving pretax does not reduce IPERS and Social Security benefits. Any earnings on pretax contributions grow tax-deferred.

If you feel that your tax rate may be lower in retirement than in your earning years, you may want to consider pretax contributions to RIC. If you are uncertain whether to save on a pretax or post-tax basis, consult a tax professional.

Tax-Free Income at Retirement

If your goal is to have some tax-free income in retirement, you may wish to contribute post-tax Roth dollars in the RIC 457. Even if you contribute to a Roth IRA, you can make Roth contributions to your Roth 457.

Roth contributions to the RIC 457 plan are deducted from your paycheck after state and federal tax withholding and potentially provide tax-free income in retirement. Your contributions are matched up to \$75/month. For more Roth 457 information, see the Roth Summary at http://ric.iowa.gov/documents/Roth_sum_SOI.pdf.

If you feel that your tax rate in retirement may be higher than your current tax rate, you may want to consider contributing to RIC on a post-tax Roth basis. Contact a tax professional if you question how the Roth savings option may benefit you.

HEALTHY OPPORTUNITIES

High Blood Pressure – *The Silent Killer*

High blood pressure is commonly referred to as “the silent killer.” Many people don't realize they have it because it comes with no symptoms. According to the Centers for Disease Control and Prevention, about 1 in 3 U.S. adults have high blood pressure, which increases the risk for heart disease and stroke. Claims data from Wellmark reveals that State of Iowa employees are not immune to the “silent killer.” In the year spanning November 2012 through October 2013, the data shows that:

- Nearly 13,000 individuals covered by the State's health plans were taking high blood pressure medication
- Almost 200 people had a heart attack in this timeframe
- An additional 9 individuals had a stroke related to hypertension
- The State spent roughly \$10 million due to high blood pressure

(Please note: The State of Iowa receives only aggregate data from Wellmark with no personal data about individual employees.)

While those numbers are alarming, there are steps that can be taken by individuals of any age to prevent high blood pressure. These include basic lifestyle changes such as:

- Eating a healthy diet, including limiting sodium intake
- Maintaining a healthy weight
- Being physically active – the Surgeon General recommends that adults engage in moderate-intensity exercise for 2 hours and 30 minutes every week
- Not smoking
- Limiting alcohol intake
- Finding ways to manage stress

Regularly monitoring your blood pressure can give you insight into what is normal for you allowing early awareness of elevated blood pressure. If you are located on the Capitol Complex, feel free to visit the blood pressure machine located



at the Hoover Building. It is located on the first level, just inside the east doors. Thank you, SEHARC, for purchasing the machine for our employees.

For more information, visit the Center for Disease Controls' Division of Heart Disease and Stroke Prevention site at <http://www.cdc.gov/bloodpressure/>.

Winter Blues or Something More?

There are still four weeks of winter yet to come. With the winter we've had so far, it's no wonder that many people come down with a case of the "winter blues."

This bummed out reaction occurs when the days are shorter and you spend much more time inside. To combat these feelings, you might try light therapy, and increasing physical activity. If it lasts more than a fleeting day or two, it could be seasonal affective disorder (SAD) -- a serious form of depression occurring in the winter months when there is less exposure to natural sunlight. Some symptoms of SAD include:

- Feelings of worthlessness or helplessness
- Loss of interest or pleasure in activities you used to enjoy
- Fatigue or decreased energy

If you suspect your mental state is more than just a bad day, consider these ways to get help:

- Contact Employee & Family Resources (EFR), the State's EAP provider, at 515-244-6090 or 800-327-4692 for services if you or someone in your family needs immediate attention.
- Talk with your doctor. After evaluation, your healthcare provider may be able to prescribe a medication to help you.

Don't suffer through the entire season. Enjoy what winter has to offer.

PRESCRIPTION DRUGS

Generic Drug Update

The U.S. Food and Drug Administration granted approval of a generic version of the prescription drug Cymbalta[®]. Cymbalta was on Tier 4 of the Wellmark Blue Rx Complete Drug List (formulary) and required prior authorization. With the generic version of Cymbalta now available on Tier 1, both brand and generic no longer require a prior authorization. If you choose to continue to use the brand-name version of Cymbalta, you will pay the highest cost share.

See the Wellmark Blue Rx Complete Drug List at Wellmark.com at <http://wellmark.com/> or call Wellmark's customer service unit, dedicated to the State of Iowa employees, at **1-800-622-0043** and request a copy of the Drug List.

Consumer Reports Best Buy Drugs

The DAS Healthy Opportunities websites at <http://employeewellness.iowa.gov/> provides a wide array of information designed to empower you to take charge of your health.



At the Healthy Opportunities Prescription Drug website at http://employeewellness.iowa.gov/prescription_drugs.html are Consumer Reports Best Buy Drugs reports. These reports can provide you:

- Free, unbiased analysis of the prescription drugs you take each day.
- Recommended Best Buys that could save you money.
- Detailed reports to help you and your doctor discuss the medicines that are right for you.

OTHER BENEFITS

2013 Flexible Spending Accounts Claims Deadlines

A number of deadlines regarding your Flexible Spending Accounts (FSAs) are fast approaching.

If you still had dollars left in your FSAs at the end of 2013, remember that you can still incur eligible health or dependent care expenses through **March 15, 2014**, and be reimbursed with 2013 FSA dollars. You can download an FSA claim form at the DAS Flexible Spending Accounts website at <http://das.hre.iowa.gov/fsa/home.html> or submit a claim online or through the new mobile app.

You have until **April 15, 2014**, to file claims for reimbursement of eligible expenses from your 2013 FSA. After April 15, 2014, your 2013 FSA will be closed and any balance remaining will be forfeited by you in accordance with federal regulations. You can download an FSA claim form at the DAS Flexible Spending Accounts website at <http://das.hre.iowa.gov/fsa/home.html> or submit a claim online or through the new mobile app.

ASIFlex Mobile App



ASIFlex has a free mobile app available free for you to download and use.

ASIFlex's user-friendly mobile app allows you to review your account and file claims quickly and easily using your phone or tablet. No more filing manual claims or copying and scanning documentation! You can simply take a picture with your device's camera feature and submit a claim using the mobile app.

Just go to the Google Play Store for Android devices or App Store for Apple devices and search for ASIFlex.

Change in PerkSpot's Email

PerkSpot, the Employee Discount Program (EDP) for State of Iowa employees, allows you to save money on purchases with discounts on computers, cell phones, hotels, flowers, jewelry, clothing, gifts, restaurants, and more.



PerkSpot has recently changed its customer service email address to cs@perkspot.com. If you experience difficulties with any discount or service, please contact PerkSpot by sending an email to cs@perkspot.com.

More information about PerkSpot is located at the DAS Employee Discount Programs website at http://benefits.iowa.gov/ee_discounts.html.

BENEFIT EDUCATION

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.

Benefit Education Activities in 2013

DAS-HRE staff presented 94 benefit education presentations in 2013. Of those presentations, 55 were webcasts and 30 were on-site. A total of 4,251 individuals attended presentations last year. Sixty-five percent of the participants attended webcasts and 35 percent attended on-site presentations. Webcasts have a major impact in reaching employees throughout Iowa with attendees coming from 86 of the 99 Iowa counties in 2013.

Since October 2006, almost 37,100 individuals have attended 1,093 presentations!

If you have not attended a benefit education presentation, what are you waiting for? Review the dates and times of upcoming presentations at the DAS Benefit Education website at <http://das.hre.iowa.gov/benecalendar3.html>.