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WHAT'S NEW?

New Look to the DAS Benefits Website

DAS released an updated website at the end of January. The updated site brings a more modern appearance to the look and feel of the DAS website. While the website looks different, the DAS Benefit and Healthy Opportunities websites are still a major source of benefit and wellness information for employees and retirees.

The simple web addresses to the sites did not change and will still take you to the different sites.

Employee and Retiree Benefits	http://benefits.iowa.gov
Retirement Investors' Club	http://ric.iowa.gov
Healthy Opportunities	http://employeeewellness.iowa.gov

If you have not visited the Benefits and Healthy Opportunities websites lately, go to the sites and discover the wealth of information available to you.

Change in Qualifying Life Events

A Qualifying Life Event is a change in your family or employment status that may allow you to make certain benefit changes outside the annual enrollment and change period.

Previously, not all Qualifying Life Events that allowed you to make changes to health insurance allowed you to make changes to dental insurance.

For example, if your spouse or eligible dependent(s) lost their health insurance coverage, you could enroll them in your health insurance. On the other hand, the event did not allow you to enroll your spouse or eligible dependent(s) in your dental insurance unless the reason for the loss of coverage was plant closing, layoff, or discharge.



Effective March 1, 2015, the Qualifying Life Events that allow you to make changes to your health insurance will allow you to make changes to your dental insurance. Using the above example, the new Qualifying Life Events allow you to enroll your spouse or eligible dependent(s) in health and dental insurance.

A revised Qualifying Life Events matrix is available at the DAS Benefits website <https://das.iowa.gov/sites/default/files/hr/benefits/documents/Life-Events-Matrix.pdf>.

This change in the Qualifying Life Events matrix is not retroactive. The qualifying life event must occur on or after March 1, 2015.



- You cannot just add or remove dependents from your health and dental coverage. There must be an event that qualifies you to make a change outside the enrollment and change period. You must have one of the events on the Qualifying Life Events matrix.
- Benefit changes as the result of a Qualifying Life Event must be made timely. You can request changes that are consistent with your life event within 30 days after the date of the event (60 days for birth and adoption for health and dental.)

Finally, this change only applies to Qualifying Life Events outside the enrollment and change period. **Dental insurance will still have open enrollment periods which are typically held every other year.** During a dental open enrollment period, you can add or remove eligible family members without a Qualifying Life Event.

GROUP INSURANCE

Seven Questions to Ask During Your Next Doctor Visit

According to WebMD®, doctors on average spend about 15 to 20 minutes with each patient they see for routine exams — this includes time spent reviewing charts and records outside the exam room. That time can go by quickly, but you can reduce the stress associated with these visits by making sure you are provided with all the information you need at the appointment. Taking an active role in your doctor office visits plays a key factor in protecting and improving the quality of health care you receive. It can even help you save money.



1. How did you come to this diagnosis?
2. Is there more than one condition or disease that could be causing my problem?
3. What is the long-term outlook of the illness with and without treatment?
4. What are my treatment options and how effective are they? What are the benefits and risks of each treatment option?
5. Is this new prescription safe to take with my other medications? Will it have an effect on those medications?
6. Are there generic drugs available to treat this?
7. What should I do if my symptoms worsen and when should I contact you?

To assist you in taking an active role in your health, dial **800-724-9122** to connect to Wellmark's **Personal Health Assistant 24/7**. Speak with a nurse who can:

- Help you prepare questions before and after appointments and procedures, so you can make informed decisions with your providers.
- Educate you about your health situation or medical condition, explaining symptoms, tests, treatment options and condition management.

Life Insurance Beneficiaries

While not always on the top of your mind, making sure that death benefits are directed to the intended beneficiaries is very important when you have group life insurance. Having an up-to-date beneficiary designation will help ensure prompt payment of any death benefits available upon your death.

Your life insurance beneficiaries can be added or changed in IowaBenefits (<https://bfi.secure-enroll.com/go/stateofiowa>) at any time during the year. Information about adding or changing your life insurance beneficiaries is located at the DAS Life Insurance Beneficiaries website (<https://das.iowa.gov/human-resources/employee-and-retiree-benefits/employees/group-insurance/life-insurance/life-0>).

Additional information about the importance of designating and maintaining your beneficiaries is available from The Hartford's **Employee's Guide to Group Life Beneficiary Designations and Assignments** which is also at the DAS Life Insurance Beneficiaries website.

RETIREMENT INVESTORS' CLUB (RIC)



The Retirement Investors' Club (RIC) is the State of Iowa's supplemental retirement savings benefit, designed to help you save for future income needs.

Pre-Enroll Now!

Participants contribute through automatic payroll deduction and the State makes matching contributions. You are fully vested from day one. A program overview presentation is available at https://das.iowa.gov/sites/default/files/hr/ric/recordings/SOI_Basics/player.html. Find out more about this great benefit on the DAS/RIC website at <https://das.iowa.gov/RIC>.

Tax Relief

- **Saver' Credit** - A tax credit known as the *Saver's Credit* may be available to low and middle-income savers who make contributions to the RIC 457 plan. The credit amount is based upon the individual's adjusted gross income (AGI). The chart below shows the adjusted gross income limitations for determining the Saver's Credit rate for taxpayers.



2015 Adjusted Gross Income (AGI) Limits for the Saver's Credit			
Joint Filers	Heads of Household	Others	Credit Rate
Up to \$36,500	Up to \$27,375	Up to \$18,250	50%
\$36,501-\$39,500	\$27,376-\$29,625	\$18,251-\$19,750	20%
\$39,501-\$61,000	\$29,626-\$45,750	\$19,751-\$30,500	10%
\$61,001 & up	\$45,751 & up	\$30,501 & up	0%

- If you're paying too much in taxes... consider the benefit of making increased pretax contributions to the 457 plan up to the IRS limits shown here.

Regular Limit	Age 50+ Limit	3-Year Catch-Up Limit
The lesser of 100% of compensation or:	Regular limit +\$6,000 for employees age 50+	The regular limit plus missed contributions up to:
\$ 18,000	\$ 24,000	\$ 36,000

If you already participate in RIC and would like to change your deduction amount, complete the RIC Account Form at https://das.iowa.gov/sites/default/files/hr/ric/documents/RIC_form_SOI.pdf.

Enroll today by calling an RIC provider (<https://das.iowa.gov/RIC/SOI/providers>) or have them call you with the [Pre-Enroll Now](https://www.surveymonkey.com/s/SOI_PreEnroll) option (https://www.surveymonkey.com/s/SOI_PreEnroll).






Not Getting the Match?

Attend a free *RIC Deferred Compensation Basics* monthly webcast to learn basic features and benefits of participating in the State's deferred compensation program, including an employer match! There's nothing to lose and an easy \$900/year (\$75 per month) to gain. Register to attend at <https://das.iowa.gov/event-calendar-date/tab2>. A pre-recorded version (38 minutes) is available on demand at https://das.iowa.gov/sites/default/files/hr/ric/recordings/SOI_Basics/player.html.

Leaving State Employment?

Do you know how to maximize your RIC accounts before you leave employment? Do you know about the great flexible options available to you throughout your retirement years? Consider taking advantage of one of these educational opportunities:

- **Live Webcast:** Register to attend one of the free *RIC Deferred Compensation Distributions* monthly webcasts at <https://das.iowa.gov/event-calendar-date>.
- **Review a pre-recorded presentation:** A pre-recorded version of *Distributions Your way* (38 minutes) is available at https://das.iowa.gov/sites/default/files/hr/ric/recordings/SOI_Distributions/player.html.

	<p>Save the Date! Find out when you can retire:</p>  <p>http://www.massmutual.com/mondays</p>
	<p>You still have time to make a few key moves that give you important tax advantages and possible tax breaks.</p> <p>Five Tips to Avoid Unexpected Tax Bites https://www.tiaa-cref.org/public/advice-guidance/education/tax-advice/unexpected-tax-bites</p>
	<p>Save more for retirement and reduce your current taxable income at the same time by increasing your contribution to the Retirement Plan. Did you know:</p> <ul style="list-style-type: none"> • Increasing your Retirement Plan contributions can make a big difference in your savings. • You are saving with pretax dollars — Uncle Sam helps you save more. • Because your contributions are pretax, your current income taxes might be reduced. <p>Learn More at www.VALIC.COM</p>
	<p>These days, saving for retirement isn't an option. It's a necessity. Although your employer offers a valuable retirement plan to assist you as you save for retirement, it is still critical to properly budget and create a savings plan. The efforts you make today may help you live more comfortably in retirement. Here are some important things to consider http://voya.com/action-plans/saving-and-budgeting-retirement</p>

HEALTHY OPPORTUNITIES

Summary of the 2014 Healthy Opportunities Wellness Program

The Healthy Opportunities wellness program officially kicked off in 2013. The executive branch non-contract, AFSCME's education bargaining unit, and the State Police Officers' Council (SPOC) bargaining unit employees had the opportunity to participate in the program in 2014. Wellness-eligible employees wishing to participate in the program were required to complete a biometric screening and an online health assessment. Some employees were also required to participate in telephonic health coaching with a health coach from WebMD.

After each annual campaign, the State's wellness services vendor, Wellmark, provides aggregate reports showing participation levels and top risk areas. In 2014, the State again recognized a very high participation rate as shown below.

Employee Groups	Number of Eligible Employees	Percent that Met All Program Requirements	Percent Identified for Telephonic Health Coaching in 2015
Executive Branch Non-Contract*	3,109	82.0%	15.8%
SPOC	565	93.0%	6.0%
Total	3,674	83.3%	14.3%

* Includes AFSCME's education bargaining unit

The top overall risks that were identified among the participating population were:

- Body Mass Index
- Blood Pressure
- Nutrition

The Department of Administrative Services, in conjunction with Wellmark, will work to implement future programming efforts that will be tailored to address these risk areas.

Bite into a Healthy Lifestyle

There is no one food, drink, pill, or machine that is the key to achieving optimal health. A person's overall daily routine is what is most important. That is why, as part of National Nutrition Month® 2015, the Academy of Nutrition and Dietetics urges everyone to "Bite into a Healthy Lifestyle."

Each March, the Academy encourages Americans to return to the basics of healthful eating through National Nutrition Month. This year's theme encourages consumers to adopt a healthy lifestyle that is focused on consuming fewer calories, making informed food choices, and getting daily exercise in order to achieve and maintain a healthy weight, reduce the risk of chronic disease and promote overall health.

Snacks can be a fun and valuable part of a person's healthful eating plan – but they can also add unneeded calories, sugar, sodium, and fat. The snack and beverage vending machines on the Capitol Complex are making it easy to identify the healthiest choices. "The goal is to offer at least 25% of the snacks and 50% of the beverages that meet the newly updated criteria based on the Health and Human Services Sustainability Guidelines for Federal Concessions and Vending Operations," says Carol Voss, nutrition coordinator for Iowa Department of Public Health, who is a Registered Dietitian Nutritionist and a member of the Academy of Nutrition and Dietetics. "Green flags" on the vending spirals of the snack machines note the healthiest choices – 100% nuts, fruits, vegetables, whole-grains and low-fat dairy. "Green" options in beverage machines would include water, fruit, and low-sodium vegetable juices. "Yellow" options are still healthier choices and meet certain criteria including no more than 200 calories per package or 40 calories per beverage container. Check out <http://www.nems-v.com/> to learn more about the healthy vending initiative.



A healthy snack can provide an energy boost, and satisfy your mid-day hunger. If you haven't eaten for three or more hours, a snack can help bring up your blood sugar level for optimal energy. Ideas from the Academy for biting into healthy snacks:

- **Plan your snacks.** "Keep a variety of tasty, nutrient-rich, ready-to-eat foods nearby, for when you need a bite to take the edge off hunger. Then, you won't be so tempted by less-healthy options from vending machines, convenience stores or the contents of your own kitchen." Snack ideas include fresh fruit, air-popped popcorn, whole-wheat crackers, dried fruit and nut mixes, almonds and fat-free yogurt.
- **Make snack calories count.** "Snack on foods that fill the nutrient gaps in your day's eating plan. Think of snacks as mini-meals to help you eat more fruits, vegetables, whole grains, and low-fat dairy – foods we often don't eat enough."
- **Go easy on high-calorie snacks such as chips, candy, and soft drinks.** "They often contain solid fats, and added sugars. Make these occasional choices that fit your day's plan."
- **Snack when you're hungry – not because you're bored, stressed, or frustrated.** "Exercise can actually be a great way to feed those emotional urges."
- **Snack on sensible portions.** "Choose single-serve containers, or put a small helping in a bowl rather than eating directly from the package."
- **Quench your thirst.** "Water, low-fat or fat-free milk and 100-percent juice are just a few options. Flavored waters might be high in added sugars, so check the label."

Making the right food and nutrition choices is a necessary part of biting into a healthy lifestyle. A Registered Dietitian Nutritionist can help. To learn more and to find an RDN in your area visit <http://www.eatright.org/>.

Heart Disease in Women: Understand Symptoms and Risk Factors

Although heart disease is often thought of as a problem for men, more women than men die of heart disease each year. One challenge is that some heart disease symptoms in women may be different from those in men. Fortunately, women can take steps to understand their unique symptoms of heart disease and to begin to reduce their risk of heart disease.

Heart attack symptoms for women



The most common heart attack symptom in women is some type of pain, pressure, or discomfort in the chest. But it's not always severe or even the most prominent symptom, particularly in women. And, sometimes, women may have a heart attack without chest pains. Women are more likely than men to have heart attack symptoms unrelated to chest pain, such as:

- Neck, jaw, shoulder, upper back or abdominal discomfort
- Shortness of breath
- Right arm pain
- Nausea or vomiting
- Sweating
- Lightheadedness or dizziness
- Unusual fatigue

These symptoms can be more subtle than the obvious crushing chest pain often associated with heart attacks. Women may describe chest pain as pressure or tightness. This may be because women tend to have blockages not only in their main arteries but also in the smaller arteries that supply blood to the heart.

Women's symptoms may occur more often when they are resting, or even when they're asleep. Mental stress also may trigger heart attack symptoms in women.

Women tend to show up in emergency rooms after heart damage has already occurred because their symptoms are not those typically associated with a heart attack, and because women may downplay their symptoms. If you experience these symptoms or think you're having a heart attack, call for emergency medical help immediately. Don't drive yourself to the emergency room unless you have no other options.



Heart disease risk factors for women

Although the traditional risk factors for coronary artery disease — such as high cholesterol, high blood pressure, and obesity — affect women and men, other factors may play a bigger role in the development of heart disease in women.

For example:

- Diabetes increases the risk of heart disease significantly more in women than in men.
- Metabolic syndrome — a combination of fat around your abdomen, high blood pressure, high blood sugar and high triglycerides — has a greater impact on women than on men.
- Mental stress and depression affect women's hearts more than men's. Depression makes it difficult to maintain a healthy lifestyle and follow recommended treatment, so talk to your doctor if you're having symptoms of depression.
- Smoking is a greater risk factor for heart disease in women than in men.
- A lack of physical activity is a major risk factor for heart disease, and as a group, women tend to be less active than men.
- Low levels of estrogen after menopause pose a significant risk factor for developing cardiovascular disease in the smaller blood vessels.
- Pregnancy complications such as high blood pressure or diabetes during pregnancy can increase a woman's long-term risk of high blood pressure and diabetes and increase the risk of development of heart disease in both the mother and in her children.

What can women do to reduce their risk of heart disease?

There are several lifestyle changes you can make to reduce your risk of heart disease:

- Quit or don't start smoking.
- Exercise 30 to 60 minutes a day on most days of the week, or 60 to 90 minutes if you need to lose weight.
- Maintain a healthy weight.
- Eat a diet that's low in saturated fat, cholesterol, and salt.

You'll also need to take prescribed medications appropriately, such as blood pressure medications, blood thinners, and aspirin. And you'll need to better manage other conditions that are risk factors for heart disease, such as high blood pressure, high cholesterol, and diabetes.

Source: Mayo Clinic's HOUSECALL, February 5, 2015

PRESCRIPTION DRUGS

Drug Ads on TV

Viagra. Celebrex. Humira. Chances are you have recently seen a TV commercial for at least one of these medications. Over the 12-month period ending in July 2014 manufacturers spent \$1.9 billion on ads for just the top 10 drugs, according to Kantar Media.

Only the U.S. and New Zealand allow drug makers to pitch drugs directly to consumers. Drug ads encourage patients and doctors to turn to medication when nondrug options might work. And when drugs are needed, ads often promote more expensive options, not the best or safest.

Remember to always ask your health care provider for a generic alternative or equivalent to help you save money and help control rising health care costs.

Source: Consumer Reports, Best Buy Drugs, January 26, 2015

OTHER BENEFITS

2014 Flexible Spending Account Deadlines

Time is running out if you have dollars left in your 2014 Flexible Spending Accounts (FSAs).

You can still incur eligible health or dependent care expenses through **March 15, 2015**, and be reimbursed with 2014 FSA dollars.

April 15, 2015, is the deadline to file claims for reimbursement of eligible expenses from your 2014 FSA. After April 15, 2015, your 2014 FSA will be closed and any balance remaining will be forfeited by you in accordance with federal regulations.

Submit claim requests and supporting documents to ASI in one of the following ways:

- Mobile App (<https://webdocs.asiflex.com/mobile/MobileAppDialog.html>) (**Note:** Login is case sensitive)
- Fax to 877-879-9038
- Online (log onto your ASI account at <http://asiflex.com/> and attach a pdf version of your supporting documentation to your claim request)
- Send to: ASIFlex, PO Box 6044, Columbia, MO 65205-6044

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.

Ready, Set, Retire

If you are thinking about retiring in about three to five years, you will want to attend the **IPERS Ready, Set, Retire** workshop. Representatives from several retirement-related programs participate in discussing how IPERS, deferred compensation, Social Security, and retiree health and dental benefits work together. It is free and many agencies allow you to attend the all-day workshop during work hours. Seating is limited at each session, so go to http://www.ipers.org/members/training/training_2.html and follow instructions to reserve your spot now – spouses are welcome!

Summary of 2014 Benefit Education Activities

In 2014, the DAS Benefit staff offered **73** benefit education presentations, attended by **1,166** individuals. The presentations were a mix of webcasts (54%) and on-site presentations (46%). Webcasts have a major impact in reaching employees throughout Iowa with attendees coming from **70** Iowa counties in 2014.

Since 2006, **39,788** individuals have attended **1,116** 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 (<https://das.iowa.gov/event-calendar-date>).