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WHAT'S NEW?

Reed Group – New Absence Management Third Party Administrator

On July 1, 2015, Centralized Payroll and DOT employees will begin reporting all absences due to medical conditions and military duty to an Absence Management Third Party Administrator – Reed Group. This also includes absences due to a family member's illness or military service.

Reed Group will:

- Determine eligibility
- Review FMLA certifications and other documentation
- Request clarification, if it is needed; and
- Issue all required notices within federally mandated timeframes.

You will still need to follow your agency's call-in procedures and policies to report absences.

Although you will have to take one more step when you have an absence, we believe that you will see a number of benefits from this change, including:

- No supervisor/manager/HR access to your medical information
- You can report absences 24x7, either by toll-free phone or through Reed Group's online portal
- Having a single provider review FMLA absences ensures employees are receiving federally guaranteed leave in a consistently applied manner

Be on the lookout for more information about this new process.

UPCOMING HEALTH INSURANCE CHANGES IN 2016

As a result of the recent collective bargaining process, there are a number of health insurance changes for AFSCME-covered and UE/IUP-covered employees that will go into effect in 2016. Information regarding non-contract employees will be available at a later date.

Keep in mind:

- **These changes go into effect January 1, 2016.**
- **The 2016 health premiums will not be available until the enrollment and change period this fall.**
- **More details will be available during the 2016 enrollment and change period this fall.**

Health Insurance Premium Changes

The contribution mix between the State and AFSCME-covered and UE/IUP-covered employees will change in 2016.

The employee contribution for single coverage will be \$20 per month. The employee contribution for family coverage will be \$20 per month for Blue Access. For the other three plans, the employee contribution for family coverage will be the difference between the plan's total premium and 85% of Iowa Select's total premium.

	Blue Access	Iowa Select	Program 3 Plus (AFSCME-covered)	Deductible 3 Plus (UE/IUP-covered)
Single	\$20 per month*	\$20 per month*	\$20 per month*	\$20 per month*
Family	\$20 per month*	15% of the total premium	The difference between Program 3 Plus's total premium and 85% of Iowa Select's total premium.	The difference between Deductible 3 Plus's total premium and 85% of Iowa Select's total premium.

*A change from 2015. The first deduction for 2016 will be reflected on the pay warrant issued December 24, 2015.

Highlights of Plan Design Changes

The major plan changes that will go into effect January 1, 2016 are:

Blue Access

A **10% coinsurance** will be applied to services that do not currently require copays. Examples of services that will require the 10% coinsurance are inpatient hospital services, outpatient hospital services, ambulance, and urgent care centers.

Iowa Select, Program 3 Plus, and Deductible 3 Plus

The medical maximum out-of-pocket will increase to:

- **\$650** from \$600 for single coverage
- **\$1,450** from \$800 for family coverage

All deductibles, coinsurance, and copays will go toward the out-of-pocket limit.

Prescription Drug Benefit Changes

Beginning in 2016, the prescription drug maximum out-of-pocket will change to:

Iowa Select and Program 3 Plus

- **\$500** from \$250 for single coverage
- **\$1,000** from \$500 for family coverage

An out-of-pocket maximum is the most you have to pay during a calendar year for prescription drugs. Once you have reached your out-of-pocket maximum, your health insurance plan pays 100 percent of the allowed amount for prescription drugs for the remainder of the calendar year.

Change in the Double Spouse Family Contract



If you and your spouse are both employees of the State of Iowa, you have the option of enrolling in the double spouse family insurance contract. The double spouse family insurance contract is one family health insurance plan with the total premium being split between each spouse rather than paid by just one. With the double spouse family insurance contract, one employee is considered the contract holder and the other spouse is a dependent under the contract holder's health insurance plan.

AFSCME-covered employees - The double spouse family contract will change in 2016. AFSCME-covered employees in a double spouse family contract will contribute a **total of \$20** per month for health insurance. Both the contract holder and contributing spouse will contribute \$10 per month.

	AFSCME-Covered Contract Holder	AFSCME-Covered Contributing Spouse
State Contribution	One-half of the total monthly premium minus \$10	One-half of the total monthly premium minus \$10
Employee Contribution	\$10 per month	\$10 per month

UE/IUP-covered employees - The double spouse family contract will not change for in 2016. If an UE/IUP-covered employee is the contract holder of the health insurance, the state's contribution to double-spouse family coverage is the **total premium**.

	UE/IUP Contract Holder	UE/IUP Contributing Spouse
State Contribution	One-half of the total monthly premium	One-half of the total monthly premium
Employee Contribution	\$0	\$0

You will have an opportunity to change the contract holder during the 2016 enrollment and change period this fall.

Change in the Sick Leave Insurance Plan (SLIP)

SLIP offers eligible state retirees an option for using their unused sick leave balance to pay the state share of their group health insurance premiums. *Eligible retirees pay what active employees pay, as if the retirees were still state employees.* Retirees can use their SLIP account until the funds are exhausted or until they become eligible for Medicare (usually at age 65).

Beginning in January 2016, **ALL** SLIP retirees will begin contributing toward health insurance. (See the *Health Insurance Premium Changes in 2016* article that begins on page 2.)

This change will affect current and future SLIP retirees except those in executive branch non-contract positions who retired on or after January 1, 2014.

Executive branch non-contract retirees who retired from an executive branch non-contract position on or after January 1, 2014 will continue to contribute 20 percent toward their health coverage with their SLIP accounts paying 80 percent of the premium. These retirees will still have an opportunity to participate in the Healthy Opportunities Wellness Program. By completing the requirements of the program during the 2016 campaign, they can use additional funds from their SLIP account to reduce their out of pocket premium.



More details about all the health insurance changes will be available during the 2016 enrollment and change period this fall.

GROUP INSURANCE

Review Your Family's Social Security Numbers in IowaBenefits

If you have not yet reviewed your family's Social Security numbers in IowaBenefits (<https://bfi.secure-enroll.com/go/stateofiowa>), take a few minutes now to review the information.

A requirement of the Affordable Care Act (ACA) is that the State must report to the Internal Revenue Service (IRS) on the health insurance being offered to employees and retirees. Because Social Security numbers are necessary to determine compliance with the ACA, the State must report to the IRS:

- The name, address, and Social Security number of the employee **and**
- The name and Social Security number of each individual covered by employee's health insurance plan




If the IRS cannot verify your family's Social Security numbers, you may receive an inquiry from the IRS. You also may receive a notice from the IRS, indicating that you are liable for a shared responsibility payment.

If you have any questions about logging into IowaBenefits or how to change your dependents' Social Security numbers, contact your human resources associate or personnel assistant.

IowaBenefits and Internet Explorer 8

IowaBenefits is the State of Iowa's online system that allows you to enroll or make changes in your health, dental, life, and flexible spending accounts benefits. Beginning in June, IowaBenefits will no longer support Internet Explorer 8. Browsers that support IowaBenefits are Microsoft Internet Explorer 9, 10, and 11 and Mozilla Firefox.

How do I know what version of Internet Explorer I have?

1		Click on the Internet Explorer icon	3	At the drop-down screen, click on "About Internet Explorer"
2		Click on Help at the top of the screen	4	 A pop-up window will indicate the version of Internet Explorer you have.

If you have Internet Explorer 8, contact your information technology staff about upgrading.

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. 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/RIC/SOI/program_education.



Find out more about this great benefit on the DAS/RIC website at <https://das.iowa.gov/RIC>.

Don't let your Tax Refund Disappear



Save a little, smile a lot 😊 If you received a tax refund this year, put SOME of it where you can't spend it now. It's easy to increase your contributions to RIC. Simply download an RIC Account Form from <https://das.iowa.gov/RIC/SOI/documents> and designate a new, higher per/paycheck amount. If you're new to RIC, give one of the RIC providers a call and tell them to help you enroll now! Provider contact information is available at

<https://das.iowa.gov/RIC/SOI/providers>.

IPERS Service Purchase Rules Changing Soon



Listen up! 2015 is the last year for eligible employees to purchase IPERS service credits at any time while working (or in retirement).

Beginning January 1, 2016, the option to purchase IPERS credits will only be allowed after you file your IPERS application to begin IPERS retirement benefits. So here are some things to consider...

Employment Status		Ability to request purchase	Purchase amount	RIC assets available for purchase
2015	Employed	Request cost quote at any time	Quoted cost good for purchases made within 6 months	457 Pretax assets only
	Retired	Request cost quote at any time	Quoted cost good for purchases made within 6 months	457 Pretax & 401a Match assets
2016	Employed	Request a purchase estimate at any time	Final cost quoted after member files for IPERS benefits (final wages must have posted to IPERS*)	Not available while employed
	Retired	NOT receiving IPERS benefits	Request a purchase	Final cost quoted after member files for IPERS benefits (final wages must have posted to IPERS*)
		Receiving IPERS benefits	NA	If request submitted prior to receiving benefits, final cost quoted after final wages have posted*

*Approximately 30 to 60 days from retirement date. The retiree will have 6 months to complete the purchase. No purchases allowed after the quote has expired.

What's my PIN?



Connecting to your accounts online gives you access to a wealth of information, savings and investment tools, account activity, and much more. If you want help reviewing your accounts online, call your provider representative. Login, stay informed, and make positive changes to your savings and investments over time. When it's time to retire, you'll be glad you did.

- **Horace Mann** (<http://www.horacemann.com/iowa>) - First-time user: User ID is your SSN (no dashes or spaces) and Password is your 8-digit date of birth (MMDDYYYY). If you forget your User ID or Password, follow the links at <https://customer.horacemann.com/MyAccount/Login/Login>.
- **MassMutual** (<https://retirement2.massmutual.com/iowa401-457/index.html>) - A User ID and password are included in your MassMutual welcome kit after you enroll. You may request a new PIN by contacting MassMutual at 1-800-528-9009 (M-F/ 8-8, EST). Once connected, say "PIN number"; when prompted, enter your SSN, confirm personal information, and a Service Specialist will give you your PIN. If you forget your PIN, enter your User ID on the challenge phrase screen at <https://retirement2.massmutual.com/HartfordOnline/ChallengePhrase>.
- **TIAA CREF** (<http://www1.tiaa-cref.org/tcm/iowa/>) - A User ID and password are included in your TIAA-CREF welcome kit after you enroll. First-time users establish a security question. If you forget your User ID, enter your email address at <https://publictools.tiaa-cref.org/private/selfservices/sso/forgotUserId.do>. If you forget your password, call 1-800-842-2776, press option 1, enter your SSN, and hit "0" to speak to a representative.
- **VALIC** (<http://valic.com/iowa>) - First-time user: User ID is your SSN or account #. Create a password and select a security image. If you forget your user ID obtain a one-time code by entering your SSN and date of birth. If you forget your password, you can click on the "I forgot my user ID" and it will ask you to verify personal information and a pre-determined security question.
- **Voya** (<https://voyacustom.voyaplans.com/einfo/planinfo.aspx?cl=INGIOWA&pl=IOWAPU&page=homehome&domain=ingcustom.ingplans.com>) - First-time user: User ID is your SSN and your default PIN is the 4-digit month and year of your birth (mmyy). You will create a personalized User Name and Password for ongoing use. If you forget your USER ID, contact customer service at 800-584-6001. If you forget your password, request it at https://voyaretirement.voyaplans.com/eportal/forgotCredentials.action;jsessionid=TwR8P602bCOUaQlaYBtFrQ_.P519.

News from Providers

	MassMutual surveyed more than 1,800 retirees and pre-retirees about retirement issues. The study, released in December 2014, found retirees overall are very satisfied with life after working years. Click here to learn more: http://wwwrs.massmutual.com/retire/pdf/rs5865_no_text.pdf .
	It is important to make some room in your budget for fun. Review "Six Easy Ways to Find Extra Savings for Vacations and Other Splurges" at https://www.tiaa-cref.org/public/advice-guidance/education/financial-ed/six-easy-ways-to-find-savings-for-fun .
	Looking to boost your retirement savings or reduce your taxable income during retirement? Contributions to a Roth 457 account provided through the Iowa Retirement Investors' Club may be an attractive option for you. A Roth 457 account permits you to contribute after-tax dollars for tax-free distributions in retirement if all requirements are met. To learn more visit us at www.valic.com .



The Voya Financial® *My OrangeMoney Experience* has been enhanced! We've added a feature that will help you to picture what your healthcare expenses might be in retirement, how it differs by state, and how those costs may change over time. Check it out at <https://das.iowa.gov/Voya-Information>. Products and services offered through the Voya® family of companies.

HEALTHY OPPORTUNITIES

Colorectal Cancer: Preventable, Treatable, Beatable

Colorectal cancer (CRC) is the second leading cancer killer of men and women in Iowa and across the nation, but it doesn't have to be. Colorectal cancer is one of the few cancers that can often be prevented through screening. In Iowa, 1 in 20 people will be diagnosed with colorectal cancer in their lifetime. This year, 1,640 men and women are expected to be diagnosed with colorectal cancer with 590 men and women expected to die from it. If Iowans age 50 and older had regular CRC screenings, 60 percent of deaths could be prevented.

State of Iowa Claims Data

Wellmark reports that the diagnosis of colon cancer impacted **230** claimants resulting in **\$2,295,636 in medical expenses**. (Timeframe: 2013 –2014)

What is colorectal cancer? Colorectal cancer is cancer of the colon or the rectum. It develops from a pre-cancerous polyp, or grape-like growth, that can appear on the lining of the colon and rectum that may become cancerous over time.

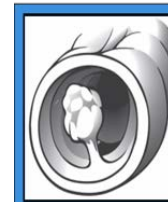
Signs and Symptoms of CRC - Bleeding from the rectum or blood in or on the stool, change in bowel habits, stools that are narrower than usual, bloating, fullness or cramps, diarrhea, constipation or a feeling in the rectum that a bowel movement is incomplete, weight loss for no reason, being tired all the time and vomiting.

However, 7 out of 10 people diagnosed with colorectal cancer had no signs or symptoms.

Who is at risk? Individuals with a personal or family history of precancerous polyps or colorectal cancer, or inherited colorectal cancer syndromes such as ulcerative colitis or Crohn's Disease are at greater risk. People who are inactive and don't exercise, who are at an unhealthy weight, especially those who carry fat around their waist, those who consume excessive amounts of alcohol, smoke, and eat a lot of red meat (beef or lamb) and processed meat (bacon, sausage, hot dogs or cold cuts) are also at risk.

Reduce your risk factors by eating a low fat, high fiber diet with plenty of fruits and vegetables. Limit red meat and processed meat. Maintain a healthy weight, move your body for a minimum of 30 minutes at least three days a week, discontinue tobacco use and consume alcohol in moderation.

Who should get screened? Men and women should begin screening at age 50 and maintain regular screenings according to national guidelines. Individuals may need to begin screening earlier than age 50 if they have a personal or family history of pre-cancerous polyps or colorectal cancer, any signs or symptoms of colorectal cancer, ulcerative colitis, Crohn's Disease, Inflammatory Bowel Disease or have any changes in stool habits.



A tiny growth or "polyp" in the wall of the colon or rectum

Of state employees and their spouses/partners who are over age 50, **only 17.85 percent are getting screened**. This rate is slightly below the national benchmark of 17.86%. (Timeframe: November 2012 – October 2013)

Benefits of Screening The removal of pre-cancerous polyps can prevent cancer and early detection of colorectal cancer markedly improves chances of long term survival.

Colorectal cancer is 90 percent treatable if detected early and 6 out of 10 deaths could be prevented if adults 50 and older were tested regularly. Remember...SCREENING SAVES LIVES.

EIGHTYBY2018 is a national initiative in which dozens of organizations have committed to eliminating colorectal cancer as a major public health problem. **EIGHTYBY2018** is working toward increasing colorectal cancer screening rates to 80 percent for adults aged 50 and older by 2018. Currently, 67 percent of Iowa men and women have reported being up to date with CRC testing.

For additional information on this initiative, visit <http://nccrt.org/tools/80-percent-by-2018/>.

Screening tests:

Colonoscopy A long, thin, flexible lighted tube is inserted into the rectum and examines the entire bowel or large intestine. Bowel prep is required to view the lining of the colon and rectum. During this test, doctors can find and remove most polyps and some cancers. Recommended every 10 years or sooner per a physician's recommendation.

High sensitive Fecal Immunochemical Test (FIT or iFOBT) or Fecal Occult Blood Test (FOBT or gFOBT) - These stool tests look for cells that are shed by the tumor within the colon or blood in the stool. Some tests are processed either at home or in a lab. Recommended on an annual basis.

Flexible Sigmoidoscopy - This test examines the last two feet of the colon. It requires some form of prep. No sedation is needed; however, if polyps are found, a colonoscopy would be performed. Recommended every 5 years or sooner per a physician's recommendation.

There are choices when it comes to colorectal cancer screening.

Talk to your doctor about the test that's right for you and remember...the best test is the test that gets done!

If you have questions about your colon cancer risk, please talk with your physician. Questions regarding screening and treatment coverage can be directed to Wellmark by calling their Customer Service line at 1.800.553.7801.

For more information, visit <http://www.idph.state.ia.us/IGS/Default.aspx>.

Burst Your Thirst Challenge

Looking for a healthy summertime challenge? Why not try Live Healthy Iowa's Burst Your Thirst Challenge?

How does it work? Teams of 2-10 Iowans compete in a web-based competition tracking water consumption and minutes of physical activity. Team members report weekly totals in effort to accumulate points and move their team up the challenge leaderboard.



Burst Your Thirst participants will receive:

- Live Healthy Iowa water bottle
- Weekly email containing hydration tips, healthy recipes, and fun summer activity ideas
- Personal tracking page on the Live Healthy Iowa website
- Unlimited access to recipes, videos, workouts, and health information on the Live Healthy Iowa website
- Opportunities to win prizes and incentives

The challenge runs from **June 15 - July 24, 2015**. The cost is **\$10 per participant**. Registration opens on **May 18, 2015**. Register at www.livehealthyiowa.org and use Group ID **LHIGOV**.

Walking: Make It Count with Activity Trackers

Walking is a great way to get and stay fit. But are you doing enough to see results? Using activity-tracking devices and apps, or even an old school pedometer, can help you set and reach your fitness goals. See how these tools can get you off on the right foot.

What are activity trackers? Activity trackers, also known as activity monitors, are the modern equivalent of pedometers. But they do more than count steps. They also calculate calories burned. Many also measure sleep quality, compute calorie intake, and serve as alarm clocks or watches. Some display your progress in real time; all can show it later on a smartphone, tablet, or computer. Most activity trackers are made to be worn on your wrist, like a watch or bracelet, and can be worn round-the-clock. They are not totally accurate, but overall, they provide more activity information than a pedometer does.

Pedometers keep it simple. A pedometer counts steps for any activity that involves step-like movement, including walking, running, stair climbing, cross-country skiing, and even movement as you go about your daily chores.



To use a pedometer, you usually just clip it onto the waistband of your pants, tuck it inside your pocket or even slip it into a purse held close to your body — and then get moving.

Choosing the right device. How do you know which kind of tracker to get? Review these features to see what device may best suit your needs and interests.

- **Ease of use.** Although some pedometers have more features and require more setup than do others, most are quite simple to use. Just clip it on and go, resetting the steps to zero each day when you start over.
- **Extras.** How much information you want to collect will influence your choice of device. Some pedometers and most activity trackers calculate time spent in an activity, distance walked, and even the number of calories you burn while being active. Still others allow you to upload your data to computers so that you can electronically track your progress.
- **Accuracy.** Most pedometers are generally accurate and reliable at counting basic steps. If you want a higher level of precision, however, you probably want an activity tracker.
- **Display.** Look for a device with a display that you can read in different types of lighting, especially if you'll be using it both indoors and outdoors.
- **Price.** The cost of a pedometer typically depends on how many features it offers. Pedometer price generally ranges from \$10 to \$50. Activity trackers typically cost two to three times that amount.

Setting and reaching your fitness goals. Less than half of U.S. adults get the recommended amount of physical activity. Adults need at least 150 minutes a week of aerobic physical activity. This should be at a moderate level, such as a fast-paced walk for no less than 10 minutes at a time. If you are not at that level yet, keep it in mind as you think about your long-term goals.

Activity trackers and pedometers provide immediate feedback about your activity level. Thus, they can serve as a strong motivator to keep you moving, and they can help you track your progress over time.

Use these tips to integrate these tools into your activity routine:

- **Establish a baseline.** When you first get your tracker, wear it throughout the day for three straight days as you go about your routine activities at home or work. Add up the total number of steps for each of the three days and then divide that total by three. This gives you a baseline number of steps, or average, that can serve as a launching point for the step goals you set.
- **Set short-term step goals.** Once you know how many steps you generally take on an average day, you can set some short-term activity goals. For instance, say you normally take about 2,000 steps a day while going about your normal routine. Set a short-term goal of adding on another 500 to 1,000 steps a day for a week by incorporating a planned walking program into your schedule. You can either do it all at once or break your walking into 10-minute chunks of time to accommodate your schedule. When you meet a short-term goal, add a new one.
- **Set long-term step goals.** Think about your overall fitness and activity goals. Your short-term goals are the building blocks to these long-term goals. A long-term goal may be walking 10,000 steps a day, or about 5 miles, several times a week as part of your new daily routine. You may also want to set a goal of walking faster as your fitness level improves.
- **Track your progress.** To see how you're doing, monitor your progress over time. Your tracker may or may not have a memory function to track your steps on a weekly or monthly basis. You can choose to use that feature or record your steps in a log of your own making. Or upload the information digitally to your computer or mobile device. Tracking your progress can help you see whether you're meeting your goals and when it may be time to set fresh goals.
- **Keep your doctor in the loop.** If you have any health issues, have been inactive, or are very overweight, be sure to talk to your doctor before starting a new fitness program. Your doctor can help you set realistic goals based on your fitness level and any health issues you may have.



Whatever your fitness goals, take them one step at a time. And enjoy the feeling of knowing that you are on the path to better health and fitness.

Source: Mayo Clinic's HOUSECALL, April 2, 2015

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.

Additional IPERS Ready, Set, Retire Workshops

In the March issue of *Benefit News*, we wrote about the **IPERS Ready, Set, Retire** workshop. Your response was outstanding. All seats were filled for all sessions through July 2015.

IPERS recently released the dates of **Ready, Set, Retire** workshops for the remainder of 2015. The all-day **Ready, Set, Retire** workshops will be held on:

August 5, 2015

September 2, 2015

October 14, 2015

November 18, 2015

December 9, 2015

If you are thinking about retiring in about three to five years, you and your spouse will want to attend IPERS **Ready, Set, Retire** workshop.

Seating is limited, so go to http://www.ipers.org/members/training/training_2.html and follow the instructions to reserve your spot now.