



Barr, Margaret <margaret.barr@iowa.gov>

Benefit News for May 2017

1 message

DAS-HRE Employee Benefits <das-hre-employee.benefits@public.govdelivery.com>

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Reply-To: das-hre-employee.benefits@public.govdelivery.com

To: margaret.barr@iowa.gov



BENEFIT NEWS

FOR STATE OF IOWA EMPLOYEES

May 2017

No. 34

Welcome to the May 2017 edition of "Benefit News", brought to you by the DAS benefits team. "Benefit News" provides you with information about the State of Iowa's employee benefits.

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[Benefits through Dec. 2017](#)

State of Iowa employees staying in their same jobs will continue to have their current health insurance benefits through the end of this calendar year (Dec. 2017). Any job-related change on July 1 or after - transfer, promotion, reclassification or demotion - may require an employee to switch plans. The benefits enrollment and change period will take place again this fall and, as in previous years, any plan changes or updates will be included in that process. Watch for more information to come.

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“Benefit News” has a new look

State employees will notice that “Benefit News” has a new look beginning with this issue. This new format will provide easier navigation for readers. To get to the information you need, you may click and go directly to stories of interest or scroll through the publication right on your computer screen.

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Flexible Spending Accounts now even more convenient

Two new payment options will soon make it easier for State of Iowa employees with health Flexible Spending Accounts (FSAs) to access the money set aside for health-related products and services. Starting July 1, all participating employees will have the option of using a debit card (ASIFlex card) at the point of purchase, with easy tracking of payments on the [ASIFlex website](#). The second option - automatic payment - will assure participants can be reimbursed for expenses without submitting claim forms or supporting documentation.

Participants will be able to select one or both of these new options. More information will be available on the DAS website soon.

If you are not currently participating in an FSA, you'll want to consider signing up during the benefits enrollment and change period this fall. The State of Iowa Flexible Spending Account Program allows participants to defer up to \$2,500 per year for unreimbursed health and dental expenses on a pre-tax basis. In addition, employees may set aside up to \$5,000 pre-tax per year for dependent care expenses, but the debit card and automatic payment options are not available to dependent care FSA participants.

Learn more today at the [DAS website](#).

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Process changed for orthodontic payments

Delta Dental of Iowa introduced a new payment process for orthodontic claims in April. Since April 1, all new claims for orthodontic services are being paid out every three months instead of every month. This change means providers and members are now receiving one larger payment every three months, rather than smaller payments each month.

Claims filed before April 1 will continue to be paid monthly according to the treatment schedule set up by your provider. The State offers orthodontic services, up to a \$1,500 lifetime limit, for dependent children under age 19.

If you have questions, please contact Delta Dental of Iowa at (800) 544-0718.

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New life insurance beneficiary designation tools

The Standard Life Insurance Company became the State's life insurance carrier on January 1, 2017, and has developed useful resources to help State employees designate life insurance beneficiaries.

On the [DAS website](#), you will find the following informational sheets:

- Things to Consider When Completing a Beneficiary Designation for Life Insurance
- Beneficiary Designation Frequently Asked Questions

This information will help make you aware of other considerations regarding certain beneficiaries, such as their age, naming a trust or trustee, or choosing an estate or executor (personal representative) to act on your behalf after your death.

Remember, you can change your life insurance beneficiaries as often as you want and anytime during the year. You make changes directly in IowaBenefits whenever it is convenient for you.

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[Skip the lines - Get mail-order prescriptions](#)

Your State health insurance coverage offers you an option to skip the line every month at the pharmacy. By using the mail-order prescription drug benefit, you can save yourself time.

Wellmark's prescription mail order vendor is CVS/caremark™. All of the State's health insurance plans, except Deductible 3 Plus, have a mail-order prescription drug benefit. Using the mail-order prescription benefit is convenient, easy, and hassle-free.

Convenience

The mail-order prescription drug benefit provides you a 90-day supply of your medications, so you will need fewer refills.

Easy, safe refills

Refilling prescriptions is easy. You can order refills online, by mail, by phone or mobile app. Once your refill order is received, a pharmacist dispenses the medication and mails it to your home usually within 14 days or less. CVS/caremark™ also has handy refill reminders. You can track your order online or by phone, access your prescription history, and receive important documents regarding your medicine.

Getting started is easy

To get started, ask your doctor for two prescriptions: one for a short term, 30-day supply, to use immediately and a second, 90-day supply with refills for CVS/caremark™.

More information about the mail-order prescription drug benefit is on the [DAS website](#).

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[Someone to watch over you - why everyone needs a primary care physician](#)

What happens when you get sick and don't have a primary care physician? It usually means either ignoring the problem or visiting the emergency room for an illness that doesn't really require emergency care. Neither is the best choice for your health.

The optimal choice is to build a long-term, ongoing relationship with a primary care physician. How can a primary care physician positively impact your health? The key is continuity of care, as the provider gets to know you and your health goals, and helps you manage your overall progress.

Continuity provides tangible benefits that prove to add up to better health:

- **More accurate diagnoses** – A physician who sees you regularly is more likely to notice changes in your health. Better diagnoses are often the result.
- **Lower costs** – By seeing your physician on a regular basis, and calling him or her first when you have an urgent concern, you'll have fewer medical and emergency room visits.
- **Staying healthier** – Your physician can help you manage any chronic conditions you may have, and make personalized recommendations to improve your health.
- **Trust** – A primary care physician sees you regularly and knows your medical history. Over time, it will be easier to discuss private medical concerns.
- **Referral to specialists** – If you need to see a specialist for a condition like diabetes, your physician will be able to refer you to the right person.

What to Look for in a primary care physician

The single most important thing you should look for in a primary care physician is someone who listens to you, makes you feel at ease and shows genuine interest in your well-being. When you are sick or need immediate medical attention, you want to be comfortable seeing someone you know and trust and, even more importantly, someone who knows you and your medical history. This is a relationship based on trust.

If you do not have a primary care physician, go the [Wellmark website](#) and click the Find a Doctor link.

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Please print and distribute a copy of the newsletter to employees who do not have access to a state computer.

Iowa Department of Administrative Services

Hours of Operation: 8:00 a.m. to 4:30 p.m.
24/7 Customer Helpline: 515-242-5120

General Questions: CustServ.DAS@iowa.gov
Building and Grounds: CustServ.GSE@iowa.gov
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