



Iowa Department of Administrative Services Human Resources Enterprise

BENEFIT NEWS

FOR STATE OF IOWA EMPLOYEES

- [Benefit Year - 2018](#)
- [Introducing “Doctor on Demand” – A New, Convenient Way to Access Care](#)
- [Health Flexible Spending Account \(FSA\) Carryover Change](#)
- [Using your Health Flexible Spending Account \(FSA\) is now more convenient](#)
- [Deferred Compensation Retirement Investors' Club \(RIC\) Update](#)

Benefit Year - 2018

Enrollment and Change is over and new health care plans for many begin January 1.

If you will be covered by State of Iowa insurance in 2018, you will receive a new identification card in the mail from Wellmark before the beginning of the year. It will have one important change. In the past, the card listed the name of the provider network - Blue Access or Alliance Select. This year, it will also list the plan option name – Iowa Choice or National Choice.

Knowing which option you chose and which network is tied to that option is important, especially when you want to learn more about your coverage. The Iowa Choice option uses the Blue Access Network and the National Choice Option uses the Alliance Select network. You can search providers and facilities and how those relate to your coverage on the Wellmark website by member number or by the provider network. After January 1, if you search by network, please note the Iowa Choice option uses the Blue Access network and the National Choice option uses the Alliance Select network. **You will NOT be able to search by the Iowa Choice or National Choice option names.** Your plan option and its corresponding network will be printed on your card.

Here is what your new Wellmark ID card will look like:



 Wellmark Health Plan of Iowa

PO Box 6232
 Des Moines, Iowa 50306-0232

WELCOME!
 Please take a moment to verify that the information on your card(s) is correct. We value the opportunity to serve your health care insurance needs! If you have any questions, please call the Customer Service number printed on your card or visit www.wellmark.com.

>000001 9551990 003041
 JOHN SAMPLE
 1331 GRAND AVE
 DES MOINES IA 50309-2901

TEST

GROUP/ID # 00000000 0000
 CODES: AAA AAA 000 000 000 000 000 000
 ID FORMALT: A003

CYCLE DATE: 06/19/17
 ID FORMALT: A003

03041 9551990 0000 00000001 00000001 291 0 117


BlueCross® BlueShield®


BlueAccess®
 (Open Access)

State of Iowa

JOHN SAMPLE
QXW999AA9999

Iowa Choice

Group No. 56876
 RXBIN 004336
 RXPCN ADV
 RXGRP RX1021
 Plan Code 640/140

LINE MESSAGE HERE



Printed 06/19/17

3041-0234



Important information:
 Please destroy previous identification cards and only use the card(s) below. Please carefully read the instructions on the back of the card.

By accepting and using this card, you acknowledge that the agreement pursuant to which this card is issued constitutes an agreement solely between your employer or group sponsor and Wellmark Health Plan of Iowa, Inc., and that Wellmark is an independent corporation operating under a license from the Blue Cross and Blue Shield Association which permits Wellmark to use the Blue Cross and Blue Shield names and service marks in the State of Iowa.



www.wellmark.com

Customer Service:
 1-800-622-0043
 Precertification: 1-800-558-4409
 BeWell 24/7:
844-84-BEWELL (239355)
 Pharmacist Helpline: 1-800-600-8065

Members: See your benefits document for covered services. Possession of this card does not guarantee eligibility for benefits.

Hospitals or physicians: File claims with your local Blue Cross and Blue Shield Plan.

Wellmark Health Plan of Iowa, Inc., an independent licensee of the Blue Cross and Blue Shield Association.

There are no out-of-network benefits (except in case of medical emergency).

CVS/claimark™ Pharmacy Benefits Manager



 Wellmark Health Plan of Iowa

PO Box 6232
 Des Moines, Iowa 50306-0232

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 JOHN SAMPLE
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 DES MOINES IA 50309-2901

TEST

GROUP/ID # 00000000 0000
 CODES: AAA AAA 000 000 000 000 000 000
 ID FORMALT: A003

CYCLE DATE: 06/19/17
 ID FORMALT: A003

03041 9551992 0000 00000001 00000001 291 0 117


BlueCross® BlueShield®


AllianceSelect®

State of Iowa

JOHN SAMPLE
SIA999AA9998

National Choice

Group No. 66876
 RXBIN 004336
 RXPCN ADV
 RXGRP RX1021
 Plan Code 640/140

LINE MESSAGE HERE



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www.wellmark.com

Customer Service:
 1-800-622-0043
BlueCard® Provider Finder:
 1-800-810-2563
 Precertification: 1-800-558-4409
 BeWell 24/7:
844-84-BEWELL (239355)
 Pharmacist Helpline: 1-800-600-8065

Members: See your benefits document for covered services. Possession of this card does not guarantee eligibility for benefits.

Hospitals or physicians: File claims with your local Blue Cross and Blue Shield Plan.

Wellmark Blue Cross and Blue Shield of Iowa, an independent licensee of the Blue Cross and Blue Shield Association.

To locate a PPO provider, access BlueCard Web site at www.bcbi.com.

CVS/claimark™ Pharmacy Benefits Manager

Information Resources

If you need information or have questions about changes to your health care coverage, there are several resources available to you:

- Visit the DAS website at <https://das.iowa.gov/human-resources/employee-and-retiree-benefits>.
- Contact the Wellmark customer service team at 800-622-0043. This is especially helpful when you have questions related to coverage for you or your family's specific health conditions or situation.
- Log on to your Wellmark member portal at wellmark.com/mywellmark to search for costs, locate a provider, view your claims, and more.
- Send an email to employee.benefits@iowa.gov.

[Back to Top](#)

Introducing “Doctor on Demand” – A New, Convenient Way to Access Care

Are you worried when your child wakes up with a high fever in the middle of the night? Or maybe you need to connect with a doctor and want to do it from the comfort and convenience of your own home or while you're traveling? In 2018, with both the Iowa Choice and National Choice health insurance options, you can see and talk with a board-certified doctor right on your smartphone or tablet from almost anywhere at any time.

Through “Doctor on Demand,” your virtual doctor can treat most common medical conditions, such as colds, flu, bronchitis, sinus infections, urinary tract infections, sore throats, allergies, fever, headache, pink eye, skin conditions, and more. The doctor can even prescribe medication if needed.

As an added benefit, using “Doctor on Demand” requires only a \$10 copay after January 1 under the Iowa Choice and National Choice plan options, and is a 10 percent coinsurance for SPOC-covered employees on the Alliance Select plan.

Visit www.wellmark.com and search for “Doctor on Demand” to learn more.

[Back to Top](#)

Health Flexible Spending Account (FSA) Carryover Change

Effective January 2018, the Health FSA carryover provision will change. Funds will carry over for one year only, instead of carrying over from year to year. Participants with carryover funds from previous years will still be able to use them in 2018, but unused funds at the end of 2018 will be forfeited. Only funds contributed in 2018 may be carried over into 2019.

[Back to Top](#)

Using your Health Flexible Spending Account (FSA) is now more convenient

It's now easier than ever to use your Health Flexible Spending Account (FSA) when you choose these convenient options:

Pay with your ASIFlex card

The ASIFlex Card (a limited-use pre-paid debit card) provides an easy way to pay for eligible out-of-pocket health care expenses. The convenient card allows you to pay the merchant or health care provider directly from your Health FSA.

To add the Debit Card option to your account, log into your ASIFlex account at www.asiflex.com. Click on "Participant Services," complete the form and submit it to ASI (our FSA vendor). It's that easy!

For more information, visit https://das.iowa.gov/human-resources/ASIFlex_debit_card.

Automatic Reimbursement

If you prefer not to have an ASIFlex card, Health FSA Automatic Reimbursement offers an alternative by allowing ASI to reimburse you for your share of eligible health expenses processed by Wellmark or Delta Dental. Once you pay for a health product or service, the expense information is sent directly to ASI and, after review for eligibility, ASI will send you the reimbursement from any available funds in your pre-tax Health FSA account.

To add the Automatic Reimbursement option to your account, simply log into your ASIFlex account at www.asiflex.com. Click on "Participant Services" and follow the prompts. For more information, visit https://das.iowa.gov/human-resources/employee-and-retiree-benefits/FSA_auto_reimbursement.

Please note, you can choose either the ASIFlex card OR the Automatic Reimbursement option, not both.

"Go Green" with your FSAs

Receive payments faster and stop receiving paper confirmations for your Health and/or Dependent Care FSAs by requesting to receive both electronically. To save yourself trips to the bank and your mailbox, complete and submit the Paperless Notification & Payment Authorization Form (https://das.iowa.gov/sites/default/files/hr/fsa/documents/ASI_dir_dep_pprless_form.pdf) to ASI. Contact ASI at 800-659-3035 with questions.

[Back to Top](#)

Deferred Compensation Retirement Investors' Club (RIC) Update

The Iowa [Retirement Investors' Club](#) (RIC) is the State's voluntary retirement savings benefit allowing you to set aside a portion of your current wages for future use as income to supplement your pension (IPERS, POR, Judicial) and Social Security benefits. Your pre-tax and/or post-tax Roth contributions receive a State match benefit of up to \$75 per month (\$900 per year). Contributions (minimum of \$25 per month) are made through automatic payroll deductions and can be changed or stopped at any time. [Enrollment](#) is always open. RIC accounts have no vesting requirements.

2018 contribution limit increases

The Internal Revenue Service (IRS) has increased the maximum contribution limits for 2018 (see limits at https://das.iowa.gov/457/IRS_limits).

Currently contributing employees

You may change your payroll deductions at any time. **If you want to request deduction changes for January 2018, you must submit a completed [RIC Account Form](#) by December 29, 2017.**

Do you know if you are saving enough? At no cost to you, your provider representative can help determine if your current savings rate is on target to meet your retirement income goals.

If you do not think you can afford to save, consider the Saver's Credit. You may qualify for a credit against taxes owed if you participate in the plan. Visit https://das.iowa.gov/saver_credit_for_more_information.