



# HREXPRESS

October 2018

Risk & Benefits Management

Organizational Performance

Employment Services

## IMPORTANT INFORMATION

# 2019 Enrollment and Change

## October 8-November 9, 2018

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The 2019 Enrollment and Change period is your opportunity to review your current State of Iowa benefit coverage and make changes. To simplify the process and help you make the best decisions regarding your benefits, the benefits team has provided this valuable information for your review.

This issue of "HRExpress" is dedicated solely to the 2019 Enrollment and Change period. All of the information you need to know for review, decision-making, and enrollment is broken down into three easy steps. You may click on the steps below, or [click here](#) to print out a PDF of this information for further review.

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### A Step-By-Step Guide

Click on the steps below to guide you through the Enrollment and Change process.

[Step One: Determine Your Eligibility and Review the Benefits.](#)

[Step Two: Make Your Decisions.](#)

[Step Three: Proceed to Enrollment.](#)

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Here are some 2019 benefit highlights for your review. For more detail, click on "Step One" above.

### Health and Dental Enrollment for 2019

Iowa Choice and National Choice will continue to be offered in 2019. If you do not make any changes in your health or dental insurance during this Enrollment and Change period, your 2018 health election and coverage level (single or family) for health and dental will remain the same in 2019.

All changes, if any, need to be made in IowaBenefits when you proceed to enrollment in Step Three.

Opt-outs will also automatically roll over for 2019 if no changes are made to your health or dental elections.

There have been **NO CHANGES** in the deductibles, coinsurance, and copays for 2019. There have been some changes to plan premiums as outlined below.

### **2019 Health Insurance Premiums**

Your premiums for **Iowa Choice** will be:

Single coverage	\$39.26 per month
Family coverage	\$147.66 per month

Your premiums for **National Choice** will be:

Single coverage	\$109.26 per month
Family coverage	\$311.66 per month

### **Health Insurance ID Cards**

Due to a system change, Wellmark will issue new ID cards to everyone for 2019 whether you make changes to your insurance elections or not. New ID cards will be mailed to your home before January 1, 2019.

### **Dental Insurance Annual Open Enrollment**

Dental open enrollment is now offered **annually**, giving employees more flexibility to enroll and make timely changes. During the Enrollment and Change period, you may:

- Enroll in dental insurance.
- Change coverage level to employee or family.
- Add or remove eligible family members from your coverage.

### **Health Flexible Spending Account (FSA) Increase**

The maximum Health FSA contribution increases to \$2,650 in 2019 from \$2,600 in 2018. To participate in the Health Flexible Spending Account (FSA) and/or the Dependent Care FSA, you must enroll each year in IowaBenefits. The maximum Dependent Care FSA contribution remains \$5,000.

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