WELCOME

ISU Plan Retirees and Family

ISU Plan Benefits for
January 1, 2021
UHR Service Center and Benefits Office

Room 3810 Beardshear Hall
Phone 515-294-4800 or 877-477-7485

Benefits Consultants:
Sarah Ford
Jill Pretzer
Dawn Shedarowich
Jane Walter – retiring 2021

Assisting:
Kendra McCauley
UHR Service Center Staff
Points of Interest

- Premium increases across the medical plans. A decrease for dental premiums.
- Plan design changes – slight increase in copays and out-of-pocket maximums, notable for those not yet Medicare eligible. The plans following Medicare, still leave little to no patient liability on eligible services.
- 2021 Medicare Part D framework changes as required by Center for Medicare Services (CMS).
- New ID cards for 1-1-2021
Retiree Life Insurance

- If you had ISU Life for 10 consecutive years at the time you retired
- $4,000.00 to designated beneficiary

- Update Principal Beneficiary Designation/Change Form
What should you do for January 1, 2021?

Choices:
Stay with your current plan – no forms to submit.
Move to the other ISU Plan choice or terminate ISU plan – submit forms necessary to indicate your intention.
Dental and Medical Insurance

ISU Plan Available for:

• Single (Retiree or Surviving Spouse of Retiree)
• Retiree and a spouse or domestic partner
• Retiree and eligible child or children
• Retiree and eligible family (spouse or partner & children)

You may add an eligible family member during the year with timely reporting of a qualifying event.
ISU Plan Dental Insurance

- Administered by Delta Dental of Iowa
- If previously dropped, you cannot enroll.

- PPO plus Premier Network
- Two Plan Choices:
  - Basic Plan
  - Comprehensive Plan
New ID PPO/Premier ID

Delta Dental Premier

ISSUED TO:

IDENTIFICATION NUMBER:

IOWA STATE UNIVERSITY

Delta Dental PPO plus Premier
<table>
<thead>
<tr>
<th>Plan Provisions</th>
<th>Basic ISU Plan</th>
<th>Comprehensive ISU</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td><strong>$25</strong> on the first person with restorative service each year</td>
<td><strong>$50</strong> on the first person with restorative service each year</td>
</tr>
<tr>
<td>Maximum benefit</td>
<td><strong>$750.00</strong> per person per year</td>
<td><strong>$1,500 / person / year except braces</strong></td>
</tr>
<tr>
<td>Diagnostic/Preventative</td>
<td>2 visits per year – 100% &amp; doesn’t reduce <strong>$750.00</strong>.</td>
<td>2 / year, 100% but does reduce the <strong>$1,500.00</strong>.</td>
</tr>
<tr>
<td>Basic Restorative</td>
<td>Fillings 50% Gum disease 50% Extractions 50% Root Canal 50%</td>
<td>Fillings 80% Gum disease 80% Extractions 80% Root Canal 80%</td>
</tr>
<tr>
<td>Major Restorative</td>
<td>Crowns 50% Bridgework- not covered Dentures- not covered Implants- not covered</td>
<td>Crowns 50% Bridgework- 50% Dentures- 50% Implants- 50%</td>
</tr>
<tr>
<td>Orthodontics (Braces)</td>
<td>Not covered</td>
<td>Any age, $50.00 deductible then 50% to $2,000.00 in lifetime benefits</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Dental Insurance

- **Basic or Comprehensive** plan options
- Diagnostic/preventative services: 100% within limits
- Restorative Service: Basic $25. / Comp $50. on first person
- Minor restorative services: Basic-50% / Comp-80%
- Major restorative services: 50% both plans
- **Only the Comprehensive** plan has coverage on new bridgework, implants, dentures and orthodontia services and a 3 year lock-in before you can elect to move back to the Basic plan.

- $750.00 annual maximum benefits on Basic plan
- $1500.00 annual max benefit on Comprehensive plan (except orthodontia - $2000.00 life time max).
<table>
<thead>
<tr>
<th>Category</th>
<th>Basic</th>
<th>Comprehensive</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retiree or surviving spouse</td>
<td>$22.00</td>
<td>$38.00</td>
</tr>
<tr>
<td>Retiree &amp; spouse/partner</td>
<td>$52.00</td>
<td>$99.00</td>
</tr>
<tr>
<td>Retiree &amp; children</td>
<td>$59.00</td>
<td>$104.00</td>
</tr>
<tr>
<td>Retiree &amp; Family</td>
<td>$67.00</td>
<td>$118.00</td>
</tr>
</tbody>
</table>
Paying for Dental Insurance

- If you are paying by check each billing cycle, consider automatic payment.
- Auto pay by direct withdrawal by Delta from your bank is recommended.
Delta Dental Information

- [www.deltadentalia.com](http://www.deltadentalia.com)
- 800-544-0718
- Register as subscriber to access coverage details
- Register to receive electronic explanations of benefits
- Locate participating providers
- Order replacement ID cards
- Vision discount service
- Mobile app for Smart phone
ISU Plan Medical Insurance Plans

- Administered by Wellmark Blue Cross/Blue Shield
- Plan Design changes and new cards for 2021

Blue PPO (the Preferred Provider Organization, a national network of the Blue Cross Blue Shield Association)
Blue HMO (the Wellmark Health Plan of Iowa Network)
ISU Plan Medical Insurance Plans

- For those eligible for Medicare, Medicare must be the primary plan with Wellmark plans following Medicare.

- Wellmark must have the Medicare Beneficiary Identifier (MBI) to pay claims properly.

- Without prompt Medicare participation, late enrollment penalties are assigned for life.
Medicare Beneficiary Identifier
Wellmark cards — Use the new card on 1-1-21
The 2021 cards will list the new copay of $25. or $15. Compare cards and destroy old cards.

For those with Medicare, you will not be asked to pay the copay in most situations.
Paying Premiums

• Before Medicare eligibility, Merit staff retiree, that are not Confidential or Supervisory, currently have a different premium to pay than the retiring Faculty, Professional and Scientific, and Confidential / Supervisory Merit retirees.

• This is due to limited cost history and the need to built up plan reserves for the Merit staff previously on the State of Iowa plans. The intent is to blend over time.
## ISU Group Health and Prescription Monthly Premium 2021 Single plan

<table>
<thead>
<tr>
<th>Plan Tier (price includes appropriate prescription coverage)</th>
<th>PPO and Rx</th>
<th>HMO and Rx</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Retiree Only (single, surviving spouse)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Merit Not Medicare eligible</td>
<td>$745.00</td>
<td>$722.00</td>
</tr>
<tr>
<td>Faculty, P &amp;S, S&amp; C Not Medicare eligible</td>
<td>$541.00</td>
<td>$524.00</td>
</tr>
<tr>
<td>All Medicare eligible</td>
<td>$333.00</td>
<td>$318.00</td>
</tr>
</tbody>
</table>
ISU Group Health and Prescription Monthly Premium 2021 Retiree with Spouse/Partner

<table>
<thead>
<tr>
<th>Plan Tier (price includes appropriate prescription coverage)</th>
<th>PPO and Rx</th>
<th>HMO and Rx</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Retiree and Spouse or Partner</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Merit - Two not Medicare eligible</td>
<td>$1,701.00</td>
<td>$1,655.00</td>
</tr>
<tr>
<td>Faculty, P &amp; S, S&amp;C - Two not Medicare eligible</td>
<td>$1,234.00</td>
<td>$1,200.00</td>
</tr>
<tr>
<td>Merit - One with Medicare, one without Medicare</td>
<td>$1,076.00</td>
<td>$1,038.00</td>
</tr>
<tr>
<td>Faculty, P &amp; S, S&amp;C - One with Medicare, one without Medicare</td>
<td>$872.00</td>
<td>$840.00</td>
</tr>
<tr>
<td>Two Medicare eligible</td>
<td>$664.00</td>
<td>$634.00</td>
</tr>
</tbody>
</table>
### ISU Group Health and Prescription Monthly Premium 2021
Retiree with Children

<table>
<thead>
<tr>
<th>Plan Tier (price <strong>includes</strong> appropriate prescription coverage)</th>
<th>PPO and Rx</th>
<th>HMO and Rx</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Retiree and Child(ren) only</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Merit - Retiree is not Medicare eligible</strong></td>
<td><strong>$1,329.00</strong></td>
<td><strong>$1,295.00</strong></td>
</tr>
<tr>
<td><strong>Faculty, P &amp;S, S&amp; C - Retiree is not Medicare eligible</strong></td>
<td><strong>$964.00</strong></td>
<td><strong>$939.00</strong></td>
</tr>
<tr>
<td><strong>Merit - Retiree is Medicare eligible</strong></td>
<td><strong>$917.00</strong></td>
<td><strong>$891.00</strong></td>
</tr>
<tr>
<td><strong>Faculty, P &amp;S, S&amp; C - Retiree is Medicare eligible</strong></td>
<td><strong>$756.00</strong></td>
<td><strong>$733.00</strong></td>
</tr>
<tr>
<td>Plan Tier (price includes prescription coverage)</td>
<td>PPO and Rx</td>
<td>HMO and Rx</td>
</tr>
<tr>
<td>------------------------------------------------</td>
<td>------------</td>
<td>------------</td>
</tr>
<tr>
<td><strong>Family- Retiree, Spouse/P &amp; child(ren)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Merit – Three or more, none are Medicare eligible</strong></td>
<td>$2,180.00</td>
<td>$2,105.00</td>
</tr>
<tr>
<td><strong>Faculty, P &amp;S, S&amp;C – Three or more, none are Medicare eligible</strong></td>
<td>$1,581.00</td>
<td>$1,526.00</td>
</tr>
<tr>
<td><strong>Merit - One with Medicare, others without Medicare</strong></td>
<td>$1,555.00</td>
<td>$1,488.00</td>
</tr>
<tr>
<td><strong>Faculty, P&amp;S, S&amp;C - One with Medicare, others without Medicare</strong></td>
<td>$1,219.00</td>
<td>$1,166.00</td>
</tr>
<tr>
<td><strong>Merit – two with Medicare</strong></td>
<td>$1,143.00</td>
<td>$1,084.00</td>
</tr>
<tr>
<td><strong>Faculty, P &amp;S, S&amp;C – two with Medicare</strong></td>
<td>$1,011.00</td>
<td>$960.00</td>
</tr>
</tbody>
</table>
What choices with Medicare, other than ISU?

- **Medigap plans** - sold by private companies but coverage is standardized by the Federal government and known by letter names: Policy A, B, C, D, F, High Deductible F, G, K, L, M, N.
- Variety of premiums - based on issue age or attained age, few community rated, gender price difference and tobacco use can be considered. No Prescription coverage.
- Some have international coverage but lifetime limits.
- Also join an individual **Medicare D Prescription Drug Plan (PDP)** to add drug coverage. Most start with a deductible.
- **Medicare Advantage** plans, benefits vary. OOP can be thousands. Private insurance replace Medicare A & B but continue to pay for B. Regionally based, if you move, you may need to change plans. Doctors may stop accepting plans.
Discounts via Humana

- For those enrolled in the ISU Humana PDP (all offers are subject to change)
  - Discounts for healthy lifestyle: Using Healthways WholeHealth Network for discounts on massage, acupuncture or chiropractic care.
  - Nutrisystem®, Jenny Craig® discounts
  - Discounts on Vision and Dental: EyeMed® Vision Care, HumanaDental®,
  - Discounts for Hearing: Beltone, TruHearing, HearUSA for products and batteries
  - Discounts for peace of mind: Lifeline® Medical Alert System and LifeCard Plans (secure digital storage)
Vendor Deals via Wellmark

- For those enrolled in the ISU Wellmark PPO or HMO
- [https://www.hr.iastate.edu/benefits/addlbenefits](https://www.hr.iastate.edu/benefits/addlbenefits)

Discount offers for

- Apparel & Footwear
- Fitness
- Hearing & Vision
- Home & Family
- Nutrition
- Personal Care
- Travel

Link on ISU site, find Wellmark and link to the Wellmark page:
[https://www.blue365deals.com/WellmarkBCBS/](https://www.blue365deals.com/WellmarkBCBS/)
ISU Plan as Medicare Secondary Plan

• Keep Original Medicare (A & B) Medicare is required and must be the primary insurance for those eligible for Medicare when retired.
• The ISU Wellmark plans, as secondary insurance, will calculate the benefits the plan would pay if it were the only insurance, then applies what Medicare has already paid, and settles on the difference.
• The plan normally pays remaining balance.
• Patient liability is a rare occurrence but could happen. If you have an amount to pay at a clinic or hospital, you may want to follow up on why.
<table>
<thead>
<tr>
<th>Plan Provisions</th>
<th>Blue PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
</tr>
<tr>
<td>• Single</td>
<td>$0 in-network</td>
</tr>
<tr>
<td>• Family</td>
<td>$400 out-of-network</td>
</tr>
<tr>
<td></td>
<td>$800 out-of-network</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>10% in-network</td>
</tr>
<tr>
<td></td>
<td>out-of-network 20% after deductible</td>
</tr>
<tr>
<td><strong>Maximum Out-of-Pocket</strong></td>
<td></td>
</tr>
<tr>
<td>• Single</td>
<td>$2,000 in-network</td>
</tr>
<tr>
<td></td>
<td>$4,000 out-of-network</td>
</tr>
<tr>
<td>• Family</td>
<td>$4,000 in-network</td>
</tr>
<tr>
<td></td>
<td>$8,000 out-of-network</td>
</tr>
<tr>
<td><strong>Office Visit</strong></td>
<td>$25 copay for in-network</td>
</tr>
<tr>
<td></td>
<td>20% coinsurance when out-of-network</td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td>$125 copay, then 10% in-network</td>
</tr>
<tr>
<td></td>
<td>Or 20% if out-of-network</td>
</tr>
<tr>
<td>Plan Provisions</td>
<td>BlueHMO</td>
</tr>
<tr>
<td>-----------------------------------------</td>
<td>--------------------------------</td>
</tr>
<tr>
<td>• Designate a Primary Care Provider</td>
<td>YES, if switching to the HMO,</td>
</tr>
<tr>
<td></td>
<td>the PCP name should be on the</td>
</tr>
<tr>
<td></td>
<td>form for each person on the</td>
</tr>
<tr>
<td></td>
<td>plan!</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>Assuming In-Network services</td>
</tr>
<tr>
<td>• Single</td>
<td>$0</td>
</tr>
<tr>
<td>• Family</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>Assuming In-Network services</td>
</tr>
<tr>
<td></td>
<td>0%</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td>Assuming In-Network services</td>
</tr>
<tr>
<td>• Single</td>
<td>$0</td>
</tr>
<tr>
<td>• Family</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Office Visit</strong></td>
<td>$15 copay when in-network</td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td>$125 copay when in-network</td>
</tr>
</tbody>
</table>
• http://www.wellmark.com/
• 800-494-4478
• Register to receive electronic explanation of benefits
• Register to access claims information
• Locate participating providers
ISU Plan - Prescription Coverage

The ISU Prescription plans:

- **Humana** – the ISU custom PDP Part D for those eligible for Medicare.
- **Express Scripts** only for those not yet eligible for Medicare

This is not a choice! If you want to be on the ISU health plan, you have to have the appropriate ISU prescription plan and should not enroll in a different PDP.
Medicare Part D Prescription coverage with your Health Insurance Plans

- Group Prescription Drug Plan (Part D)
- The ISU plan has a unique group Part D Prescription Drug Plan (PDP) from Humana.
- This PDP is required for retirees and any family members that has Medicare and enrolled in our Wellmark medical plan.
- Those not yet eligible for Medicare will have the Express Scripts plan.
ISU Plan - Prescription Coverage

- Prepare for transition when switching:
  
  - Fill prescriptions prior to Medicare eligibility or coming on plan, if possible.
  
  - The Express Scripts formulary is specific to ISU Plan.
  
  - The Humana formulary is a CMS Part D formulary.
  
  - Drug Utilization Management, some drugs are subject to:
    - Prior authorization for coverage or quantity limits
    - Step therapy
    - Generic equivalent substitution
ISU Plan - Prescription Coverage

- **Prior to enrollment** - if you need information in advance about medications, you may call the Humana # in the packet.

- For Express Scripts, discuss with an ISU Benefit Consultants.

- **After enrollment** - call directly to the appropriate company if you have questions regarding your specific medication(s)
### Prescription Drug Plans – Pre & Post Medicare

<table>
<thead>
<tr>
<th>Plan</th>
<th>Description</th>
</tr>
</thead>
</table>
| **Express Scripts** – Rx for those prior to Medicare eligibility | - Deductible $0.00  
- Out of Pocket Maximum $2,000. per person per year. ($4,000. family)  
- No “gap” or “donut hole” |
| **Humana** – effective when Part B Medicare eligible | - Deductible $0.00  
- Out of Pocket Maximum $2,500. per person per year.  
- Coverage in the “Gap” or “donut hole” |
$445.00 Deductible – Eliminated for a “buy up” to better coverage plans, like the ISU Plan.

Stage 1 or Initial Coverage Limit:
This is where you begin each January. The stage begins at first purchase. $0 until total drug cost reaches $4,130.00.

Stage 2 or the Coverage Gap (donut hole): Begins at $4,130.00 and lasts until your total drug costs reaches $6,550.00. In the Coverage Gap, ACA regulations reduce the cost of medication for those in the gap. No one pays more than 30% of adjusted cost.

Stage 3 or Catastrophic: $6,550 to end of the year. When the cost of true drug purchases reaches $6,350.00 – No one pays more than 5%.
For ISU Plan participants, once your Out-of-Pocket reaches $2,500.00, Humana is paying 100% of your total drug costs.
<table>
<thead>
<tr>
<th>First year</th>
<th>Deductible</th>
<th>Initial Coverage Limit (gap begins)</th>
<th>Catastrophic Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>$250</td>
<td>$2250</td>
<td>$3600</td>
</tr>
<tr>
<td>2017</td>
<td>$400</td>
<td>$3700</td>
<td>$4950</td>
</tr>
<tr>
<td>2020</td>
<td>$435</td>
<td>$4020</td>
<td>$6350</td>
</tr>
<tr>
<td>2021</td>
<td>$445</td>
<td>$4130</td>
<td>$6550</td>
</tr>
</tbody>
</table>
The ISU PDP

The ISU Plan, in aggregate, is better than the Standard Part D PDP offered to individuals. Drugs purchased that are not covered by Medicare Part D do not count towards the total amount to reach the gap.

Examples are: Drugs categorized as Medicare B eligible such as some diabetes test strips. If Medicare B eligible, the Wellmark plan follows Medicare. Prescriptions exempt from Part B & D such as Viagra. And O-T-C medication purchased at a pharmacy.
Initial Rx coverage by local Retail or Mail Order

- Express Scripts –
  - Generic $15 retail (30) or $0.00 (90) if mail ordered.
  - 30% coinsurance for preferred brand name drugs up to $125 max: 25% if mail ordered, up to $300 max
  - 50% for non-preferred brand drugs, up to $250 max: 33% if mail ordered, up to $600 max
  - Specialty meds same as above and may be preferred or non-preferred.

- Humana – Stage 1 ($0 - $4,130)
  - Tier 1 drugs: $10.00 retail (30) or $0.00 (90) if mail ordered.
  - Tier 2 drugs: 30% coinsurance up to $50 max: 20% if mail ordered, up to $100 max.
  - Tier 3 drugs: 50% coinsurance, up to $50 max: 33% if mail ordered, up to $100 max.
  - Tier 4 drugs: 50% up to $50 max mail order is limited to a 30 day supply.
Tiers according to Humana formulary

Tier 1 - Generic or brand available at the lowest cost for this plan.
Tier 2 - Generic or brand that Humana offers at a lower cost than Tier 3.
Tier 3 - Generic or brand that Humana offers at a higher cost than Tier 2.
Tier 4 – Specialty medication, some injectable or other high-cost prescriptions.
Stage 1 = $0 (first purchase) to Initial Coverage Limit (ICL) $4,130

When the total drug cost reaches $4,130.00
Made up retail example:
A 30 day supply of Eliquis is ~$580.00
It is a tier 2 medication.
In stage 1, Eliquis would be $50.00
8 months of total drug cost would be $4,640.00
So the 8th purchase begins the gap
Stage 2 Rx coverage

- Express Scripts – see previous example.
- There isn’t a stage 3 with Express Scripts as it is not a Medicare D plan.
- Members that transition to Humana need to be aware of the stages and the change in price for non-preferred or specialty medication compared to the initial stage of coverage.

Humana – Stage 2
- Tier 1: $10.00 retail (30) or $0.00 (90) if mail ordered.
- Tier 2: 30% coinsurance up to $50 max/30: 20% if mail ordered, up to $100 max/90
- Tier 3: 30% and 30% if mail ordered
- Specialty med - 30%/30 and mail order limited to 30 day supply.
Stage 2 = Coverage Gap from $4,130.00 to $6,550.00

When YOUR total drug costs $4,130.00 - $6,550
When in the gap, the Affordable Care Act rule is a drug cost must reduce for the member in the gap. The $580 Eliquis would change to $290.00. The ISU Humana member still pays $50.00
You could quickly go through Stage 1 but Stage 2 could take the rest of the year as the tally is only on your total drug cost, not the total drug cost.
Stage 3 Rx coverage

- Express Scripts – see previous slides.
- There isn’t a stage 3 with Express Scripts as it is not a Medicare D plan.
- Members that transition to Humana need to be aware of the stages and the change in price for non-preferred or specialty medication compared to the initial and stage 2 of coverage.

- Humana – Stage 3 (when total cost reaches $6,550.00)
- 5% coinsurance maximum. ISU participants in Humana have an annual cap on Out-of-Pocket Rx expenses. When you reach the maximum $2,500.00 paid, Humana pays 100% of the total drug costs the remainder of the year.
Stage 3 = True Out-of-Pocket Cost over $6,550.00

It is possible for a person to be in stage 2 and stage 3 with just a few expensive prescriptions.

If scripts total $6,556.00. The medication will be split into the stages, initial stage, the gap stage and the catastrophic stage. This can and does happen when a member may pay $2,500.00 out of their pocket in a month or two. It is also possible to get to $6,550.00 and go from paying 30%-50% to paying 5% due to not reaching the $2,500 out of pocket maximum.
Humana ID card example
Humana Part D Smart Summary

Center for Medicare (CMS) rules require reporting to participants at least quarterly. There is an option to look at these on-line if you set up a Humana portal but the on-line version is not quite accurate for our plan, it was created for the standard plans. The summary includes the drug purchases, the stage you are in, the OOP cost and TROOP, updates contact, patient rights. What it does not include is any non-Part D purchases such as diabetes test strips, or ED meds like Viagra.
Paying for Prescription Insurance?

The cost for Express Scripts (ESI) and/or Humana is included in the premium paid to Wellmark. It is a blended rate based on our group claims history.

The premiums paid in to the pool are sent by ISU to ESI/Humana. No one on the group plan gets an individual Rx bill. But, for the Humana Part D, there can be an adjustment to the premium based on your income two years prior to the current year.
<table>
<thead>
<tr>
<th>Yearly MAG Income in 2017</th>
<th>Amount you Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>File Individual Tax Return</strong></td>
<td><strong>File Joint Tax Return</strong></td>
</tr>
<tr>
<td>$85,000 or less</td>
<td>$170,000 or less</td>
</tr>
<tr>
<td>Above $85,000 to $107,000</td>
<td>Above $170,000 to $214,000</td>
</tr>
<tr>
<td>Above $107,000 to $133,500</td>
<td>Above $214,000 to $267,000</td>
</tr>
<tr>
<td>Above $133,500 to $160,000</td>
<td>Above $267,000 to $320,000</td>
</tr>
<tr>
<td>Above $160,000 to &lt;$500,000</td>
<td>Above $320,000 to &lt;$750,000</td>
</tr>
<tr>
<td>$500,000 and above</td>
<td>$750,000 and above</td>
</tr>
</tbody>
</table>

Married, filing separate tax return: Above $85,000 and < $415,000 you each pay $70.90 each. If $415,000 and above you each pay $77.40
Paying for Part D income adjustment

IRMAA is determined by Center for Medicare and Medicaid Services (CMS) and will be reported to you, if you must pay.

The amount will be deducted from the Social Security Income (SSI) each month.

If you decline the deduction for IRMAA, CMS will disenroll you from the Humana Group PDP. This creates a problem that causes issues for regaining the coverage.
Medicare Part D
Low Income Subsidy

Participants with low income may qualify for extra help from Medicare and the Part D cost should be reduced.

Humana is informed by CMS and alerts ISU to the adjustment to the Part D premium.

We alert Wellmark to reduce your premium for the subsidy amount reported to us by Humana.
To leave all coverage the same, do nothing.

For those **changing** the health or dental choices:

Complete ISU plan change form. Request Humana forms if adding Medicare eligible family for January – ISU gives the notices to all the insurance companies to enroll or change.

ISU Group - Wellmark bills for 2021 premium for medical and the Rx plan(s). Delta Dental bills for the dental plan.

You pay the appropriate premium directly to Wellmark and/or Delta. If auto-pay is already set up, the account information will be transferred if you switch plans.
ISU Retiree Association

Benefits of Membership

• Representation with University
• Wellness and Health Education
• Memorial Day Ceremony
• Own Personal ISU Alumni Gmail Account.

• Programs
• Newsletter
• Volunteering
• Social Activities
• No dues
Questions?

Contact ISU Benefits office at 515-294-4800 or 877-477-7485
E-mail at benefits@iastate.edu
Or call the number for customer service on any of your ID cards for the appropriate coverage.