WELCOME

ISU Plan Retirees and Family

ISU Plan Benefits for January 1, 2022

Open Enrollment: October 15 – December 7, 2021
UHR Service Center and Benefits Office

3810 Beardshear Hall
515-294-4800 or 877-477-7485
benefits@iastate.edu

Benefits Consultants:
• Sarah Ford
• Teree Hungerford
• Jill Pretzer
• Dawn Shedarowich

Assisting:
• Kendra McCauley
• UHR Service Center Staff
Points of Interest

- Premium increases across the medical plans
- No increase for dental premiums
- Wellmark & Delta Dental will not be issuing new ID cards if maintaining your current plans
- 2022 Medicare Part D framework changes as required by Center for Medicare Services (CMS)
Retiree Life Insurance

• If you had ISU Life for 10 consecutive years at the time you retired (by June 30, 2021)
  o $4,000.00 to designated beneficiary

• Update Principal Beneficiary Designation/Change Form
  o https://www.hr.iastate.edu/benefits/retiree-life/retiree-life-insurance
What should you do for January 1, 2022?

Choices:

• Stay with your current plan(s) – no forms to submit
• Move to the other ISU Plan choice or add/remove dependents
• Terminate ISU plan
  o Submit forms necessary to indicate change plan or terminate coverage by December 7, 2021
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(ren)
- Retiree and eligible family (spouse or partner & children)

*You may add or remove 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:
  o Basic Plan
  o Comprehensive Plan
<table>
<thead>
<tr>
<th>Plan Provisions</th>
<th>Basic ISU Plan</th>
<th>Comprehensive ISU Plan – 3 year lock in</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$25 on the first person with restorative service each year</td>
<td>$50 on the first person with restorative service each year</td>
</tr>
<tr>
<td>Maximum benefit</td>
<td>$750.00 per person per year</td>
<td>$1,500 / person / year except braces</td>
</tr>
<tr>
<td>Diagnostic/Preventative</td>
<td>2 visits per year – 100% &amp; doesn’t reduce $750.</td>
<td>2 / year, 100% but does reduce the $1,500.</td>
</tr>
<tr>
<td>Basic Restorative</td>
<td>Fillings 50%</td>
<td>Fillings 80%</td>
</tr>
<tr>
<td></td>
<td>Gum disease 50%</td>
<td>Gum disease 80%</td>
</tr>
<tr>
<td></td>
<td>Extractions 50%</td>
<td>Extractions 80%</td>
</tr>
<tr>
<td></td>
<td>Root Canal 50%</td>
<td>Root Canal 80%</td>
</tr>
<tr>
<td>Major Restorative</td>
<td>Crowns 50%</td>
<td>Crowns 50%</td>
</tr>
<tr>
<td></td>
<td>Bridgework- not covered</td>
<td>Bridgework- 50%</td>
</tr>
<tr>
<td></td>
<td>Dentures- not covered</td>
<td>Dentures- 50%</td>
</tr>
<tr>
<td></td>
<td>Implants- not covered</td>
<td>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>Orthodontics (Braces)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# 2022 Dental Insurance Premiums

<table>
<thead>
<tr>
<th>PlanTier</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; child(ren)</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>

- Auto pay by direct withdrawal by Delta Dental from your bank is recommended.

**Note:** Those on RIO option 1 & 3 – your premiums are listed on your open enrollment change form that was mailed to your home address.
Delta Dental Information

- 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
  - 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)
BluePPO

- Self-Referral
- Using providers in the national network of preferred providers organization (PPO) contracted by BC/BS for best benefits.
- Routine preventative services physicals, eye exams
- Reduced coverage when using non-network providers
  - May balance bill
  - No routine services (preventative tests, physical, eye or hearing exams)
- Out-of-pocket maximum begins on effective date through calendar year

BlueHMO

- Iowa network of providers:
  - Must name a Primary Care Physician (PCP)
  - Wellmark Health Plan of Iowa (WHPI) network – always verify the PCP is accepting new patients
  - PCP required for routine services
  - You may self-refer to network chiropractor, eye doctor for routine exam or acupuncturist
- Out of WHPI network: benefits only by prior authorization or emergency room
- Guest membership arrangement available:
  - Out of network for 90 – 180 days
  - Routine Services Allowed
  - May not set up retroactive
    - Turn off when resuming in-network
  - College students
  - Custodial Parents
# Medical Plan Comparison

<table>
<thead>
<tr>
<th>Plan Provisions</th>
<th>BluePPO In-Network</th>
<th>BluePPO Out-of-Network</th>
<th>BlueHMO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>$0</td>
<td>$400</td>
<td>$0</td>
</tr>
<tr>
<td>• Single</td>
<td>$0</td>
<td>$400</td>
<td>$0</td>
</tr>
<tr>
<td>• Family</td>
<td>$800</td>
<td>$800</td>
<td></td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>10%</td>
<td>20% after deductible</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum, effective date of hire to end of calendar year</strong></td>
<td>$2,000</td>
<td>$4,000</td>
<td>None</td>
</tr>
<tr>
<td>• Single</td>
<td>$2,000</td>
<td>$4,000</td>
<td>None</td>
</tr>
<tr>
<td>• Family</td>
<td>$4,000</td>
<td>$8,000</td>
<td>None</td>
</tr>
<tr>
<td><strong>Office Visit</strong></td>
<td>$25 copay</td>
<td>None</td>
<td>$15 copay</td>
</tr>
<tr>
<td>Does not apply toward out-of-pocket maximum</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td>$125 copay, then 10% coinsurance</td>
<td>$125 copay, then 20% coinsurance</td>
<td>$125 copay</td>
</tr>
</tbody>
</table>
### ISU Group Medical and Prescription Monthly Premium 2022 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>Retiree Only (single, surviving spouse)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Merit Not Medicare eligible</td>
<td>$783.00</td>
<td>$759.00</td>
</tr>
<tr>
<td>Faculty, P &amp;S, S&amp; C Not Medicare eligible</td>
<td>$569.00</td>
<td>$551.00</td>
</tr>
<tr>
<td>All Medicare eligible</td>
<td>$341.00</td>
<td>$325.00</td>
</tr>
</tbody>
</table>

- Auto pay by direct withdrawal by Wellmark from your bank is recommended

**Note:** Those on RIO option 1 & 3 – your premiums are listed on your open enrollment change form that was mailed to your home address.
<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>Retiree and Spouse or Partner</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Merit - Two not Medicare eligible</td>
<td>$1,787.00</td>
<td>$1,739.00</td>
</tr>
<tr>
<td>Faculty, P &amp; S, S&amp;C - Two not Medicare eligible</td>
<td>$1,297.00</td>
<td>$1,261.00</td>
</tr>
<tr>
<td>Merit - One with Medicare, one without Medicare</td>
<td>$1,121.00</td>
<td>$1,081.00</td>
</tr>
<tr>
<td>Faculty, P &amp; S, S&amp;C - One with Medicare, one without Medicare</td>
<td>$907.00</td>
<td>$873.00</td>
</tr>
<tr>
<td>Two Medicare eligible</td>
<td>$679.00</td>
<td>$647.00</td>
</tr>
</tbody>
</table>
### ISU Group Medical and Prescription Monthly Premium 2022
#### Retiree with Children

<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 Child(ren) only</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Merit - Retiree is not Medicare eligible</td>
<td>$1,396.00</td>
<td>$1,361.00</td>
</tr>
<tr>
<td>Faculty, P &amp;S, S&amp; C - Retiree is not Medicare eligible</td>
<td>$1,013.00</td>
<td>$987.00</td>
</tr>
<tr>
<td>Merit - Retiree is Medicare eligible</td>
<td>$954.00</td>
<td>$927.00</td>
</tr>
<tr>
<td>Faculty, P &amp;S, S&amp; C - Retiree is Medicare eligible</td>
<td>$785.00</td>
<td>$761.00</td>
</tr>
</tbody>
</table>
## ISU Group Medical and Prescription Monthly Premium 2022 Retiree family

<table>
<thead>
<tr>
<th>Plan Tier (price includes prescription coverage)</th>
<th>PPO and Rx</th>
<th>HMO and Rx</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Family- Retiree, Spouse/Partner &amp; child(ren)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Merit – Three or more, none are Medicare eligible</td>
<td>$2,290.00</td>
<td>$2,211.00</td>
</tr>
<tr>
<td>Faculty, P &amp;S, S&amp;C – Three or more, none are Medicare eligible</td>
<td>$1,661.00</td>
<td>$1,603.00</td>
</tr>
<tr>
<td>Merit - One with Medicare, others without Medicare</td>
<td>$1,624.00</td>
<td>$1,553.00</td>
</tr>
<tr>
<td>Faculty, P&amp;S, S&amp;C - One with Medicare, others without Medicare</td>
<td>$1,271.00</td>
<td>$1,215.00</td>
</tr>
<tr>
<td>Merit – two with Medicare</td>
<td>$1,182.00</td>
<td>$1,119.00</td>
</tr>
<tr>
<td>Faculty, P &amp;S, S&amp;C – two with Medicare</td>
<td>$1,043.00</td>
<td>$989.00</td>
</tr>
</tbody>
</table>
Difference in 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 build up plan reserves for the Merit staff previously on the State of Iowa plans. The intent is to blend over time.
Wellmark Information

- [http://www.wellmark.com/](http://www.wellmark.com/)
- 800-494-4478
- Register to receive electronic explanation of benefits
- Register to access claims information
- Locate participating providers
Vendor Deals via Wellmark

- For those enrolled in the ISU Wellmark PPO or HMO
  - Identity Protection Services
    - Credit monitoring, cyber monitoring, fraud detection, complete identity recovery, reimbursement insurance
    - [https://www.hr.iastate.edu/benefits/addlbenefits](https://www.hr.iastate.edu/benefits/addlbenefits)
  - Blue365 Member Discounts & Services
    - Discounts & services related to diet, family care, financial, fitness, hearing, vision & travel
    - [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 can happen. If you have an amount to pay at a clinic or hospital, you may want to follow up on why.
- **ISU Benefits Office will mail information to upcoming newly Medicare eligible members 3 months before Medicare eligibility.**
ISU Plan - Prescription Coverage

- The ISU Wellmark Plan price includes the Express Scripts / Humana Part D Prescription Drug Plan (PDP)
- There is not a choice of prescription plans.
- Express Scripts is just until Medicare eligible.
- The ISU Humana PDP is required for retirees/any family members that are enrolled in the ISU Wellmark medical plan.
- The ISU Humana is a unique group Medicare Part D PDP
## Prescription Drug Plans – Pre & Post Medicare

<table>
<thead>
<tr>
<th>Plan</th>
<th>Coverage Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Express Scripts</strong></td>
<td>• Rx for those prior to Medicare eligibility&lt;br&gt;• Deductible $0.00&lt;br&gt;• Out of Pocket Maximum $2,000 single contract per year ($4,000 family)&lt;br&gt;• No “gap” or “donut hole”</td>
</tr>
<tr>
<td><strong>Humana</strong></td>
<td>• effective when Part B Medicare eligible&lt;br&gt;• Deductible $0.00&lt;br&gt;• Out of Pocket Maximum $2,500 per person per year&lt;br&gt;• Coverage in the “Gap” or “donut hole”</td>
</tr>
</tbody>
</table>
### MEDICARE PART D Standard “FRAMEWORK” for 2022

<table>
<thead>
<tr>
<th>Stage 1 or Initial Coverage Limit: This is where you begin each January. The stage begins at first purchase.</th>
<th>$0 until total drug cost reaches $4,430.00.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stage 2 or the Coverage Gap (donut hole): Begins at $4,430.00 and lasts until your total drug costs reaches $7,050.00. 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.</td>
<td></td>
</tr>
<tr>
<td>Stage 3 or Catastrophic: $7,050 to end of the year. When the cost of true drug purchases reaches $7,050.00 – 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.</td>
<td></td>
</tr>
</tbody>
</table>
The ISU PDP

- The ISU Plan, collectively, 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 part B eligible such as some diabetes test strips and immunosuppressive drugs. If Medicare Part B eligible, the Wellmark plan follows Medicare.
  - Prescriptions exempt from Part B & D examples: drugs used for cosmetic purposes, weight loss/gain and O-T-C medication purchased at a pharmacy.
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.
### Initial Rx coverage by local Retail or Mail Order

<table>
<thead>
<tr>
<th>Plan</th>
<th>Stage 1 ($0 - $4,430)</th>
<th>Tier 1 drugs: $10.00 retail (30) or $0.00 (90) if mail ordered.</th>
<th>Tier 2 drugs: 30% coinsurance up to $50 max: 20% if mail ordered, up to $100 max.</th>
<th>Tier 3 drugs: 50% coinsurance, up to $50 max: 33% if mail ordered, up to $100 max.</th>
<th>Tier 4 drugs: 50% up to $50 max mail order is limited to a 30 day supply.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Humana</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Express Scripts</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$15 retail (30) or $0.00 (90) if mail ordered.</td>
<td>30% coinsurance for preferred brand name drugs up to $125 max: 25% if mail ordered, up to $300 max</td>
<td>50% for non-preferred brand drugs, up to $250 max: 33% if mail ordered, up to $600 max</td>
<td>Specialty meds same as above and may be preferred or non-preferred.</td>
<td></td>
</tr>
</tbody>
</table>
Stage 1 = $0 (first purchase) to Initial Coverage Limit (ICL) $4,430

When the total drug cost reaches $4,430.00

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 slide.
  - 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 $4,430.00 to $7,050.00

- When **YOUR** total drug costs $4,430.00. This is adding up the drug cost from the beginning, but 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, it does not include what was discounted.
### Stage 3 Rx coverage

<table>
<thead>
<tr>
<th><strong>Express Scripts</strong></th>
<th><strong>Humana</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>- see previous slides.</td>
<td>- Stage 3 (total cost reaches $7,050.00)</td>
</tr>
<tr>
<td>- There isn’t a stage 3 with Express Scripts as it is not a Medicare D plan.</td>
<td>- Members pay – Greater of $3.95 generic/multiple source/$9.85 for all other tiers or 5% coinsurance (even if mail order was $0 previously).</td>
</tr>
<tr>
<td></td>
<td>- ISU participants annual Out-of-Pocket is the maximum $2,500. After this is paid, Humana pays 100% of the total drug costs the remainder of the year.</td>
</tr>
</tbody>
</table>
Stage 3 = True Out-of-Pocket Cost over $7,050.00

- It is possible for a person to be in stage 2 and stage 3 with just a few expensive prescriptions.
- If scripts total $7,050.00. 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 $7,050.00 and go from paying zero for mail order and max of $50.00 to the 30%-50% or $3.70, $9.20 or 5% due to not reaching the $2,500 out of pocket maximum.
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.
Humana ID card example
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)
Medicare Part D & High Income

- Income-Related Monthly Adjustment Amount (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 in addition to the premium you pay to Wellmark.
- 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.
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

Contact:

• alumni@iastate.edu
• 515-294-6525 or toll free 1-877-478-2586
Questions?

Contact ISU Benefits office
• 515-294-4800 or 877- 477-7485
• E-mail at benefits@iastate.edu

Questions specific to medical & dental services/prescriptions – call customer service phone number on your ID card(s)

Open enrollment closes December 7, 2021!