2020 Open Enrollment Guide
Benefits for:
Pre/Post Doctoral Employees
The University Human Resources, Service Center is located at 3810 Beardshear Hall, 515 Morrill Road, Ames, IA

Telephone: 515-294-4800 or 877-477-7485
Fax: 515-294-8226
Email: benefits@iastate.edu

The office is open from 8:00 a.m. to 5:00 p.m. Monday through Friday, except on Wednesday when it is open from 9:15 a.m. to 5:00 p.m., during holidays or when the University is operating under reduced hours. If there are any alterations of the office hours, it will be posted on the door, as well as, indicated on the voice message system.

Appointment with Benefit Consultants

- Appointments encouraged
- Appointments will help us serve you quickly with little wait time
- Walk-ins may be asked to schedule an appointment

EMPLOYEE BENEFITS at IOWA STATE UNIVERSITY

Iowa State University recognizes employees have different needs. This is the reason a benefit program will allow you to choose between different benefit options to design the benefit plan that is right for you.

The guide is not a complete description of the Iowa State University benefit plans. Nothing in this guide supersedes or changes any of the terms and conditions of any plan documents, insurance policies, contracts or other legal agreements. If the wording in this guide contradicts any plan documents, insurance policies, contracts or other legal agreements, the wording in the official document and agreements will govern.

IMPORTANT DATES

November 1, 2019: Open Enrollment begins in Workday

November 6, 2019: Live Webcast Event (closed caption available)
- 9:00 a.m. – 10:30 a.m.
- URL: https://connect.extension.iastate.edu/benefits
- Webcast will be recorded and available on Benefits Website a few days after the event

Open Enrollment Computer Labs:

Friley Hall – 2420A
- November 8, 11:00 a.m. – 1:00 p.m.
- November 11, 3:00 p.m. – 4:30 p.m.
- November 13, 8:00 a.m. – 10:00 a.m.

Veterinary Medicine Building - Room 2244
- November 18, 11:00 a.m. – 1:00 p.m.

Heady Hall – Room 64
- November 6, 3:00 p.m. – 4:30 p.m.
- November 14, 11:00 a.m. – 1:00 p.m.
- November 18, 8:30 a.m. – 10:00 a.m.
- November 20, 11:00 a.m. – 1:00 p.m.

November 22, 2019: Open Enrollment closes at 5:00 p.m.
- No changes allowed once closed

January 1, 2020: Effective date for enrollment
What Else Should I Be Considering?

- Medicare A & B – notify the Benefits Office if you or your dependent becomes Medicare eligible.
- Review your current plan – look at the other option to determine if there would be a cost saving for you.
- If you are in a double spouse option, is this still the best choice?
- Do you participate in a Flexible Spending Account? Be sure to evaluate expenses you expect for 2020.
- Are you saving enough for retirement? Maybe you should consider starting or changing the Group Supplemental Retirement Account (GSRA). You have the option to save pre-tax or post-tax basis.

What is new for 2020?

- Healthcare Flexible Spending Account and Dependent Care Assistance Program – both plans will be active enrollment; meaning you must re-elect to participate each year. Your current enrollment elections will NOT carry over to the new plan year.
- Healthcare Flexible Spending Account – the maximum annual election will increase to $2,700.
- No Benefit Participation Statements – You can view your current benefit elections in Workday at any time.
- No Benefit Confirmation Statements – there will be no grace period once Open Enrollment closes to review your benefit elections and make corrections.
- Doctors on Demand – Wellmark will be implementing Doctors on Demand for the ISU Plan in 2020

What Should I Do During Open Enrollment?

- Review – review your current benefit elections and dependents
- Be Accountable – know and understand your benefit elections and who is on your plans. Are your dependents still eligible?
- Make Changes – via Workday
- Confirm Changes – review benefit elections in Workday under “Actions”, “Benefits,” then “View My Benefit Election History”
- Are you retiring prior to December 31? Please do not use Workday to make changes, instead set up an appointment with a Benefit Consultant.

When Do Changes Become Effective?

- January 1, 2020 – Medical, Dental, Avesis Vision, Health Care Flexible Spending Account and Dependent Care Assistance Program
Review and Make Changes On-Line in Workday

You can make changes to the following benefits in Workday:

- Medical Insurance
- Dental Insurance
- Healthcare Flexible Spending Account
- Dependent Care Assistance Program
- Avesis – Optional Eyewear Plan

DOUBLE SPOUSE REMINDER:
If you are on a double spouse contract and both of you are classified as: Faculty, P & S, Merit or Pre/Post-Doctoral Associates then:

- Only the contract holder’s benefits in Workday should display who is inured
- The participating spouse record should be waived for medical and/or dental coverage
- Note: a double spouse contract is not allowed if both spouses/partners are not ISU employees
- Complete double spouse form

Step #1 – Log in to your Workday account

Step #2 – Click on “Benefits Open Enrollment” link located under Announcements

Step #3 – Click Continue

Step #4 – Each benefit plan is listed separately

- Click on “Manage” if you want to make a change to your plan
- Click on “Enroll” if you want to add the plan for the 2020 plan year
- You only have to open the plan types that you want to change
- Flexible Spending Accounts must be re-elected every year; your current year election will not carry over to the new plan year
- If you have difficulty, contact University Human Resources Benefits Office at 515-294-4800 or email benefits@iastate.edu

Step #5 – Once you have made all of your benefit changes, remember to click on “Review and Sign” to submit your elections.

- If you do not click on the “Submit” button at the end, your benefit changes will not be processed
- You will have the option to print your benefit statement in Workday after you click “Submit”
- No changes will be allowed after 5 p.m. on November 22, 2019
**ISU Plan Benefits...A Snapshot**

<table>
<thead>
<tr>
<th>Plan Election</th>
<th>Your Choices</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical/Prescription</td>
<td>• Wellmark BlueHMO – the ISU Health Maintenance Organization (HMO) Plan and Express Scripts Pharmacy Plan</td>
</tr>
<tr>
<td></td>
<td>• Wellmark BluePPO – the ISU Preferred Provider Organization (PPO) Plan and Express Scripts Pharmacy Plan</td>
</tr>
<tr>
<td>Dental</td>
<td>• Basic Dental Plan</td>
</tr>
<tr>
<td></td>
<td>• Comprehensive Dental Plan (3 year lock-in)</td>
</tr>
<tr>
<td>Flexible Spending Account (FSA)</td>
<td>• Contributions must have a minimum of $240 annual amount.</td>
</tr>
<tr>
<td>Administrator is ASIFlex</td>
<td>• Health Care Spending Account - annual maximum $2,700</td>
</tr>
<tr>
<td></td>
<td>• Dependent Care Assistance Program – annual maximum $5,000, per household</td>
</tr>
<tr>
<td>Eyewear Discount Program</td>
<td>• Avesis Vision</td>
</tr>
<tr>
<td>Employee Assistance Program</td>
<td>• Employee &amp; Family Resources (EFR)</td>
</tr>
<tr>
<td>Discount Programs</td>
<td>• Wellmark – Blue 365; Identity Protection; BeWell 24/7</td>
</tr>
<tr>
<td></td>
<td>• Delta Dental of Iowa vision discount through EyeMed</td>
</tr>
</tbody>
</table>

To review detailed information of the various plans, go to [http://www.hr.iastate.edu/benefits](http://www.hr.iastate.edu/benefits).
**Medical Insurance**

ISU offers two medical plan options. You choose the plan that is right for your individual situation. You also elect the tier of coverage that is appropriate for you. Your options include:

- BluePPO (Preferred Provider Organization)
- BlueHMO (Health Managed Organization)
- The same Express Scripts Prescription plan with BluePPO or BlueHMO

**Enrollment**

Four tiers of coverage to choose from:
- Yourself
- Yourself and spouse/domestic partner
- Yourself and child(ren)
- Yourself and spouse/domestic partner and child(ren)

Under the ISU Plan a benefits eligible employee will receive an ISU contribution towards medical:

**Premium**

A “double spouse/domestic partner” shared contract option may be available for employees whose spouse/domestic partner is an employee with ISU.

- Contract holder must be Faculty, Professional & Scientific, Supervisory Merit or Pre/Post-Doctoral Associate employee, if on a double spouse contract with a Merit employee.
- A Merit employee who shares a double spouse contract with another Merit employee, either employee may be the contract holder.
- The double spouse/domestic partner rate in the following box is for a couple sharing the ISU plan
- Must be enrolled in family coverage for double spouse option including employee, spouse/partner and child(ren)

**Premium for 2020**

*Monthly Amount Employee Pays Pre-tax*

<table>
<thead>
<tr>
<th>Tier</th>
<th>BluePPO</th>
<th>BlueHMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self Only</td>
<td>$20</td>
<td>$0</td>
</tr>
<tr>
<td>Self &amp; Spouse/Domestic Partner</td>
<td>$263</td>
<td>$78</td>
</tr>
<tr>
<td>Self &amp; Children</td>
<td>$173</td>
<td>$46</td>
</tr>
<tr>
<td>Self &amp; Family</td>
<td>$339</td>
<td>$112</td>
</tr>
<tr>
<td>Family Double Spouse/Domestic Partner</td>
<td>$194</td>
<td>$0</td>
</tr>
</tbody>
</table>
Prescription Plan – Express Scripts

The prescription plan is administered by the pharmacy benefit manager of Express Scripts.

The pharmacy plan is administered separately from your medical plan. The member will receive a separate ID card used for your prescription purchases. You do not pay a separate premium for prescription drug coverage; the cost of the medical premium includes both.

At the point of sale, the co-pay or co-insurance you pay is determined by Express Scripts: either at a participating pharmacy or Excess Scripts by Mail.

<table>
<thead>
<tr>
<th>Deductibles: $0</th>
<th>Out-of-pocket maximum:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$1,500 single / $3,000 spouse/child/family</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Retail (30-day supply)</th>
<th>Express Script by Mail (90-day supply-home delivery)</th>
</tr>
</thead>
<tbody>
<tr>
<td>For prescription medications used on a short-term basis.</td>
<td>For prescription medications used on a regular basis (for 3 months or more)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Generic:</th>
<th>Preferred Brands:</th>
<th>Non-preferred Brands:</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10 co-pay</td>
<td>30% co-insurance of day supply ($100 maximum co-pay/prescription)</td>
<td>50% co-insurance of day supply ($200 maximum co-pay/prescription)</td>
</tr>
<tr>
<td>$0 co-pay</td>
<td>25% co-insurance of day supply ($250 maximum co-pay/prescription)</td>
<td>33% co-insurance of day supply ($500 maximum co-pay/prescription)</td>
</tr>
</tbody>
</table>

Allowed to purchase 90-day supply at retail pharmacy; the 30-day cost triples.

The Express Scripts plan has clinical programs that target conditions considered chronic and complex, of which many will be treated with Specialty Medications.

- Step therapy and/or prior authorization may be required in order to:
  - Enhance health and safety through greater medication compliance.
  - Ensure adherence to prescribed therapies.
  - Avoid negative outcomes as a result of incorrect dosing, drug interactions, or treatments prescribed for non-approved indications or treatment guidelines.
The ISU Plan offers two dental options. You choose the plan that is right for your individual situation.

**Enrollment**

- Four tiers of coverage to choose from:
  - Yourself
  - Yourself and spouse/domestic partner
  - Yourself and child(ren)
  - Yourself, spouse/domestic partner and child(ren)

- Enrollment into the Comprehensive Dental Plan requires that you remain in the plan for a minimum of three years.
  - If you have satisfied the three (3) years of enrollment in the Comprehensive Plan, during this Open Enrollment Period you may switch to the Basic Plan or Waive Coverage.

**Premium**

- A “double spouse/domestic partner” shared contract option may be available for employees whose spouse/domestic partner is an employee with ISU.
- Contact the Benefits Office for details.

<table>
<thead>
<tr>
<th>Premium for 2020</th>
<th>Monthly Amount Employee Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier</td>
<td>Basic</td>
</tr>
<tr>
<td>Self Only</td>
<td>$0</td>
</tr>
<tr>
<td>Self &amp; Spouse</td>
<td>$30</td>
</tr>
<tr>
<td>Self &amp; Children</td>
<td>$37</td>
</tr>
<tr>
<td>Self &amp; Family</td>
<td>$45</td>
</tr>
<tr>
<td>Family Double Spouse/Domestic Partner</td>
<td>$19.00</td>
</tr>
</tbody>
</table>

**ISU Basic Dental Insurance (Delta Premier Plan)**

- Maximum coverage: $750/year/insured person.
  - Coverage at 50%: Eligible basic and major restoratives such as crowns, extractions, fillings, root canal.
  - Not covered: Bridgework, dentures, implants, orthodontics

- CheckUp plus – Coverage at 100% (in-network)
  - Two routine cleanings & exams, routine bitewing x-ray (does not reduce the $750 annual benefit)

- Deductible: None

**ISU Comprehensive Dental Insurance (Delta Premier Plan) - 3-year enrollment required**

- Maximum coverage: $1,500/year/insured person, excluding orthodontics.
  - Coverage at 100%: Eligible checkups, cleanings, X-rays
  - Coverage at 80%: Eligible basic restoratives such as extractions, fillings, root canal.
  - Coverage at 50%: Eligible major restoratives such as bridgework, crowns, dentures, implants, inlays
  - Eligible orthodontics, lifetime maximum benefit of $2,000, $50 deductible.

- Deductible: $25 annual/contract combined for basic and major restorative, excluding orthodontics
Making Future Changes

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) allows employees to enroll themselves and their spouse/partner in an employer-sponsored medical plan without underwriting (approved Statement of Health).

Mid-Year Qualifying Life Events

The benefit elections you make stay in effect from year to year unless you elect to make a change during the open enrollment period or with a qualifying life event.

The IRS allows benefit changes during the year for qualifying family status changes only, which include:

- Marriage (employee or dependent)
- Divorce, annulment, legal separation (employee or dependent)
- Change in employment status
- Birth of a biological child, adoption of a child, placement for adoption, or addition of a step or foster child
- Dependent becomes eligible again due to an event
- Employee or spouse/partner reaches age 65
- Employee or dependent becomes eligible for Medicare or Medicaid
- Dependents becomes ineligible for Medicaid, CHIPRA or hawk-i (dependents of State of Iowa employees are not eligible for hawk-i)
- Dependent no longer eligible (over age 26), student status (no longer a full-time student) or marital status (married)
- Served with a judgment or order or decree
- Spouse’s/partner’s Retirement
- Spouse/partner terminates employment or change in employment
- Spouse/partner or dependent commences employment
- Death of a spouse/partner or dependent
- Health only – change in employee, spouse/partner or dependent residence

Contact University Human Resources Service Center at 515-294-4800 or 877-477-7485 and ask to speak to a Benefits Consultant to discuss event qualifications/changes allowed.

If you have a change in family status, which affects eligibility, you must make your change within 31 days of the event. The event will determine the effective date.
Health Care Flexible Spending and Dependent Care Assistance Program

ASI Flex is the administrator of the Flexible Spending program.

Be Aware: If you, or a family member, have a Health Savings Account (HSA) plan independently or from an employer, check with the HSA Plan Administrator about the use of a health care flexible spending account (FSA).

What is a Flexible Spending Account?

A tax savings device, you contribute a portion of your pay into an FSA or DCAP on a pre-tax basis. Most people can save at least 25% or up to 40% on each dollar that is set aside in these programs when claimed with eligible expenses.

There are two types of accounts:

- **Health Care FSA:**
  - Essential health care expenses that are not covered, or are partially covered, by your medical, dental and vision insurance plans
  - Out-of-pocket health care expenses, including prescription drug costs, medical, dental, vision and hearing expenses and some approved over-the-count items

- **Dependent Care Assistance Program (DCAP):**
  - Your 13 and under age child(ren) dependent care expenses, including day care, before and after school care expenses, in-home care for older children and/or spouse or parents who reside in your home

When you enroll in the FSA or DCAP, you decide how much to contribute to the account for the entire plan year. The money is deducted from your pay pre-tax (before Federal & State income taxes and FICA taxes are deducted) in equal amounts over the course of the plan year. After you incur expenses that qualify for reimbursement, you submit claims (reimbursement requests) to ASIFlex to request tax-free withdrawals from your FSA to reimburse yourself for these expenses.

Using the FSA to pay for expenses will reduce your out-of-pocket costs significantly. Your personal tax rate may vary, and your savings will vary according to your net tax rate.

**Enrollment Information**

| The minimum election will now be a $240 annual amount for either program |
| The health care flexible spending has an annual maximum of $2,700 |
| The dependent care assistance program has a maximum of $5,000 per household |

**NEW for 2020 - Annual re-enrollment is required.**

Eligible expenses are expenses incurred during the calendar year (January 1 through December 31), or prior to your termination of employment. The determining factor is the actual date of services, not the date of billing or the date the bill is paid.
When can I start requesting reimbursement?

- Eligible expenses can only be incurred on or after the first day of your plan year.
- You are allowed to submit January 2020 claim reimbursement requests as soon as services are provided. However, funds will not be released until after February 1, 2020.
- For the Health Care FSA, your full annual election amount is available upon your initial contribution to the spending account.
- For the Dependent Care Assistance Program, you are allowed to be reimbursed only up to what you have contributed from your pay at that point, but requests in excess of this amount will be reimbursed as additional contributions are taken from your pay.

You may submit reimbursement requests for either account as frequently or infrequently as you prefer. If all your insurance is through Iowa State University, automatic claim rollover may be an option. You can find this form online at [http://isu.asiflex.com](http://isu.asiflex.com).

The Federal regulations require all expenses are to be incurred during the plan year January 1 through December 31. Any reimbursement request for eligible claims incurred during the 2019 calendar year; must be submitted and received by ASIFlex on or prior to April 30, 2020. Federal regulations mandate the remaining funds will be:

- **Dependent Care Assistance Program** – any prior year contributions will be forfeited.
- **Healthcare Flexible Spending** – funds beyond the $500 carryover amount, will be forfeited.

**How Do I Submit Claims and Receive Reimbursement?**

- Forms available on
  - ASIFlex website, [http://isu.asiflex.com](http://isu.asiflex.com)
- On-line claims filing
- Automatic filing - Medical, Dental, Rx charges
  - Enrollment and eligibility required
- Mobile phone app
- Direct deposit available

**If You Have Questions?**

**Contact ASIFlex Customer Service by:**

**Phone:** 800-659-3035  **TTY Phone:** 866-908-6043

Monday through Friday – 7:00 a.m. – 7:00 p.m. Central Time
Saturday – 9:00 a.m. – 1:00 p.m. Central Time

**E-mail:** asi@asiflex.com

**Web:** [http://isu.asiflex.com](http://isu.asiflex.com)
**Avesis (Optional Eyewear Plan)**

Iowa State University offers all benefits eligible, actively-at-work employees and eligible family members a voluntary group, eyewear discount plan.

- There is optional enrollment for in-network benefits for frames and spectacle lenses or contact lenses every 12 months.
- The Avesis does not cover eye exams.
  - The eye exams are covered by your medical plan.
- Coverage is available for discounted lens options or LASIK vision correction.
- There is reimbursement available for out-of-network purchase.
- The premiums are paid in full by the employee on a post-tax payroll deduction.

<table>
<thead>
<tr>
<th>Tier</th>
<th>2020 Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self Only</td>
<td>$7.33</td>
</tr>
<tr>
<td>Self &amp; Spouse</td>
<td>$13.82</td>
</tr>
<tr>
<td>Self &amp; Children</td>
<td>$15.13</td>
</tr>
<tr>
<td>Self &amp; Family</td>
<td>$19.46</td>
</tr>
</tbody>
</table>

A complete listing of providers in Iowa and the United States can be found:

- [www.avesis.com](http://www.avesis.com)
- 800-828-9341 to contact Avesis Customer Service Representatives
- To identify our plan
  - Use group #60790-1227
  - Plan #9133

**Do you want more information?**

Detailed information regarding the Avesis plan design can be found on the Benefits website at: [http://www.hr.iastate.edu/benefits](http://www.hr.iastate.edu/benefits)

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**Employee Assistance Program (EAP)**

The Employee Assistance Program (EAP) is administered by Employee and Family Resources (EFR). It is available to you and eligible family members.

- It is a benefit designed for you and your eligible family members.
- ISU provides this benefit at no cost to you or your family members.
- Telephone Counseling 24/7
- Up to six sessions per year
  - Per separate issue
- More information may be found here: [http://www.hr.iastate.edu/benefits/addlbenefits](http://www.hr.iastate.edu/benefits/addlbenefits)
Discount Programs

There may be other additional discounts available to employees from the following vendors

- Delta Dental Enrollment
- Wellmark BC/BS Medical Enrollment

By going to this link, you will find the listing of those vendors and detail regarding the discounts:  
http://www.hr.iastate.edu/benefits/addlbenefits/vendor-discounts

Summary

This is a summary of your benefits under the ISU Plan (Faculty, Professional & Scientific and Merit). If there is any discrepancy between this guide and the actual plan documents, the plan documents will control in all cases.

Your online enrollment via Workday or your signature on the 2020 Open Enrollment Period, Benefit Form authorizes:

- The accuracy of the benefit elections you have made, as well as the accuracy of the information about you and your dependents.
- ISU to make the appropriate payroll deductions (if any) to pay your premium of the benefits.
- Release of pertinent medical records to the insurance company, when reasonably related to the health care condition for which you, (spouse/partner and/or a dependent) are being treated.