

2010 MEDICAL PREMIUMS AND OVERVIEW

The State of Iowa / Iowa State University pays the full share of your coverage if you are an employee with single coverage. If you choose family coverage, the State pays the majority of the cost share and you pay the remainder as listed below. If you make a change in your medical plan coverage, it will be effective with the new plan year, which is January 1, 2010 to December 31, 2010.

Double Spouse Option

If both spouses are actively employed by Iowa State University or the State of Iowa in positions that make them eligible for benefits, they may elect to enroll in a family plan designating one spouse as the contract holder. This double spouse option allows sharing the family premium. If your State of Iowa spouse changes insurance plans, please communicate with the ISU Benefits Office.

Are you currently enrolled in the double spouse option and would like to make a plan election change?

- ◆ The new plan election must be changed on both employee records.
- ◆ If you believe you are eligible and need to discuss eligibility or are making a plan election change, please contact the Benefits Office for appropriate forms.

Managed Care Plans

If you are enrolled in Blue Access or Blue Advantage, see page 14 for a full list of counties participating in Blue Access or Blue Advantage. REMINDER: It is your responsibility to ensure that providers you seek services from are a part of the managed care network for the health plan in which you are enrolled. Services received from non-participating providers will NOT be paid by the insurance carrier.

Guest membership: this is an added benefit while away from home for 90 or more consecutive days. The guest membership includes access to Blue Cross and Blue Shield participating hospitals, physicians and other health care providers from which you can receive covered services. This guest membership is a valuable service for: long-term out-of-state travelers (traveling up to 180 days), dependent children who attend college full-time out of state, and family members who reside in another state but are covered under the same health plan. It is important to note: preventative services are not covered unless performed by the member's designated Wellmark Health Plan of Iowa primary care physician. To find out more or to request this service contact Wellmark Customer Service, the telephone number can be found on the back of your medical insurance card.

Employee Share-Family Monthly Premium / Employee Share (Single – NO premium)

The family share for active employees and Early Retirement Incentive participants only. Premium for participants who are disabled, retired, or covered by COBRA are mailed to those participants. There is a “freeze” on employee required premiums for family health insurance coverage during the first six months of 2010. Beginning on June 30, 2010 the premiums for family coverage will “unfreeze” and may increase to the 2010 premium level. Make sure you review health insurance election carefully because you will not be able to change health insurance when the premiums “unfreeze”!

	UNTIL JUNE 30, 2010	BEGINNING JUNE 30, 2010
Program 3 Plus (Classic Blue)	\$230.38	\$255.02
Iowa Select (Alliance Select)	\$224.96	\$249.02
Managed Care Plans		
<i>Primary Care Plan</i>		
Blue Advantage	\$0.00	\$0.00
<i>Open Access Plan</i>		
Blue Access	\$0.00	\$0.00