2013 Benefit Highlights

- There is a new option for MedicareBlue Rx PDP drug plan available to coordinate with the Employer Group Retiree Program N (Group N Plan). If you are currently enrolled in the Group N Plan or plan to enroll in the Group N plan for 2013, you will have two drug plans to choose from MedicareBlue Rx. The plan offered in 2012 is now called “Silver”, and the new plan will be called “Gold”. See the enclosed information on the two plans.

- There are no changes to the plan design or benefits offered in the health insurance plans offered for 2013.

To Change Your Insurance for 2013

You need to complete a new application. They are available from the Iowa State University Benefits office, the Department of Administrative Services (DAS), www.benefits.iowa.gov, or Wellmark. Contact information is listed on page 4. All applications must be signed and returned to ISU by December 7th, 2012.

To Keep Your Insurance The Same For 2013

No action is required by you. The plan you are currently enrolled in will continue for 2013. Please look at the enclosed premium sheet to see what your premium will be for 2013.

On Site Presentations

DAS and Wellmark will be traveling the state to answer your questions; attendance is free, no need to sign up.

<table>
<thead>
<tr>
<th>Date</th>
<th>Location</th>
<th>Time</th>
<th>Place</th>
</tr>
</thead>
<tbody>
<tr>
<td>October 18</td>
<td>Des Moines</td>
<td>1:30-3:00 pm</td>
<td>Wallace State Office Building, Auditorium, 502 E 9th St</td>
</tr>
<tr>
<td>October 24</td>
<td>Ames ISU</td>
<td>9:00-10:30 am</td>
<td>Iowa State University, Memorial Union Sun Room</td>
</tr>
<tr>
<td></td>
<td></td>
<td>11:30-1:00 p.m.</td>
<td>The later session, after the break, is just for ISU retirees but you may attend both. ISU staff present on this date only.</td>
</tr>
<tr>
<td>October 25</td>
<td>Glenwood</td>
<td>10:00-11:30 am</td>
<td>Glenwood Resource Center, Auditorium 711 S Vine</td>
</tr>
<tr>
<td>October 30</td>
<td>Waterloo</td>
<td>10:00-11:30 am</td>
<td>Hawkeye Community College, Tama Hall Room 107A 1501 East Orange Road</td>
</tr>
<tr>
<td>October 30</td>
<td>Iowa City</td>
<td>3:00-4:30 pm</td>
<td>University of Iowa, Memorial Union Bijou Theater 125 N Madison St</td>
</tr>
<tr>
<td>October 31</td>
<td>Fort Madison</td>
<td>8:00—9:30 am, 10:00 –11:30 am</td>
<td>Fort Madison Public Library, Shaffer Room 1920 Avenue E</td>
</tr>
<tr>
<td>November 6</td>
<td>Des Moines</td>
<td>7:00-8:30 pm</td>
<td>Wallace State Office Building, Auditorium, 502 E 9th St</td>
</tr>
<tr>
<td>November 8</td>
<td>Des Moines</td>
<td>9:00-10:30 am</td>
<td>Wallace State Office Building, Auditorium, 502 E 9th St</td>
</tr>
<tr>
<td>November 13</td>
<td>Fort Dodge</td>
<td>9:00-10:30 am</td>
<td>Iowa Central Community College, Career Education Bldg. Rooms 108/110, 1 Triton Circle</td>
</tr>
<tr>
<td>November 13</td>
<td>Cherokee</td>
<td>2:00-3:30 pm</td>
<td>Cherokee Mental Health Institute, Auditorium 1251 West Cedar Loop</td>
</tr>
</tbody>
</table>
Getting Ready

If you are currently receiving Social Security benefits, you will receive your Medicare card three months before your 65th birthday. If you are not currently receiving benefits, you need to call Social Security three months before your 65th birthday to sign up for Medicare. If you are on our regular health plans (not Group N); once you receive your card, you need to contact Wellmark’s customer service and let them know your Medicare information.

Medicare will become the primary payer on your claims and Wellmark will be secondary. **You need to have Medicare Part A and B for your claims to be paid correctly.** Your benefits do not change once you are enrolled in Medicare. The traditional State insurance plans act in lieu of a Medicare Supplement plan. If you receive Medicare due to disability, you still need to enroll in Medicare Part A and B in order for your claims to be paid correctly. If you are a Retirement Incentive retiree, Medicare must be the primary plan.

When becoming eligible for Medicare, you may have the option of enrolling in the Group N plan instead of continuing on the current traditional plan. View the enclosed information about eligibility in the Group N plan, or contact ISU. If you have dependents on your plan, who are not eligible for Medicare, they will continue to have Wellmark as their primary insurance. The Senior Health Insurance Information Program (SHIIP) can provide information about private Medicare Supplement plan, but not the State group plans. Contact SHIIP at 1-800-351-4664.

**If anyone on your insurance is eligible for Medicare, they should enroll in Medicare Part A & B. Failure to enroll in Medicare A & B may result in a penalty from Medicare and a difference in the claims payment from Wellmark.**

**Medicare Prescription Drug Coverage (Part D)**

The State of Iowa has determined that your prescription drug coverage under our regular health insurance plans is as good as or better coverage than standard Medicare prescription drug coverage (Part D). This means that your coverage is considered “creditable coverage” and you will not pay a penalty if you later decide to enroll in a Medicare Part D plan. Please see the enclosed *Notice of Creditable Coverage* for more information.

**SilverScript**

Enrollment: 1-866-808-7475  
Customer Service: 1-800-678-1853

2013 SilverScript Premium  
$75.00 per person

If you are a Medicare eligible retiree or spouse/dependent enrolled in our regular health insurance plans (**not Group N Plan**), you can coordinate pharmacy benefits with one Part D plan called SilverScript. When you have SilverScript, Wellmark and SilverScript pay together for the actual cost of the prescription (SilverScript is primary, Wellmark is secondary). This coordination between Wellmark and SilverScript will result in a monthly premium savings to you. View the enclosed premiums to see how much you could save.

*SilverScript is not available for the Deductible 3 Plus plan.* If you are on this plan, you should consider changing plans and enrolling in SilverScript to save on your Wellmark premium.
To enroll in SilverScript, call 1-866-808-7475 and tell them you are with the State of Iowa Employer Group. They enroll you right over the phone, so have your Medicare and Wellmark cards out as they need information from your cards. SilverScript will be effective January 1, 2013. If you are already enrolled in SilverScript, you do not need to do anything to continue it for 2013. If you are enrolling in the Group N plan and a MedicareBlue℠ Rx (PDP) prescription drug plan, you will be cancelled from SilverScript automatically on December 31, 2012.

If you or your spouse/dependent elect to coordinate pharmacy benefits with SilverScript, there will be no change to your pharmacy benefits with your Wellmark insurance. You will still have your health insurance with the state’s group, you are only adding this additional pharmacy coverage to your existing Wellmark plan. If you enroll in SilverScript, Wellmark will reduce the premium you pay them each month. SilverScript does have a separate premium that each enrolled person pays to SilverScript each month, but the monthly savings for your Wellmark insurance is significant. SilverScript is available to anyone on your policy who has Medicare, this includes your dependents on the insurance, even if you, yourself, do not yet have Medicare.

When you enroll, SilverScript will notify Wellmark of your enrollment. It is important to enroll as soon after October 15th as possible to make sure that Wellmark receives your enrollment information timely. If Wellmark receives your SilverScript enrollment information after they have started their January billing cycle, you will be billed the higher amount. Wellmark will credit you the premium difference if you overpay the January premium. After enrollment, the enrollee will receive an ID card from SilverScript. Both the SilverScript and Wellmark card must be presented at the pharmacy for claims to be filed correctly. Tell your pharmacist to file the prescription under the SilverScript card as primary, and the Wellmark card as secondary. If you are not charged your usual copay amount for your Wellmark plan, your pharmacist may not have filed the prescription correctly.

SilverScript will bill each person by mail, the back of the bill has information on how to set up an automatic withdrawal if you would rather pay that way. Do not send one check to pay on two policies, you must send two checks. If you are cancelled from SilverScript for any reason, you will pay the higher Wellmark premium until you get re-enrolled with SilverScript. SilverScript will send you various mailings throughout the year, the information regarding plan design does not accurately show the coordinated benefits with Wellmark, it is only the information on how SilverScript processed the claim. You continue to have the State of Iowa Wellmark plan benefits.

For mail order prescriptions, you will use CVS mail order pharmacy instead of IPS. CVS mail order pharmacy will file the prescriptions electronically to SilverScript and Wellmark for you. If you receive a letter from SilverScript asking for your secondary insurance information, make sure that your Wellmark information is listed accurately, or prescriptions will not be paid correctly. If any information is incorrect contact the number on the letter.
**Wellmark Plan Information**

Wellmark Customer Service:  1-800-622-0043

Blue Access and Blue Advantage are Managed Care Plans (MCO’s) and only have coverage in Iowa and only from certain providers. Emergencies are covered outside of Iowa. The only difference between Blue Access and Blue Advantage is Blue Advantage requires you to list a primary care physician and get a referral for some services. If you are in either plans and you **permanently move out of Iowa**, you need to switch to one of the plans that has coverage out of Iowa. Contact ISU to change your plan. If you are enrolled in Blue Access or Blue Advantage and travel outside of Iowa for 90 or more consecutive days up to 180 days, contact Wellmark’s customer service for more information on a Guest Membership for your destination before you leave.

If you are traveling outside the United States, you can use BlueCard Worldwide for emergencies. Before traveling, contact Wellmark customer service for BlueCard Worldwide information.

Some services require notification or review by Wellmark prior to the service being performed. If you do not follow notification requirements, you may have to pay for services yourself. Check with Wellmark for pre-certification requirements for inpatient hospitalization, rehabilitation, skilled nursing facilities, and home health care.

At [www.wellmark.com](http://www.wellmark.com), you can locate a doctor on your network, search the Rx formulary (use the formulary called BlueRx Preferred 2 & 3rd Tier), find tips on wellness, order a new ID card, view claim information, and more!

**State of Iowa Policies**

If you drop the ISU - State of Iowa Group Coverage for any reason, you will not be able to rejoin the group at a later date. You can change between the group insurance plans we offer every year without going through underwriting. You can view the benefit certificates and summary of benefits (SBC’s) for each plan on the DAS website: [www.benefits.iowa.gov](http://www.benefits.iowa.gov). If you have a spouse that is going to lose their health insurance due to their retirement, or their employer is no longer offering them coverage, you can add them to your health insurance within 30 days of the loss of coverage. Contact ISU for information. Your spouse may continue our state group coverage if they are covered on your plan at the time of your death. Your surviving spouse will need to contact ISU to get the necessary paperwork.

**CONTACT INFORMATION**

Iowa State University HRS Service Center
Benefits Office,
Department of Human Resource Services
3810 Beardshear Hall
Ames IA 50011
1-877-477-7485 or 1-515-294-4800

State of Iowa Department of Administrative Services - Human Resource Enterprise
Hoover Building Level A 1305 E Walnut
Des Moines IA 50319
Phone 515-281-6124
rachel.orris@iowa.gov

Wellmark customer service, see your ID card.
The Employer Group Retiree Program (Group N plan) is available to all State of Iowa Medicare eligible retirees and their Medicare eligible dependents (except retirees receiving insurance contributions from ISU (RIO participants). It is a State of Iowa sponsored group health insurance plan offered by Wellmark. The plan design of the Group N plan is similar to the Medicare Supplement Plan N that you could purchase individually.

With this plan, you will have health insurance though the Group N plan, and you must enroll in one of the Group MedicareBlue℠ Rx (PDP) prescription drug plans (Silver or Gold plan options sponsored by the State of Iowa), that combined, will cover your medical and prescription drug needs. If both you and your spouse enroll in this plan, you would each have a separate Group N and prescription drug plans (each person on the Group N plan may choose their own MedicareBlue Rx PDP plan, Silver or Gold, you do not have to have the same one). You have nationwide coverage with any healthcare provider that accepts Medicare and you do not have to worry about pre-existing conditions if you switch to the Group N plan. If you want to move out of the Group N plan and back to the traditional State plan, change forms must be completed during open change time.

Benefits of enrolling in the Group N plan are:

- Lower monthly premiums than some of the regular State of Iowa plans. For example, if you are on Program 3 Plus with SilverScript ($444.90 total single coverage for 2013), you would save $183.88 per month if you switch to the N plan with the Silver PDP or $150.88 if you switch to N with the Gold PDP plan for 2013. That’s $2,206.56 or $1,810.56 respectively in premium savings in 2013!
- Plan design benefits that are more in line with the benefits and services that Medicare covers.
- Ability to move back to the regular State of Iowa plans (Program 3 Plus, Blue Access, etc.) during the next Enrollment and Change period.
- Enroll mid-year if you need to wait for everyone on your plan to become eligible for Medicare.

**Eligibility**

You are eligible to enroll in the Group N & MedicareBlue℠ Rx plans if you are a Medicare eligible, ISU-State of Iowa retiree, or a Medicare eligible surviving spouse of a retiree. If you currently have family coverage and you enroll in the Group N plan, your dependents must also enroll in the Group N plan. If your dependents are not eligible for Medicare, they cannot enroll in the Group N plan and they would be dropped from your coverage. They are not allowed to stay on the regular State of Iowa insurance plans if you move to the Group N plan. If your spouse or dependent is eligible for Medicare, but you are not, they cannot enroll in the Group N plan until you, the retiree, are also eligible for Medicare and enroll in the Group N plan.

**2013 Monthly Premiums** *Per Medicare Eligible Person*

<table>
<thead>
<tr>
<th>Group N</th>
<th>$172.02</th>
</tr>
</thead>
<tbody>
<tr>
<td>Choose one Group MedicareBlue℠ Rx</td>
<td></td>
</tr>
<tr>
<td>Silver:</td>
<td>$89.00</td>
</tr>
<tr>
<td>Gold:</td>
<td>$122.00</td>
</tr>
<tr>
<td>Combined Total with N plan:</td>
<td>$261.02</td>
</tr>
<tr>
<td>Combined Total with N plan:</td>
<td>$294.02</td>
</tr>
</tbody>
</table>
Group N & MedicareBlue Rx Choices

The State has decided to offer a second MedicareBlue® Rx prescription drug plan from which you can choose, to coordinate with your Group N health plan. The MedicareBlue Rx plan that was offered in 2012 is now called MedicareBlue Rx Silver and the new plan the State will offer to coordinate with the N plan is called MedicareBlue Rx Gold. You can choose which of the drug plans you want to cover your prescription drug needs, while keeping the Group N plan for your health insurance. View the enclosed documents to see the plan design for the Group N plan and the Silver and Gold drug plan options you have to choose from when enrolling in the Group N plan.

Frequently Asked Questions About Group N

- **How are the current plan (Silver) and the new plan for 2013 (Gold) different?**
  
  There are two differences: the copays are different, see the enclosed copay tables of the two plans. The most significant difference is with the Gold plan you will have coverage during the “donut hole” by paying the copays assigned to the tier levels. The Silver plan has limited coverage during the “donut hole”.

- **Is the formulary the same as the regular State plans (Program 3 Plus, Blue Access, etc.?)**
  
  No, the formulary for the MedicareBlue Rx plans are different. You can look up your prescriptions on the website below or by calling MedicareBlue Rx at the number below. The formulary is the same for Silver and Gold.

- **Are all services that were previously covered by the regular State plans covered by Group N?**
  
  The Group N plan covers services that Medicare covers. As long as Medicare covers the service, it will be covered by Group N. You should read the Medicare and You book you receive from Medicare and check with Medicare before scheduling services to be sure they will be paid.

- **I already have Plan N and the MedicareBlue Rx  plan that was offered in 2012 (Silver), do I have to fill out a new application to keep the same coverage?**
  
  No. If you want to stay with the N plan and the Silver prescription drug plan, you do not need to do anything to keep the coverage for 2013.

- **I already have Plan N and the Silver plan but want to change to the Gold plan. What do I need to do?**
  
  You need to complete a new MedicareBlue Rx application and check the box at the top for the “Gold” plan and return it to ISU by December 7, 2012. You do not need to complete a new Group N plan application.

  If you have questions about the Group N plan, please contact:

  Wellmark: 1-800-622-0043

  MedicareBlue® Rx: 1-866-456-2885

  PDP & Formulary Information: www.wellmark.com/_soiretiree

  Iowa State University Benefits Office at 1-877-477-7485 or 515-294-4800

  or Rachel Orris: 1-515-281-6124 rachel.orris@iowa.gov

Group MedicareBlue Rx (PDP) is a Medicare-approved Part D sponsor. Coverage is available to members of an employer or union group and separately issued by one of the following plans: Wellmark Blue Cross and Blue Shield of Iowa,* Blue Cross and Blue Shield of Minnesota,* Blue Cross and Blue Shield of Montana,* Blue Cross and Blue Shield of Nebraska,* Blue Cross Blue Shield of North Dakota,* Wellmark Blue Cross and Blue Shield of South Dakota,* and Blue Cross Blue Shield of Wyoming.*

*Independent licensees of the Blue Cross and Blue Shield Association.