
MEMORANDUM

TO: HEALTH PLAN ADMINISTRATORS
FROM: CHRIS WEHDE, VICE-PRESIDENT
RE: IOWA BANKERS BENEFIT PLAN
DATE: DECEMBER 2006

Every year during this time when employees and their families review their health coverage, our office receives several phone calls on IBBP plan benefits. Many of the questions we receive in our office are: how do we cover physicals, identification cards, and other basic plan questions. This memo addresses some frequently asked questions. Please share this information with your employees.

One of the more common questions we receive is how routine physicals are covered under the Iowa Bankers Benefit Plan (the Plan). All Plan options cover one routine physical and one well woman check up in a calendar year. Under the Plan options that are not HSA qualified, the Plan covers routine physicals and related x-ray and laboratory services at 90%, not subject to the deductible. If an employee and/or their dependents reach their out of pocket maximum, then all services including physicals and related x-ray and laboratory services are paid at 100%. For those Plan options that are HSA qualified, routine physicals and related x-ray and laboratory services are paid at 100%, not subject to the deductible, if the covered insured uses an Alliance Select provider. Otherwise a routine physical is subject to the deductible. If the deductible is satisfied, the physical and all related x-ray and laboratory services are paid at 100%. Please note that all Plan options cover one mammogram in a calendar year. A calendar year is defined January 1 to December 31.

Due to the concern about the use of social security numbers, the identification cards have changed and we feel we need to remind every one how and when an identification card is issued to an employee. Wellmark Blue Cross and Blue Shield will not issue a new identification card if an employee is changing from one Plan deductible to another unless the employee has opted for the first time for a high deductible health plan that is HSA qualified. If the employee did make a choice for one of these two HSA qualified plan options, a new identification card will be mailed directly to their home address. Also, all employees who have enrolled for health benefits for the first time will have their identification card mailed directly to their home address. Wellmark Blue Cross and Blue Shield will not mail out new identification cards if additional family members are added. An identification card that is personalized for each employee is no longer issued by Delta Dental. Delta Dental has a generic card, if the employee chooses to show they have dental coverage. When we announced this change by Delta Dental, we sent out a small supply to each Plan participating employer to distribute to an employee who asks for one. If you wish to replenish your supply please contact our office at 1-800-258-1415 and we will be glad to send out a small supply for you to have on hand.

We would also like to take this opportunity to remind those currently not taking advantage of all of our services, that we do have some options available. The first is the option of receiving your monthly premium statements on-line in lieu of a paper statement. Over 80% of our participating employers receive their monthly premium statements on-line and no longer receive a paper copy. For those 20% who still receive a paper statement we encourage you to consider receiving your statements on-line. Secondly, we are asking those employers who are not currently using ACH debit to pay your premium statements, to do so. Both receiving your premium statements on-line and using ACH debit to pay your premium save administratively both in time and cost. Please call our office so that we may assist you.

Thank you for your cooperation and if you have questions, please contact our office at 1-800-258-1415.