Welcome

► ANNUAL BENEFITS OPEN ENROLLMENT IS HERE
Each year, University of Iowa faculty and staff have an opportunity to choose and make changes to their benefits during the Annual Benefits Open Enrollment period.

This year’s enrollment period is Oct. 23–Nov. 15, 2019. From medical and dental plans, to life insurance, flexible spending accounts and more, now is the time to review your benefits and select the options that fit you and your family best.

► NEW HEALTH PLAN OPTION FOR 2020
In recent years, the University of Iowa has offered one health plan: UIChoice. This comprehensive plan allows you to seek care with any health care provider you choose; however, how much you pay for care depends on the provider you choose each time you seek care.

This year, you have a new health plan option. It’s called UISelect. This plan is a good option if you and your family seek care in the state of Iowa. Learn more on page 6.

► NEXT STEPS
Before making your benefit elections, be sure to review this guide. It outlines each plan and the costs per month. It will also walk you through the decision-making and enrollment processes, step-by-step.

► WHAT HAPPENS IF I DON'T DO ANYTHING?
Your current elections will continue with the exception of your flexible spending account (FSA). If you have an FSA, you must re-enroll each year during the open enrollment period. Learn more on page 9.

In addition, employees who have UIChoice and are currently paying $0 for employee only or double spouse family coverage will pay five percent of their calculated premium in 2020 if they do not elect the new plan.

► QUESTIONS?
Your Benefits Office is here to help. Call 319-335-2676 or 877-830-4001 during business hours, or email benefits@uiowa.edu.

<table>
<thead>
<tr>
<th>ANNUAL BENEFITS OPEN ENROLLMENT</th>
<th>BENEFITS INFO SESSIONS</th>
<th>ENROLLMENT CLOSES</th>
<th>NEW BENEFITS EFFECTIVE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oct. 23–Nov. 15, 2019</td>
<td>Learn more at hr.uiowa.edu/benefits (Health Insurance &gt; Employee health plans &gt; Need help).</td>
<td>Nov. 15, 2019 at 5 p.m. CST</td>
<td>Jan. 1, 2020</td>
</tr>
</tbody>
</table>

ABOUT THIS GUIDE The benefits information presented in this book describes only the highlights of the plans and does not constitute official plan documents. Additional terms and conditions apply. If there are any discrepancies between the information contained herein and the official plan documents, the plan documents will govern.
Enrollment Steps

When it comes to Annual Benefits Open Enrollment, there’s a lot to think about. Use this checklist to help you make benefit decisions that are right for you and your family.

1. **Start at the University Benefits website:** hr.uiowa.edu/benefits

2. **Review the information in this guide.**
   Also, consider attending a benefits information session. Learn more at hr.uiowa.edu/benefits (Health Insurance > Employee health plans > Need help).

3. **Think about your health care needs.**
   Are you considering any major life changes, like starting a family? Do you or any family members have medical procedures coming up? Do you have any new health conditions, or are you taking new medications? All of these can affect the amount of health insurance coverage you may need.

4. **Re-enroll in your flexible spending account (FSA).**
   If you wish to participate in an FSA for 2020, you must make an election and complete your enrollment. Your 2019 FSA election(s) will not carry over.

5. **Gather important information & documents.**
   To make the process quick and easy, gather your family’s Social Security numbers, birthdates and other general information beforehand.

6. **Enroll online by 5 p.m. on Nov. 15, 2019**
   Visit Employee Self Service at hris.uiowa.edu to enroll. Missing the enrollment deadline means that you can’t enroll or make changes to your benefits until the end of 2020, unless you have a qualifying event. Find step-by-step instructions on page 14.

7. **Confirm your elections.**
   Carefully review the confirmation statements you receive through Employee Self Service. Submit any changes or corrections before Nov. 25, 2019.
Eligibility & Coverage Information

ELIGIBILITY

In general, regular faculty and staff with at least a 50 percent appointment (and their dependents) are able to participate in the benefits described in this guide. Eligible dependents include:

- Same- or opposite sex legal spouse
- Same- or opposite sex common law spouse (affidavit required)
- Same- or opposite sex domestic partner (affidavit required)
- Child up to the end of the year in which they turn age 26
- Child age 26 or older who is enrolled in an accredited educational institution as a full-time student
- Unmarried child who is deemed disabled. The disability must have existed before the child turned 26 or while the child was a full-time student, and they must meet the following criteria:
  - Claimed as a dependent on your tax return; and
  - Enrolled in and receiving Medicare benefits due to disability; or
  - Enrolled in and receiving Social Security benefits due to disability.

A child is defined as:

- Natural child
- Stepchild or domestic partner’s child
- Legally adopted child or child placed in your home for the purpose of adoption
- Foster child
- Child for whom you have legal guardianship
- Natural child for whom a court orders to be covered

Eligible children may be covered through Dec. 31 of the year in which they reach age 26 without tax implications. Coverage for children who are full-time students or disabled can continue as long as they continue in that status; however, there are tax implications for those who do not qualify as tax dependents per IRS rules.

INFORMATION AND DOCUMENTATION REQUIREMENTS

If enrolling new family members, some basic information is required, including names, dates of birth and Social Security numbers. Following your enrollment, you will be contacted by University Benefits and required to confirm the dependents you have enrolled meet the eligibility guidelines by providing documentation to verify eligibility. Examples of such documents include birth certificates, marriage certificates and tax forms. Enrollment status will be pending until all required information is received.

For more information about eligible dependents, visit hr.uiowa.edu/benefits (Benefits Overview > Eligibility).
QUALIFYING EVENTS

You may only make changes to your benefits during the Annual Benefits Open Enrollment period (Oct. 23–Nov. 15, 2019) — unless you have a qualifying event: a major life change that allows you to enroll or change your benefits.

Qualifying events include:

- Birth/adoption
- Death of spouse/dependent/domestic partner
- Marriage/domestic partner affidavit
- Divorce/legal separation/termination of domestic partner agreement
- Gain or loss of health/dental insurance coverage
- Entitlement to, or loss of eligibility for, Medicare/Medicaid/SCHIP for employee or dependent
- Approved leave of absence
- Dependent (over age 26) no longer eligible
- Dependent (over age 26) returning to school full-time

Changes permitted are limited to those consistent with the reason for the change. Additional events may allow for changes to a dependent care flexible spending account.

Visit hr.uiowa.edu/benefits (Benefits Overview > Changing Benefits) for more information.

If you miss the Nov. 15 deadline, you cannot enroll in benefits, change your benefits or add or remove dependents without a qualifying event or until the next annual enrollment period in Nov. 2020.
Health Insurance

Health insurance administered by Wellmark® Blue Cross® and Blue Shield®.

For 2020, you have the choice of two health plans: UISelect and UIChoice. Understanding how each plan works can help you choose the plan that's right for you AND save you money.

**NEW! UISelect**
This plan may be a good option if you and your family get care in the state of Iowa. If you are traveling out of state, emergency care is covered, as is care from Doctor On Demand®.

<table>
<thead>
<tr>
<th>UISelect MONTHLY PREMIUMS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$0</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$272</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$222</td>
</tr>
<tr>
<td>Family</td>
<td>$291</td>
</tr>
<tr>
<td>Double Spouse + Family</td>
<td>$0</td>
</tr>
</tbody>
</table>

**LEVEL 1**
All UI health care locations including University of Iowa Hospitals and Clinics, UI Urgent Care and UI QuickCare

**LEVEL 2**
Providers from the Blue Access® network
Locally, Level 2 includes Mercy Hospital and most providers in and around Iowa City who are not in Level 1

**LEVEL 3**
Not covered, except in emergencies or with a Wellmark-approved out-of-network referral
(Dependent children attending college, long-term travelers, and families living apart may be covered through guest membership)

**UIChoice**
There are no changes to the UIChoice plan design or coverage. With this plan, you can see any health care provider you wish. How much you pay for care will depend on the benefit level of the provider you choose. **You do not need to pick a plan level.** The lower the level, the lower the cost to you.

<table>
<thead>
<tr>
<th>UIChoice MONTHLY PREMIUMS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$34*</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$326</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$266</td>
</tr>
<tr>
<td>Family</td>
<td>$349</td>
</tr>
<tr>
<td>Double Spouse + Family</td>
<td>$87*</td>
</tr>
</tbody>
</table>

**LEVEL 1**
All UI health care locations including University of Iowa Hospitals and Clinics, UI Urgent Care and UI QuickCare

**LEVEL 2**
Providers from the Blue Choice® network
Locally, Level 2 includes Mercy Hospital and most providers in and around Iowa City who are not in Level 1

**LEVEL 3**
Providers from the BlueCard® network
BlueCard providers are readily available throughout the U.S. and around the globe

To locate a provider, visit wellmark.com and click on Find a Provider.

*Employees who have UIChoice and are currently paying $0 for employee only or double spouse + family coverage will pay five percent of their calculated premium in 2020 if they do not elect a new plan.
<table>
<thead>
<tr>
<th></th>
<th><strong>UISelect</strong></th>
<th><strong>UIChoice</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ANNUAL DEDUCTIBLE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee: $400</td>
<td>Employee: $800</td>
<td>N/A, Deductible for inpatient hospital care only. See inpatient care</td>
</tr>
<tr>
<td>Family: $800</td>
<td>Family: $1,600</td>
<td></td>
</tr>
<tr>
<td><strong>ANNUAL INPATIENT CARE DEDUCTIBLE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Semi-private room</td>
<td>$400 deductible followed by 10% coinsurance</td>
<td>$600 deductible followed by 10% coinsurance</td>
</tr>
<tr>
<td></td>
<td>$800 deductible followed by 40% coinsurance</td>
<td></td>
</tr>
<tr>
<td><strong>COINSURANCE</strong></td>
<td>15%</td>
<td>10%</td>
</tr>
<tr>
<td></td>
<td>25%</td>
<td>20%</td>
</tr>
<tr>
<td></td>
<td>Varies based on location &amp; service</td>
<td></td>
</tr>
<tr>
<td><strong>ANNUAL OUT-OF-POCKET MAXIMUM (OPM)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Levels 1 and 2 participating providers combined</td>
<td>Levels 1, 2, and 3 BlueCard participating providers combined</td>
<td></td>
</tr>
<tr>
<td>Employee: $2,000</td>
<td>Employee: $1,700</td>
<td></td>
</tr>
<tr>
<td>Family: $3,400</td>
<td>Family: $3,400</td>
<td></td>
</tr>
<tr>
<td>Non-participating providers N/A</td>
<td>Non-participating providers</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Employee: $2,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Family: $4,000</td>
<td></td>
</tr>
<tr>
<td><strong>PREVENTIVE CARE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Includes preventive exams, gynecological exams, immunizations, mammograms &amp; well-child care</td>
<td>Includes preventive exams, gynecological exams, immunizations, mammograms &amp; well-child care</td>
<td></td>
</tr>
<tr>
<td>$0 copay</td>
<td>$0 copay</td>
<td></td>
</tr>
<tr>
<td>Not subject to deductible</td>
<td>$0 copay</td>
<td></td>
</tr>
<tr>
<td><strong>DOCTOR ON DEMAND</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$0 copay</td>
<td>$0 copay</td>
<td></td>
</tr>
<tr>
<td><strong>UI QUICK CARE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$5 copay</td>
<td>$5 copay</td>
<td>$5 copay</td>
</tr>
<tr>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>OFFICE VISITS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary care: $10 copay</td>
<td>Primary care: $35 copay</td>
<td>$10 copay</td>
</tr>
<tr>
<td>Specialists: $20 copay</td>
<td>Specialists: $50 copay</td>
<td></td>
</tr>
<tr>
<td>Primary care copay will apply to chiropractic care, physical, speech &amp; occupational therapies.</td>
<td></td>
<td>50% coinsurance</td>
</tr>
<tr>
<td><strong>EMERGENCY ROOM VISIT</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Copay waived if admitted</td>
<td>$100 copay followed by 10% coinsurance</td>
<td>$100 copay followed by 10% coinsurance</td>
</tr>
<tr>
<td><strong>MENTAL HEALTH CARE VISIT</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$10 copay</td>
<td>$0 copay</td>
<td>$0 copay</td>
</tr>
<tr>
<td>$0 copay</td>
<td>$0 copay</td>
<td>50% coinsurance</td>
</tr>
<tr>
<td><strong>PHARMACY</strong></td>
<td><strong>UISelect</strong></td>
<td><strong>UIChoice</strong></td>
</tr>
<tr>
<td>TIER 1</td>
<td><strong>BLUE RX VALUE PLUS™</strong></td>
<td><strong>BLUE RX COMPLETE™</strong></td>
</tr>
<tr>
<td>Generic drugs</td>
<td>$0 copay</td>
<td>$0 copay</td>
</tr>
<tr>
<td>TIER 2</td>
<td>Name-brand drugs</td>
<td>30% coinsurance</td>
</tr>
<tr>
<td>TIER 3</td>
<td>Name-brand, non-formulary drugs</td>
<td>50% coinsurance</td>
</tr>
<tr>
<td>TIER 4</td>
<td>Name-brand, non-formulary drugs</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>PHARMACY ANNUAL OUT-OF-POCKET MAXIMUM</strong></td>
<td>Employee: $1,100</td>
<td>Employee: $1,100</td>
</tr>
<tr>
<td>Family: $2,200</td>
<td>Family: $2,200</td>
<td></td>
</tr>
</tbody>
</table>

UI Pharmacy fills specialty drugs for both UISelect and UIChoice plans.
Dental Insurance

_Dental insurance administered by Delta Dental._

With the Dental II plan, you can see any dental care provider you wish. However, how much you pay for care will depend on the benefit level of the provider you choose.

This plan includes three benefit tiers. **You do not need to pick a tier.** The tier of the provider you choose for care automatically determines how much you pay. The lower the tier, the lower the cost to you.

To find the tier of your provider, visit [deltadentalia.com](http://deltadentalia.com).

<table>
<thead>
<tr>
<th>TIER 1</th>
<th>TIER 2</th>
<th>TIER 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Providers in the Delta Dental PPO network</td>
<td>Providers in the Delta Dental Premier network</td>
<td>All providers who do not participate with Delta Dental</td>
</tr>
</tbody>
</table>

**DENTAL INSURANCE MONTHLY PREMIUMS**

<table>
<thead>
<tr>
<th></th>
<th>TIER 1</th>
<th>TIER 2</th>
<th>TIER 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$19</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family</td>
<td>$27</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Double Spouse + Family</td>
<td>$0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**DEDUCTIBLE**

- TIER 1: $0
- TIER 2: $0
- TIER 3: $0

**COINSURANCE**

**DIAGNOSTIC & PREVENTIVE CARE**

Two visits per year, per member: Routine exam, teeth cleaning, X-rays

Amount paid by insurance counts toward $2,000 maximum benefit

- TIER 1: 0%
- TIER 2: 0%
- TIER 3: 0%

**ROUTINE & RESTORATIVE CARE**

Regular cavity fillings, emergency treatment for the relief of pain, routine oral surgery, anesthesia, tooth extractions

- TIER 1: 0%
- TIER 2: 20%
- TIER 3: 20%

**PROSTHESIS, ENDODONTICS & PERIODONTAL SERVICES**

Bridges, partial & complete dentures, root canals, crowns, implants

- TIER 1: 10%
- TIER 2: 20%
- TIER 3: 20%

**ORTHODONTICS**

- TIER 1: 50%
- TIER 2: 50%
- TIER 3: 50%

**MAXIMUM ANNUAL BENEFIT**

$2,000 per member per year; up to $4,000 with annual carryover

Find more detailed information about your dental benefits at [hr.uiowa.edu/benefits/dental-insurance](http://hr.uiowa.edu/benefits/dental-insurance).
Flexible Spending Accounts

With a flexible spending account (FSA), you can set aside pre-tax dollars to pay for certain qualified expenses. The health care flexible spending account is used for eligible out-of-pocket health care expenses. The dependent care flexible spending account is used for eligible dependent care expenses. You may choose to contribute to one or both of these accounts.

**HEALTH CARE FLEXIBLE SPENDING ACCOUNT**
- Contribute up to $2,700 annually per employee.
- For covered employees and IRS-eligible dependents, qualified medical expenses (as defined by the IRS and the University of Iowa) are eligible for reimbursement. This includes eligible expenses not covered by insurance such as copays, deductibles, prescription medications and vision-and dental-related expenses. A list of eligible expenses can be found at hr.uiowa.edu/benefits (Flexible Spending Accounts > Health Care FSA).

**DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT**
- The maximum contribution is $5,000 annually per household. If you are married filing separately, the maximum is $2,500 each.
- This benefit allows for tax-free reimbursement of eligible expenses for the care of a qualified individual, such as day care, day camps and elder care. In general, this includes children under the age of 13, and your spouse or other dependents who are disabled. A list of eligible expenses can be found at hr.uiowa.edu/benefits (Flexible Spending Accounts > Dependent Care FSA).

Funds must be used for expenses incurred between Jan. 1, 2020 and Dec. 31, 2020. You may file for reimbursement at any time during the year, but no later than April 30 of the next year. Flexible spending accounts are subject to the IRS “use it or lose it” rule. This means you forfeit any money remaining in your account. Be sure to estimate your expenses carefully as changes cannot be made unless you have a qualifying event. See page 5 to learn about qualifying events.

**FSA REIMBURSEMENTS**
Requests for reimbursement can be submitted through Employee Self Service. Details and instructions for submitting claims can be found at hr.uiowa.edu/benefits/flexible-spending-accounts. For payment, you must set up direct deposit for benefits spending accounts. You can do this on Employee Self Service under Payroll.
Life Insurance

-Life insurance and voluntary term life insurance administered by Principal Financial Group.

- UNIVERSITY-PAID GROUP LIFE INSURANCE
  This is available to regular faculty and staff members who hold a 50 percent time or greater appointment. You can select from a variety of coverage amounts. The maximum coverage amount is $400,000, and participation is required. The university funds 2 times your salary up to the maximum coverage amount.

- VOLUNTARY TERM LIFE INSURANCE FOR EMPLOYEES
  This option can be purchased to complement any group life insurance option. You can select from a variety of coverage amounts. The maximum coverage amount is $1,000,000. The rates change as a person reaches ages 40, 50 and 60. Participation is voluntary.

- VOLUNTARY TERM LIFE INSURANCE FOR SPOUSES/DOMESTIC PARTNERS AND DEPENDENTS
  Coverage for spouses/domestic partners and dependents is also available. First, you must elect coverage for yourself under the voluntary term life insurance benefit. Your dependent’s benefit amount cannot be more than 100 percent of your own benefit amount. For example, if your salary is $40,000 and you elect ½ times salary in voluntary term life for yourself, you must elect $20,000 or less in coverage for your spouse.

  To learn more about costs and other information for these life insurance options, visit hr.uiowa.edu/benefits/life-insurance.

- BENEFICIARIES
  You will elect your beneficiaries when you enroll in group or voluntary term life insurance. You may change your beneficiaries at any time on the Employee Self Service site. Any change of beneficiary will not become effective until acknowledged and recorded by the university. For estate planning purposes, the designation of beneficiaries can be assigned to another party. Visit the University Benefits website at hr.uiowa.edu/benefits if you are interested in this process.

  The primary beneficiary for the spouse/domestic partner/dependent term life insurance will always be the employee. The contingent beneficiary will always be the insured’s estate.
Accidental Death & Dismemberment Insurance

Accidental death and dismemberment insurance administered by Zurich Insurance Group.

Coverage for Employees and Families

Accidental death and dismemberment insurance provides coverage at all times for most accidents that occur on or off the job, at home or away, anywhere in the world.

Coverage is available in $100,000 increments up to a maximum of $1,000,000 for:

- **PLAN 1** Employee only
- **PLAN 2** Employee & spouse/domestic partner
- **PLAN 3** Employee & children
- **PLAN 4** Employee & family

For details about each plan, plus costs and other information, visit hr.uiowa.edu/benefits/other-insurance-benefits.
Voluntary Insurance Programs & Discounts

As a University of Iowa employee, you have the opportunity to purchase a variety of other voluntary discounted insurance products online.

▶ VOLUNTARY VISION INSURANCE

Vision insurance is administered by Two Rivers Insurance.

Faculty and staff members have the option to purchase vision insurance. The Vision Benefits Open Enrollment Period is Jan. 1–Feb. 28, with an effective date of April 1. You will receive an email reminding you about the Vision Annual Benefits Open Enrollment Period. Learn more at hr.uiowa.edu/benefits/other-insurance-benefits.

▶ OTHER VOLUNTARY INSURANCE PROGRAMS

- Accident insurance
- Critical illness/cancer insurance
- Short-term disability insurance
- Hospital indemnity insurance
- Long-term care insurance
- Auto insurance
- Homeowners/renters insurance
- Personal umbrella insurance
- Boat owner’s insurance
- Recreational vehicle insurance

These product offerings contain no university contribution and can be paid through payroll deduction on an after-tax basis only. In addition, these products cannot be included in the flexible benefits program, and you cannot use spending account funds to pay for the premiums.

To learn more about the programs offered, visit hr.uiowa.edu/benefits (Disability And Other Insurance > Other Voluntary Insurance Programs). Direct any questions about voluntary insurance products to the individual program administrators.
University Credits

Benefits-eligible faculty, Professional & Scientific and Merit staff are eligible to receive a variety of University Credits based on the benefits elected. House staff are not eligible for University Credits.

▶ GENERAL BENEFIT CREDITS
Each benefits-eligible employee receives $90 per month in General Benefit Credits, up to $1,080 per year. These credits may be used to reduce the cost of health and dental insurance, or to fund a flexible spending account. Unused credits automatically roll into a health care flexible spending account or you can designate the funds to a dependent care flexible spending account. You are not taxed on credits.

▶ SHARED SAVINGS CREDITS
Depending on your benefit choices, you may be eligible for additional benefits credits.

- **Waiving university-offered health insurance:** If you waive health insurance and do not have other coverage under a plan that provides minimum value coverage, you will receive a maximum of $500 per calendar year in University Credits. These funds are rolled into a health care FSA.

- **Waiving university-offered dental insurance:** If you waive dental insurance and are not enrolled in the University of Iowa dental insurance plan, you will receive a Shared Savings Credit of $25 per month.

- **ELECTING $50,000 IN GROUP LIFE INSURANCE:** If you elect $50,000 in life insurance — and your base salary is greater than $25,000 — you will receive a Shared Savings Credit of $40 per month.
Enrollment Tips & Instructions

BEFORE YOU ENROLL

1. Make sure you’ve set up your Two-Step Login profile, if you prefer to enroll from home. Learn more at its.uiowa.edu/two-step.

2. Gather personal information for each person you are enrolling, including full legal names, birth dates, and Social Security numbers.

3. Have your HawkID or HealthCareID and your password ready.
   - If you have difficulty with your HawkID or password: Call 319-384-4357, or go to havid.uiowa.edu.
   - If you have difficulty with your HealthCareID or password: Call 319-356-0001 or go to healthcareid.uiowa.edu.

STEPS TO ENROLL

1. Log in to Employee Self Service at hris.uiowa.edu. If you need assistance, please refer to #3 above.

2. Select Benefits Enrollment. You’ll find it under Benefits & Wellness.


4. Review your beneficiaries and add dependents.
   - On the right, select I agree - View & Update Dependents/Beneficiaries. Enter the required information and click Submit. Click the Return to Benefits Enrollment button to continue with your elections.

   - On the left, select I agree - Continue to Benefits Enrollment.
   - Under Medical, choose your preferred plan by selecting the corresponding option code in the Medical Coverage Selection drop-down box.
     Note: If you are waiving coverage, you will need to answer the questions in the red box. Learn more about waiving coverage and credits on page 13.
   - If you are adding a new dependent, check the box next to their name to add them to your coverage. If you are removing a dependent from your coverage, uncheck the box next to their name.
   - Complete the same process for dental insurance, life insurance, voluntary term life insurance, AD&D and dependent life insurance.
     Note: Long-term disability insurance is required and provided to all benefit-eligible employees at no cost. You cannot change this selection.

ENROLLING SOMEONE NEW?
If you add a new dependent to your coverage, you need to submit documentation to verify their eligibility. You must do this within four weeks of enrolling your new dependent, or they will be removed from your coverage and cannot be added without a qualifying event.

- You will receive an email from University Benefits when your Verify Dependent link is available in Employee Self Service.
- To review the full list of required documents as well as instructions for submitting them in Employee Self Service, go to hr.uiowa.edu/benefits (Benefits Overview > Eligibility > Dependent Eligibility Verification).
6. Re-enroll in flexible spending accounts.
   • If you wish to contribute to a health care FSA or dependent care FSA in 2020, you must elect this benefit during enrollment, even if you had an FSA this past year. Your 2019 contributions will not carry forward to 2020 unless you have remaining credits.

   • Additional deduction of funds: Enter the amount you wish to contribute to your FSAs in 2020 in the corresponding boxes. Then, click Recalculate to see your Benefits Overview, including your monthly deductions.

7. Save your progress, or complete your enrollment.
   • Review all your benefit selections. Then, click one of the following:

   ⇒ Keep For Later, if you need to come back to make adjustments. You must log back in to complete your benefit elections before enrollment ends on Nov. 15, 2019.

   ⇒ Finish Enrollment, if you have completed your selections.

   • Your final Benefits Overview will appear. If you are satisfied, click the Continue – Finish Enrollment button to submit to University Benefits.

8. Wait for the Benefits Enrollment Results page. When you see this page, it means you have successfully submitted your enrollment changes. If you do not see this page, University Benefits has not received your submission, and your benefits will not be updated for 2020.

- AFTER YOU ENROLL

1. If you haven’t already, set up direct deposits for spending account reimbursements. Under Time and Pay, select Direct Deposit. Then select Benefits Spending Account and enter your bank information. Repeat for each type of account.

2. Update your home and work addresses. Under My Self Service, select Address/Phone Change.

3. Watch for your confirmation statement. You will receive an email notifying you of your online confirmation statement within 24 to 48 hours of submitting your benefit selections. Please review this carefully. You will only have one week from the date of your statement to request any changes to your enrollment. Submit any changes before Nov. 25, 2019.

4. Gather the documents you need to complete the Dependent Eligibility Verification if you added new dependents to your benefits plan. An email will be sent to your University of Iowa account once your Verify Dependents link in Employee Self Service is available. See the text box on the previous page for details.
Federal law requires the University to broadly disseminate certain policies to faculty, staff and students on an annual basis. For a full list of federal notices, visit https://hr.uiowa.edu/benefits/benefits-overview/benefits-annual-notices.

The University of Iowa prohibits discrimination in employment, educational programs, and activities on the basis of race, creed, color, religion, national origin, age, sex, pregnancy, disability, genetic information, status as a U.S. veteran, service in the U.S. military, sexual orientation, gender identity, associational preferences, or any other classification that deprives the person of consideration as an individual. The university also affirms its commitment to providing equal opportunities and equal access to university facilities.

For additional information on nondiscrimination policies, contact the Director, Office of Equal Opportunity and Diversity, the University of Iowa, 202 Jessup Hall, Iowa City, IA 52242-1316, 319-335-0705 (voice), 319-335-0697 (TDD), diversity@uiowa.edu.

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