HEALTH & PRESCRIPTION DRUG PLANS

TWO PLANS TO CHOOSE FROM

UICHOICE PLAN HIGHLIGHTS
- Higher Premiums, Lower Out-of-Pocket costs
- Covers providers nationwide, 3 networks of providers to choose from
- OPM = Participating Providers: $1,700 single / $3,400 family; Level 3 Non-participating: $2,000 single / $4,000 family

UISELECT PLAN HIGHLIGHTS
- Lower Premiums, Higher Out-of-Pocket costs
- Carries the $0 premium cost for Employee Only Double Spouse Family
- Covers providers within Iowa; outside Iowa covered only if an emergency or using Doc on Demand
- OPM = Level 1: $2,000 single / $3,400 family; Level 2: $3,000 single / $6,000 family

PHARMACY

Blue Rx Complete
- 4 tiered prescription benefit
- Free generic drugs
- OPM = $1,100 single / $3,400 family

Blue Rx Value Plus
- 3 tiered prescription benefit (tier 4 drugs not covered)
- Free generic drugs
- OPM = $1,100 single / $3,400 family

DENTAL PLAN

Administered by Delta Dental of Iowa

CHOOSE ANY PROVIDER YOU WISH!

DENTAL II PLAN HIGHLIGHTS
- Employee only premium cost is free
- UI pays 80% of all other premium costs
- $2,000 max annual benefit up to $4,000 carryover
- 2 diagnostic/preventative services per year
- Orthodontia coverage for children and adults

PHARMACY

Tier 1 = PPO Network
Tier 2 = Regular Delta Dental Network
Tier 3 = Dentists who do not participate with Delta Dental

SHARED SAVINGS CREDITS

Credits may be used to reduce the cost of health and dental insurance, additional life insurance, AD&D insurance, or to fund a flexible spending account

Every regular benefit eligible employee will receive $90/month in general benefits credits.

GENERAL CREDIT
- Contribute up to $2,700 annually
- Reimbursed for eligible medical expenses (e.g. copays, deductible, prescription meds, vision and dental-related expenses)

FLEXIBLE SPENDING ACCOUNTS (FSA)

LIFE INSURANCE

GROUP LIFE
- University paid benefit for the employee only. Coverage required
- UI funds 2 times your salary
- Max coverage amount is $400,000

VOLUNTARY TERM LIFE
- Coverage amounts: .5 x salary up to 3.5 times your salary
- Max coverage amount is $1,000,000

DEPENDENT LIFE
- Premium is paid on an after-tax basis
- Must enroll yourself in VTL in order to elect Dependent Life

LONG-TERM DISABILITY
- University-paid benefit
- Coverage is 60% salary replacement for up to 2 years or longer for employees who become disabled while actively employed
- Max benefit is $300,000 per year

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)
- Voluntary benefit
- Coverage is available in $100,000 increments up to a max of $1,000,000

TIAA

Teacher's Insurance Annuity Association
- Defined contribution plan - 403(b)
- Employee contribution= 3.33% on 1st $4,800 of salary each year for year 1-5 and 5% after 5 yrs
- University contribution= 6.66% on 1st $4,800 of salary each year for year 1-5 and 10% after 5 yrs
- Both employee and University contributions are fully and immediately vested

IPERS

Iowa Public Employees Retirement System
- Defined benefit plan or “traditional pension plan”
- Retirement income is determined by a formula based on years of service and the salary earned
- Employee contribution= 6.29%; university contribution = 9.44%
- Vesting begins after 7 years or at age 65
### Work / Life Balance

#### Vacation & Sick Leave
- Full and part-time faculty and staff are eligible for vacation/sick time. (Specific employment types are not eligible)

<table>
<thead>
<tr>
<th>Vacation</th>
<th>Sick Leave</th>
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<tbody>
<tr>
<td>Accrued for P&amp;S at 16 hours per month, SEIU and Merit Staff accruing based on a tiered schedule</td>
<td>Accrued for full-time faculty and staff at 12 hours/month</td>
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<tr>
<td>House Staff are given 15 work days and 6 weekend days per year</td>
<td>Unlimited maximum accrual</td>
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<tr>
<td>- Ability to transfer sick leave to vacation</td>
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<tr>
<td>- House Staff will work with Program Director to make up any missed time.</td>
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</tbody>
</table>

#### Family Caregiving Leave
- 40 hrs sick leave max/year to use for care of sick or injured immediate family members
- Unused time will be carried over to next calendar year up to 80hrs

#### Family Services
- Child Care and New Parent Resources
- Adoption Resources
- Private appointments with elder-care specialists
- Financial education opportunities
- Consultation on flexible work arrangements
- Learn more at hr.uiowa.edu/family-services

#### Ergonomics Program
- Program focuses on safety, health and well-being of all faculty and staff
- Behavioral health consultation for managers and supervisors
- Learn more at hr.uiowa.edu/well-being/ergonomics-program

#### Paid Holidays (9)
* May vary based on work schedule
- New Year’s Day
- Martin Luther King Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day & Friday After Christmas Day + 1 add’l day that is determined by the University

#### Miscellaneous
- Voluntary insurance programs & discounts
- Employee Assistance Program (EAP)
- Family and Medical Leave

### Employee Well-Being
- Helping UI employees and their families stay healthy and happy

<table>
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<tr>
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- Earn liveWELL Points for taking your personal health assessment
- Free health coaching either in-person, or via phone, Skype or email
- Receive a 50% incentive towards an annual membership to campus fitness facilities
- Learn more at hruiowa.edu/livewell

### Employee Discount Program
- Receive discounts on hundreds of goods and services from 3rd party vendors
- Visit: bit.ly/UIEmployeeDiscountProgram

### Voluntary Insurance Programs
- 403(b) Voluntary Retirement Savings Program
  - Make additional pre-tax or after-tax contributions into a retirement account
  - 6 vendor options
- 457(b) Deferred Compensation Program
  - Make additional pre-tax or after-tax contributions into a retirement account
  - TIAA is only vendor option for 2020

### Discounts
- UI Optical
  - Receive a discount at UI Optical-UIHC & UI Optical-IRL
  - 15% discount on complete purchase of glasses and 10% discount on LASIK and PRK surgery

### Voluntary Insurance Programs
- Vision Insurance
  - You may purchase vision insurance through Two Rivers Insurance Services
  - Two plans: Avesis and EyeMed
  - More info at: http://uofi.benefitiowa.com

### Other Insurance Programs
- Long-term care, accident insurance, critical illness insurance, auto insurance and more

### Saving Extra For Retirement
- Delta Dental Vision
  - Participants of Delta Dental receive a discount at EyeMed vision providers
  - For more information, visit deltadentalla.com/deltavision

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### Miscellaneous
- Paying Extra For Retirement
- Delta Dental Vision
- Employee Assistance Program (EAP)
- Employee Discount Program
- Vision Insurance
- Other Insurance Programs

### Miscellaneous
- For further information on Voluntary Insurance:

### Miscellaneous
- For further information on accruals:
- Visit: https://hr.uiowa.edu/benefits/vacation-and-sick-leave

### Miscellaneous
- Find more information about benefits can be found at hr.uiowa.edu/benefits