Welcome

University of Iowa colleagues:

I joined the University of Iowa community in 1990 and quickly discovered what countless UI faculty and staff, past and present, have come to know: Our campus community is a great place to work, learn and live.

For employees, a comprehensive, competitive benefits package is part of the appeal. The insurance, retirement and leave options we offer stand up against benefits provided by any of our peers. We draw some of the world’s best people to Iowa, and we owe you nothing less than the best in return.

This guide provides an overview of the options available to benefits-eligible UI faculty and staff. Even if you’re familiar with UI benefits, I encourage you to review the guide to stay informed about current plan details.

We realize the guide may not answer every question, and our Benefits Office is here to help. Call 319-335-2676 or 877-830-4001 during business hours, or email benefits@uiowa.edu.

All of us at University Human Resources are committed to supporting talent, engagement and the employee work experience to ensure that every one of us has the chance to excel. We believe investing in our people, their families and their futures makes our university stronger.

Thanks for being part of our community and bringing your best every day.

Cheryl Reardon
Chief Human Resources Officer
and Associate Vice President
Your Benefits Package

There’s a lot to love about the University of Iowa. From our vibrant arts and culture scene; to our richly diverse student, staff and faculty populations; to our commitment to driving cutting-edge technological innovations; the University of Iowa is a place for great minds to work, grow and thrive.

And, there’s a lot to love about the University of Iowa’s competitive, comprehensive benefits package. Because we attract a world-class faculty and staff, we know the vital importance of world-class benefits, including medical and dental plans, life insurance, flexible spending accounts and more.

Preparing to Enroll
As a new member of the University of Iowa faculty and staff, now is the time to review your benefits and select the options that fit you and your family best. Read 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 do nothing?
If you do not meet the enrollment dates and deadlines listed in the box to the right, you will not be able to enroll in benefits until the next annual enrollment period (usually in late fall) unless you have a qualifying event. Learn more about qualifying events on page 7.

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

Dates & Deadlines

1st of the month
You are eligible to enroll in benefits the first of the month following the date you were hired.

30 days
You must enroll in your new benefits within 30 calendar days of your hire date.

60 days
You must enroll in your retirement plan within 60 calendar days of your hire date.

1–2 business days
You will receive a confirmation email within 24–48 hours of submitting your benefit choices. You will then have seven days from your submission date to make any necessary adjustments.

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.
Benefits Eligibility

**EMPLOYEES**
Regular faculty and staff with at least a 50 percent appointment and their dependents may enroll in health and dental insurance offered by the university.

**TEMPORARY EMPLOYEES**
To be eligible for health and dental insurance, temporary employees must be anticipated to work 50 percent or greater time, and be appointed for at least six months.

**DEPENDENTS**
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 age 26 or older and 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.
**DOUBLE SPOUSES**
Dual-employed spouses/partners may not double insure each other or their dependents under the health, dental, and accidental death and dismemberment insurance plans. You may only be included once under these policies.

**INFORMATION AND DOCUMENTATION REQUIREMENTS**
When enrolling family members and dependents, 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.

**LEARN MORE**
For more information about eligible dependents, including tax implications, visit hr.uiowa.edu/benefits (Benefits Overview > Eligibility).
University Credits

Regular benefits-eligible Faculty, Professional & Scientific and Merit staff are eligible to receive a variety of University Credits. These credits may be used to reduce the cost of health and dental insurance, or to fund a flexible spending account. Credits are not taxed, and they are based on the benefits you elect. House staff are not eligible for University Credits.

 GENERAL BENEFIT CREDITS
 Each regular benefits-eligible employee receives $90 per month in General Benefit Credits, up to $1,080 per year. Unused credits automatically roll into a health care flexible spending account, or, you can designate the funds to a dependent care flexible spending account.

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

 ■ Waiving university-offered dental insurance:
   If you waive dental insurance and are not enrolled in a 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.

 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.
Changing Your Benefits

You may only make changes to your benefits during the annual enrollment period or when you have a qualifying event, or major life change. If you experience a qualifying event, you must notify University Benefits by submitting a Benefits Change Request within 30 days of the event to be eligible to update your benefits.

Qualifying events that allow you to update your health or dental coverage include:

- Birth or adoption (changes must be made within 60 days)
- Marriage or domestic partner affidavit
- Divorce, legal separation or termination of a domestic partner agreement
- Death of a spouse, dependent or domestic partner
- Loss of health or dental insurance coverage
- Gain of health or dental insurance coverage
- Entitlement to, or loss of eligibility for, Medicare, Medicaid or SCHIP for the employee or their dependent
- Dependent over age 26 returning to school full time
- Dependent over age 26 no longer eligible
- Approved leave of absence

If you do not enroll in benefits within 30 calendar days of your hire date, 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.

For more information and to review other benefits that can be updated with a qualifying event, visit hr.uiowa.edu/benefits (Benefits Overview > Changing Benefits).
## Health Insurance

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

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.

### ▶️ 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>
</tr>
</thead>
<tbody>
<tr>
<td>Employee $0</td>
</tr>
<tr>
<td>Employee + spouse $272</td>
</tr>
<tr>
<td>Employee + children $222</td>
</tr>
<tr>
<td>Family $291</td>
</tr>
<tr>
<td>Double spouse + family $0</td>
</tr>
</tbody>
</table>

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

**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.
(Expired children attending college, long-term travelers, and families living apart may be covered through guest membership.)

### ▶️ UIChoice

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>
</tr>
</thead>
<tbody>
<tr>
<td>Employee $34</td>
</tr>
<tr>
<td>Employee + spouse $326</td>
</tr>
<tr>
<td>Employee + children $266</td>
</tr>
<tr>
<td>Family $349</td>
</tr>
<tr>
<td>Double spouse + family $87</td>
</tr>
</tbody>
</table>

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

**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](http://wellmark.com) and click on Find a Provider.
<table>
<thead>
<tr>
<th></th>
<th><strong>UISelect</strong></th>
<th><strong>UIChoice</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LEVEL 1</strong></td>
<td><strong>LEVEL 2</strong></td>
<td><strong>LEVEL 3</strong></td>
</tr>
<tr>
<td><strong>ANNUAL DEDUCTIBLE</strong></td>
<td>Single: $400</td>
<td>Single: $800</td>
</tr>
<tr>
<td></td>
<td>Family: $800</td>
<td>Family: $1,600</td>
</tr>
<tr>
<td><strong>ANNUAL INPATIENT CARE DEDUCTIBLE</strong></td>
<td>See deductible</td>
<td>$400 deductible followed by 10% coinsurance</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$600 deductible followed by 10% coinsurance</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$800 deductible followed by 40% coinsurance</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>Varieties based on location &amp; service</td>
<td></td>
</tr>
<tr>
<td><strong>ANNUAL OUT-OF-POCKET MAXIMUM (OPM)</strong></td>
<td>Levels 1 and 2 participating providers combined</td>
<td>Level 1, 2, and 3 BlueCard participating providers combined</td>
</tr>
<tr>
<td></td>
<td>Single: $2,000</td>
<td>Single: $1,700</td>
</tr>
<tr>
<td></td>
<td>Family: $3,400</td>
<td>Family: $3,400</td>
</tr>
<tr>
<td></td>
<td>Non-participating providers:</td>
<td>Non-participating providers:</td>
</tr>
<tr>
<td></td>
<td>Single: $2,000</td>
<td>Single: $2,000</td>
</tr>
<tr>
<td></td>
<td>Family: $6,000</td>
<td>Family: $4,000</td>
</tr>
<tr>
<td><strong>PREVENTIVE CARE</strong></td>
<td>$0 copay</td>
<td>$0 copay</td>
</tr>
<tr>
<td></td>
<td>Not subject to deductible</td>
<td>$0 copay</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$0 copay</td>
</tr>
<tr>
<td><strong>DOCTOR ON DEMAND</strong></td>
<td>$0 copay</td>
<td>$0 copay</td>
</tr>
<tr>
<td><strong>UI QUICK CARE</strong></td>
<td>$5 copay</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>URGENT CARE</strong></td>
<td>$10 copay</td>
<td>$35 copay</td>
</tr>
<tr>
<td></td>
<td>$20 copay</td>
<td>$50 copay</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$25 copay</td>
</tr>
<tr>
<td></td>
<td></td>
<td>50% coinsurance</td>
</tr>
<tr>
<td><strong>OFFICE VISITS</strong></td>
<td>Primary care: $10 copay</td>
<td>$10 copay</td>
</tr>
<tr>
<td></td>
<td>Specialists: $20 copay</td>
<td>$25 copay</td>
</tr>
<tr>
<td></td>
<td></td>
<td>50% coinsurance</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Participating providers:</td>
<td>Participating providers:</td>
</tr>
<tr>
<td></td>
<td>0% coinsurance</td>
<td>0% coinsurance</td>
</tr>
<tr>
<td></td>
<td>Non-participating providers:</td>
<td>Non-participating providers:</td>
</tr>
<tr>
<td></td>
<td>Outpatient 40% coinsurance</td>
<td>Outpatient 40% coinsurance</td>
</tr>
<tr>
<td></td>
<td>In-office 50% coinsurance</td>
<td>In-office 50% coinsurance</td>
</tr>
<tr>
<td></td>
<td>Coinsurance waived for out-of-network immunizations &amp; well-child care</td>
<td>Coinsurance waived for out-of-network immunizations &amp; well-child care</td>
</tr>
<tr>
<td><strong>EMERGENCY ROOM VISIT</strong></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>$10 copay</td>
<td>$0 copay</td>
</tr>
<tr>
<td></td>
<td>$0 copay</td>
<td>$0 copay</td>
</tr>
<tr>
<td></td>
<td>$0 copay</td>
<td>50% coinsurance</td>
</tr>
<tr>
<td><strong>PHARMACY</strong></td>
<td><strong>UISelect BLUE RX VALUE PLUS™</strong></td>
<td><strong>UIChoice BLUE RX COMPLETE™</strong></td>
</tr>
<tr>
<td><strong>TIER 1</strong></td>
<td>Generic drugs</td>
<td>$0 copay</td>
</tr>
<tr>
<td></td>
<td>$0 copay</td>
<td>$0 copay</td>
</tr>
<tr>
<td><strong>TIER 2</strong></td>
<td>Name-brand drugs</td>
<td>30% coinsurance</td>
</tr>
<tr>
<td></td>
<td>30% coinsurance</td>
<td>30% coinsurance</td>
</tr>
<tr>
<td><strong>TIER 3</strong></td>
<td>Name-brand, non-formulary drugs</td>
<td>50% coinsurance</td>
</tr>
<tr>
<td></td>
<td>50% coinsurance</td>
<td>50% coinsurance</td>
</tr>
<tr>
<td><strong>TIER 4</strong></td>
<td>Name-brand, non-formulary drugs</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td>50% coinsurance</td>
<td>50% coinsurance</td>
</tr>
<tr>
<td><strong>PHARMACY ANNUAL OUT-OF-POCKET MAXIMUM</strong></td>
<td>Single: $1,100</td>
<td>Single: $1,100</td>
</tr>
<tr>
<td></td>
<td>Family: $2,200</td>
<td>Family: $2,200</td>
</tr>
</tbody>
</table>

UI Pharmacy fills all specialty drugs for both UISelect and UIChoice plans.
Health Insurance Tools

**WELLMARK MEMBER RESOURCES**
As a Wellmark Blue Cross and Blue Shield member, you get to take advantage of all the coverage, tools and services that Wellmark has to offer.

**MEMBER ID CARDS**
You’ll receive your Wellmark ID card in the mail. Here’s what you need to know about your card:

- Your card will generally arrive within two weeks of your enrollment.
- As the contract holder, your name will appear on both your card and your spouse’s/dependents’ cards.
- Keep your card with you at all times in your wallet or purse; you’ll need it to receive care or to pick up prescription medications.
- If you need a replacement card or would like to order a new card, call Wellmark’s Customer Service Line at 1-800-643-9724. You can also access your card electronically via your smartphone and the myWellmark® mobile app.

**MYWELLMARK®**
As a Wellmark member, you can take advantage of myWellmark, your secure member portal for accessing your health insurance information anytime, anywhere. Just go to mywellmark.com to sign up and log in. (You can also download the myWellmark mobile app from your preferred app store.) You’ll be able to access helpful tools, search for affordable care, check claims, review your benefits and track your health care expenses — all in one place.

**KNOW YOUR TERMS**

**PREVENTIVE CARE:** Annual check-ups you receive to prevent illnesses or diseases, rather than treat them.

**PARTICIPATING PROVIDER/ NON-PARTICIPATING PROVIDER:** Participating providers have contracted with our insurance company to accept discounted rates. Non-participating provider providers have not. You will pay much less if you see a participating provider.

**PREMIUM:** The amount of money that’s taken from your paycheck to pay for your health insurance.

**COPAY:** The fixed dollar amount you pay at the time of getting care.

**DEDUCTIBLE:** The amount of money you pay out of pocket before your plan begins to pay for benefits. On the UIChoice plan, the deductible applies to inpatient care only.

**COINSURANCE:** The percentage you pay for care after you’ve reached your deductible.

**OUT-OF-POCKET MAXIMUM:** The most you have to pay for covered services in a plan year. After you spend this amount on deductibles, copays and coinsurance, the plan pays 100 percent of covered services.

**FORMULARY:** A list of prescription drugs covered by insurance.

**FSA:** Flexible spending account. Use it to set aside pre-tax dollars to pay for certain eligible expenses, like medical care or child/dependent care. Learn more about FSAs on page 14.
Getting the Most Out of Your Coverage

Did you know, you can significantly lower your health care bills — just by choosing the right place for care? At the University of Iowa, you have some no- and low-cost options for non-emergency medical issues.

► DOCTOR ON DEMAND | FREE

Got a smartphone, tablet or computer? Then you’ve got a unique benefit that can get you free care anywhere — 24/7. With Doctor On Demand, you can have video visits with board-certified physicians and get treatment and prescriptions* for a cold, flu, allergies, viruses your kids pick up and more.

Why see a doctor online?

■ No cost: Free for covered faculty, staff and covered dependents
■ Convenient: Available at home or on the go
■ No waiting: Be seen in minutes
■ Always there: Available 24/7, even in the middle of the night

TO GET THIS BENEFIT: Visit DoctorOnDemand.com to register, then download the app for free.

*For prescriptions, member cost share applies. Doctor On Demand physicians do not prescribe Scheduled I-IV DEA Controlled Substances and may elect not to treat or prescribe other medications based on what is clinically appropriate. During times of high overnight call volume, you may be directed to make an appointment with a Doctor On Demand physician for the following morning.

► 24-HOUR HEALTH ACCESS LINE | FREE

Got health care questions? Unsure where to go for care? The University of Iowa Hospitals & Clinics’ free, 24-hour Health Access Line is here to help. Call 800-777-8442 or 319-384-8442 at any time to speak with a nurse or on-call physician.

► UI QUICKCARE | $

Need face-to-face care but can’t get in to see your personal doctor? For only a $5 copay, UI QuickCare clinics offer walk-in care to anyone ages 6 months and older. For common illnesses like earaches, strep throat and the flu, UI QuickCare clinics provide a convenient option for affordable care at several Iowa City-area locations. Open Mon.–Fri., 7 a.m. to 7 p.m., and Sat.–Sun., 7 a.m. to 5 p.m. Find UI QuickCare clinic locations at uihc.org/ui-quickcare.

► UI URGENT CARE | $

With easy parking and extended hours (including most holidays), and at only $10 a visit, the UI Health Care Urgent Care clinic is ready with convenient, affordable care when you need it. Get the same services as UI Quickcare, plus X-rays, IV fluids and stitches. Located at 3640 Middlebury Road off of Scott Boulevard, and open Mon.–Fri. 7 a.m. to 9 p.m. and Sat.–Sun., 7 a.m. to 7 p.m. Learn more and reduce your wait by reserving an arrival time at uihc.org/urgent-care.
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.

<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>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Employee + spouse</td>
<td>$19</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Employee + children</td>
<td>$20</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Family</td>
<td>$27</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Double spouse + family</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>

DEDUCTIBLE

<table>
<thead>
<tr>
<th>TIER 1</th>
<th>TIER 2</th>
<th>TIER 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>

COINSURANCE

<table>
<thead>
<tr>
<th>SERVICES</th>
<th>TIER 1</th>
<th>TIER 2</th>
<th>TIER 3</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DIAGNOSTIC &amp; PREVENTIVE CARE</strong></td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Two visits per year, per member: routine exam, teeth cleaning, X-rays</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ROUTINE &amp; RESTORATIVE CARE</strong></td>
<td>0%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Regular cavity fillings, emergency treatment for the relief of pain, routine oral surgery, anesthesia, tooth extractions</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>PROSTHESIS, ENDODONTICS &amp; PERIODONTAL SERVICES</strong></td>
<td>10%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Bridges, partial &amp; complete dentures, root canals, crowns, implants</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ORTHODONTICS</strong></td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>MAXIMUM ANNUAL BENEFIT</strong></td>
<td>$2,000 per member per year; up to $4,000 with annual carryover</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Find more detailed information about your dental benefits at hr.uiowa.edu/benefits/dental-insurance.
**ENHANCED BENEFIT PROGRAM**

Additional cleanings and fluoride applications may be covered if they are deemed medically necessary by Delta Dental. Please contact Delta Dental or your dental provider for more information.

**COLLEGE OF DENTISTRY INCENTIVE PROGRAM**

You and your dependents have the option to receive treatment from students at the University of Iowa College of Dentistry. There is no copay or deductible, and the university pays 100 percent of the cost of treatment, up to the $2,000 annual maximum. To learn more about the program, visit hr.uiowa.edu/benefits/dental-insurance and select *Student Dental Clinics Incentive*.

**DELTA DENTAL ID CARDS**

- You will receive your Delta Dental ID card in the mail approximately two weeks after your enrollment is processed.
- As the contract holder, your name will appear on all ID cards.
- You can view, print and request a replacement ID card from the Delta Dental Member Connection portal at deltadentalia.com/sign-in.
Flexible Spending Accounts

With a flexible spending account (FSA), you can set aside pre-tax dollars to pay for certain eligible 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 eligible 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 7 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 benefit 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. House staff are automatically and only covered by group life insurance at two times their annual budgeted benefits salary.

► VOLUNTARY TERM LIFE INSURANCE FOR EMPLOYEES
This optional benefit 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.
University-Paid Disability Insurance

Administered by Principal Financial Group

Long-term disability insurance replaces a percentage of your salary if you become disabled while actively employed. This is a required benefit for all faculty and staff who hold a regular appointment of at least 50% time, and it is provided by the university at no cost to you.

- Coverage is 60% salary replacement for up to two years.
- Disability insurance benefits are based on salary.
- The maximum benefit is $300,000 per year.
- There is a 90-working-day waiting period before payments begin.
- Pre-existing conditions are not covered for the first 12 months.
- After two years on disability insurance, an employee must be totally disabled and unable to perform any occupation for payment to continue.

To learn more, visit hr.uiowa.edu/benefits (Disability and Other Insurance > Long-Term Disability).
Accidental Death & Dismemberment Insurance

Administered by Zurich Insurance Group

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 and spouse/domestic partner
- PLAN 3: Employee and children
- PLAN 4: Employee and family

For details about each plan including costs and restrictions, visit hr.uiowa.edu/benefits/other-insurance-benefits.
Retirement Benefits

Every staff member (except house staff, fellows, adjunct faculty and students) with employment expected to last six months or more must participate in a retirement program. Eligible staff members may choose to participate in either Iowa Public Employees Retirement System (IPERS) or in the University Funded Retirement Plan through TIAA.

For more information and to access a side-by-side comparison of the plans, visit hr.uiowa.edu/retirement/plans-comparison.

**IPERS PROGRAM**

- The IPERS retirement plan is a defined benefit plan. Retirement income is contingent on a formula based on your years of service and salary earned.
- Set up beneficiaries on the IPERS website.
- For more information on the IPERS program, please visit ipers.org or contact IPERS directly at 800-622-3849.

**UNIVERSITY FUNDED RETIREMENT PLAN THROUGH TIAA**

- The University Funded Retirement Plan is a defined contribution plan. Retirement income is contingent upon your individual elected investment returns.
- If you elect to participate with TIAA, you must complete a TIAA beneficiary designation online at the TIAA website. While there, you can also learn about the investment options available and allocate your retirement funds. If you do not make an investment selection, your funds will be automatically deposited into a lifecycle fund based on your expected year of retirement based on your age.
- For further information on TIAA, please visit their website at tiaa.org/public/tcm/uiowa/home or contact TIAA directly at 800-842-2776. You can also contact the Coralville office at 319-356-8000 or toll-free at 866-842-2977.

**OTHER RETIREMENT SAVINGS OPPORTUNITIES**

Staff members have the option to make additional pre-tax or after-tax contributions into a retirement account. Participation in these programs is voluntary, and the university does not contribute. Programs include:

- 457(b) Deferred Compensation Program from TIAA
- 403(b) Voluntary Retirement Savings Program from multiple vendors, including TIAA

For more information, visit hr.uiowa.edu/benefits/retirement-plans, or log in to Employee Self Service to enroll.
Voluntary Programs and Discounts

Faculty and staff have the opportunity to purchase optional discounted insurance products. All programs are voluntary and not endorsed or controlled by the university, and any questions you have should be directed to the companies administering the plans. You can find details and contact information for all companies at hr.uiowa.edu/benefits (Disability and Other Insurance > Other Voluntary Insurance Programs).

▶ VOLUNTARY VISION INSURANCE

Administered by Two Rivers Insurance

Faculty and staff members have the option to purchase vision insurance.

- Only regular employees are eligible to participate in the vision plan.
- Choose between Avesis and EyeMed plan options.
- To enroll, contact Two Rivers Insurance Services directly within 30 days of your hire date or during the vision open enrollment period, Jan. 1–Feb. 28.

Learn more at uofi.benefitiowa.com.

▶ WILL PREPARATION AND IDENTITY THEFT RESOURCES

Administered by Principal Financial Group

Online will preparation and identity theft resources are available as free benefits under your university life insurance plan administered by Principal Financial Group. To learn more and register, visit hr.uiowa.edu/benefits (Life Insurance > Will Preparation and Identity Theft Resources).

▶ TRAVEL ASSISTANCE FOR EMPLOYEES

Regular university faculty and staff members may be eligible for two different travel assistance programs based on their participation in the university’s required group life term insurance and/or the voluntary accidental death and dismemberment insurance program. For more information, visit hr.uiowa.edu/benefits (Disability and Other Insurance > Other Voluntary Insurance Programs > Travel Assistance Employees).

▶ ADDITIONAL VOLUNTARY INSURANCE PROGRAMS

Other types of plans you can participate in at a discount as a university employee include:

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

To view the full list and get information for contacting the administering companies, visit hr.uiowa.edu/benefits (Disability and Other Insurance > Other Voluntary Insurance Programs).
Time-Off Benefits

At the University of Iowa, we believe a strong work-life balance is essential to the overall health and well-being of our faculty and staff. That's why we offer a substantial package of time-off benefits.

▶ VACATION & PERSONAL HOLIDAYS
All full- and part-time faculty and staff are eligible for vacation except for the following:

- Faculty appointed on an academic-year basis or who hold visiting or emeritus appointments.
- Faculty and staff whose appointments are designated as temporary, on-call, provisional, project appointments of four months or less, or emergency appointments.
- Students hired through the Office of Student Financial Aid, and students hired in positions reserved specifically for student employees.

▶ VACATION ACCRUALS
- Part-time staff members accrue vacation at their fractional equivalent of full-time employment.
- Vacation accrual for a partial month is computed based on the number of working days in the month.
- No vacation accrues when an individual is not in pay status.

For more information about vacation benefits, visit hr.uiowa.edu/benefits/time-off-benefits.

<table>
<thead>
<tr>
<th>PC</th>
<th>YEARS OF SERVICE</th>
<th>MONTHLY ACCRUAL (hours)</th>
<th>ANNUAL ACCRUAL (hours)</th>
<th>MAXIMUM ACCRUAL (hours)</th>
</tr>
</thead>
<tbody>
<tr>
<td>FACULTY AND PROFESSIONAL &amp; SCIENTIFIC</td>
<td>Up to 3</td>
<td>16</td>
<td>192</td>
<td>384</td>
</tr>
<tr>
<td>SEIU PROFESSIONAL &amp; SCIENTIFIC</td>
<td>For those hired on or after July 1, 1999 and covered by SEIU contract</td>
<td>10</td>
<td>120</td>
<td>240</td>
</tr>
<tr>
<td>3–6</td>
<td>13.333</td>
<td>160</td>
<td>320</td>
<td></td>
</tr>
<tr>
<td>6+</td>
<td>16</td>
<td>192</td>
<td>384</td>
<td></td>
</tr>
</tbody>
</table>

|ALL MERIT STAFF MEMBERS| 1–4 | 8 | 96 | 192 |
| 5–11 | 11.333 | 136 | 272 |
| 12–19 | 14.667 | 176 | 352 |
| 20–24 | 16 | 192 | 384 |
| 25+ | 18 | 216 | 432 |
SICK LEAVE
All full- and part-time faculty and staff members are entitled to sick leave except for the following:

- Faculty and staff whose appointments are designated as temporary, on-call, provisional, project appointments of four months or less, or emergency appointments.

- Students hired through the Office of Student Financial Aid, and students hired in positions reserved specifically for student employees.

<table>
<thead>
<tr>
<th>SICK LEAVE ACCRUAL</th>
<th>MONTHLY ACCRUAL (hours)</th>
<th>ANNUAL ACCRUAL (hours)</th>
<th>MAXIMUM ACCRUAL (hours)</th>
</tr>
</thead>
<tbody>
<tr>
<td>FULL-TIME FACULTY AND STAFF</td>
<td>12</td>
<td>144</td>
<td>Unlimited</td>
</tr>
<tr>
<td>FULL-TIME FACULTY HOLDING ACADEMIC YEAR APPOINTMENTS</td>
<td>12</td>
<td>120</td>
<td></td>
</tr>
<tr>
<td>PART-TIME FACULTY AND STAFF</td>
<td>At your fractional equivalent of full-time employment</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

FAMILY CAREGIVING LEAVE
The University of Iowa provides Family Caregiving Leave so you can care for sick or injured members of your immediate family. The maximum usage per year is 40 hours of sick leave for full-time faculty and staff (pro-rated for part-time), as well as any unused family caregiving leave allowance from the previous calendar year, up to 80 hours in total for full-time faculty and staff (pro-rated for part-time).

SICK LEAVE TRANSFER TO VACATION
All eligible faculty and staff who have accumulated a minimum of 30 days (240 hours) in their sick leave account and who do not use sick leave for a full calendar month may elect to add up to four hours of vacation to their accrued vacation account in lieu of adding 12 hours to their accrued sick leave account.

For details and to learn about other kinds of leave including catastrophic leave and leaves of absence, visit hr.uiowa.edu/benefits/time-off-benefits.
Employee Well-Being

Helping University of Iowa employees and their families stay healthy and happy is an important aspect of the University of Iowa benefits package. Available services address every facet of well-being. To learn more, visit hr.uiowa.edu/employee-well-being.

LIVEWELL

liveWELL’s mission is to inspire a culture of well-being and campus excellence, providing employees with the opportunity to thrive. Our programs are aimed at improving or maintaining your healthy habits so you feel energetic, healthy, and strong.

- Complete your Personal Health Assessment (PHA) located in Employee Self Service.
- Earn liveWELL Points for taking your PHA and get access to wellness programs.
- Work with a Health Coach to create a personalized plan in areas like managing stress, becoming physically active, or improving nutrition habits.
- Participate in the Recreation Membership Incentive Program to get 50% of your campus recreation membership reimbursed.

To learn more, visit hr.uiowa.edu/livewell.

UI EMPLOYEE ASSISTANCE PROGRAM

The UI Employee Assistance Program (UI EAP) offers you and your family access to confidential help, services and support for a variety of issues and topics, including:

- Stress
- Depression
- Anxiety
- Job concerns
- Sleep issues
- Alcohol & substance abuse
- Relationship support
- Resilience programming
- Suicide prevention

To reach the Employee Assistance Program and access their services, call 319-335-2085 or email EAPhelp@uiowa.edu.

To learn more, visit hr.uiowa.edu/well-being/employee-assistance-program.
FAMILY SERVICES
Family Services provides programs and resources designed to attract, retain, and engage University of Iowa faculty, staff, and students throughout their careers by providing an environment where they can be successful in their professional, academic, and personal lives.

Programs and Services offered:
- Child care and new parent resources
- Lactation facilities and resources
- Adoption resources
- Private appointments with elder-care specialists and courses for caregivers
- Veteran and military family resources
- Financial education opportunities
- Consultation on flexible work arrangements

To learn more, visit hr.uiowa.edu/family-services.

UI ERGONOMICS PROGRAM
The UI Ergonomics Program focuses on the safety, health and well-being of all faculty and staff members through prevention and education programs, ergonomic risk assessments and consultations, and the implementation of control measures to limit ergonomic risks in the environment.

To learn more, visit UI Ergonomics online at hr.uiowa.edu/well-being/ergonomics-program.
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/duo.

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 hawkid.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.

3. **Select OPEN – Edit Your Benefit Elections** to begin your enrollment.

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

5. **Elect your benefits:** Select OPEN - Edit Your Benefit 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, answer the questions in the red box and select option 90 from the drop down.*

   - If you need to **add a 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. For full details about enrolling in each of these benefits, visit hr.uiowa.edu/benefits/benefits-overview/benefits-enrollment.
     
     *Note: Long-term disability insurance is required and provided to all benefit-eligible employees at no cost. You cannot change this selection.*
   • If you wish to contribute to a health care FSA or dependent care FSA in 2020, enter the amount you wish to contribute in the corresponding boxes. You can then select **Recalculate** to see your Benefits Overview, including your monthly deductions.

7. Save your progress, or complete your enrollment.
   • Review all your benefit selections. Then, select 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 your 30-day enrollment period ends.
     - **Finish Enrollment**, if you have completed your selections.
   • Your final Benefits Overview will appear. If you are satisfied, choose 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 benefit elections. If you do not see this page, University Benefits has not received your submission, and you will not have benefits in 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. Review 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 seven days from the date of your statement to request any changes to your enrollment.

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.
## Benefits Contact Information

<table>
<thead>
<tr>
<th>CONTACT</th>
<th>WEBSITE</th>
<th>PHONE</th>
<th>EMAIL ADDRESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>University Benefits</td>
<td>hr.uiowa.edu/benefits</td>
<td>319-335-2676</td>
<td><a href="mailto:benefits@uiowa.edu">benefits@uiowa.edu</a></td>
</tr>
<tr>
<td>University HR</td>
<td>hr.uiowa.edu</td>
<td>319-335-3558</td>
<td><a href="mailto:univhr-admin@uiowa.edu">univhr-admin@uiowa.edu</a></td>
</tr>
<tr>
<td>University Payroll</td>
<td>hr.uiowa.edu/payroll</td>
<td>319-335-2381</td>
<td><a href="mailto:payroll-web@uiowa.edu">payroll-web@uiowa.edu</a></td>
</tr>
<tr>
<td>liveWELL</td>
<td>hr.uiowa.edu/liveWELL</td>
<td>319-353-2973</td>
<td><a href="mailto:livewell@uiowa.edu">livewell@uiowa.edu</a></td>
</tr>
<tr>
<td>Employee and Labor Relations (ELR)</td>
<td>hr.uiowa.edu/relations</td>
<td>319-335-0052</td>
<td><a href="mailto:elr-help@uiowa.edu">elr-help@uiowa.edu</a></td>
</tr>
<tr>
<td>UI Employee Assistance Program (EAP)</td>
<td>hr.uiowa.edu/ueiap</td>
<td>319-335-2085</td>
<td><a href="mailto:eaphelp@uiowa.edu">eaphelp@uiowa.edu</a></td>
</tr>
<tr>
<td>Recreational Services</td>
<td>recserv.uiowa.edu</td>
<td>319-335-9293</td>
<td><a href="mailto:rec-services@uiowa.edu">rec-services@uiowa.edu</a></td>
</tr>
<tr>
<td>Parking and Transportation</td>
<td>transportation.uiowa.edu/parking</td>
<td>319-335-1475</td>
<td><a href="mailto:parking-office@uiowa.edu">parking-office@uiowa.edu</a></td>
</tr>
<tr>
<td>Wellmark Blue Cross and Blue Shield</td>
<td>wellmark.com</td>
<td>800-643-9724</td>
<td></td>
</tr>
<tr>
<td>Delta Dental of Iowa</td>
<td>deltadentaila.com</td>
<td>800-544-0718</td>
<td><a href="mailto:claims@deltadentaila.com">claims@deltadentaila.com</a></td>
</tr>
<tr>
<td>TIAA</td>
<td>tiaa.org/public/tcm/uiowa/home</td>
<td>800-842-2273</td>
<td></td>
</tr>
<tr>
<td>IPERS</td>
<td>ipers.org</td>
<td>800-622-3849</td>
<td><a href="mailto:info@ipers.org">info@ipers.org</a></td>
</tr>
<tr>
<td>Principal Financial Group</td>
<td>principal.com</td>
<td>800-245-1522</td>
<td></td>
</tr>
<tr>
<td>Zurich Insurance</td>
<td>zurichna.com/en/about/contact-us</td>
<td>800-382-2150</td>
<td><a href="mailto:info.source@zurichna.com">info.source@zurichna.com</a></td>
</tr>
<tr>
<td>Social Security Office</td>
<td>ssa.gov</td>
<td>866-964-2039</td>
<td></td>
</tr>
<tr>
<td>John Hancock</td>
<td>johnhancock.com</td>
<td>888-999-2072</td>
<td></td>
</tr>
<tr>
<td>Genworth</td>
<td>longtermcare.genworth.com/</td>
<td>800-416-3624</td>
<td>ID is UIA and code is groupltc</td>
</tr>
<tr>
<td></td>
<td>fiveseries/login.do</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

For more information, visit [hr.uiowa.edu/benefits/provider-web-sites](http://hr.uiowa.edu/benefits/provider-web-sites).
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.

Wellmark Blue Cross and Blue Shield of Iowa is an Independent Licensee of the Blue Cross and Blue Shield Association. Blue Cross®, Blue Shield®, the Cross and Shield symbols, Blue Access®, Blue Choice® and BlueCard® are registered marks, and Blue Rx™ is a service mark, of the Blue Cross and Blue Shield Association, an association of Independent Blue Cross and Blue Shield Plans. Wellmark® and myWellmark® are registered marks of Wellmark, Inc. Doctor On Demand® is a registered mark of Doctor On Demand, Inc.