

your health & well-being

HEALTH & PRESCRIPTION DRUG PLANS

Administered by Wellmark Blue Cross and Blue Shield of Iowa

UI CHOICE 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

PHARMACY | Blue Rx Complete

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

UI SELECT PLAN HIGHLIGHTS

- Lower premiums, higher out-of-pocket costs
- Carries the \$0 premium cost for Employee Only and Double Spouse Family
- Covers providers within Iowa; outside Iowa covered only if an emergency
- OPM = Level 1: \$2,000 single / \$3,400 family; Level 2: \$3,000 single / \$6,000 family

PHARMACY | 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

DENTAL II PLAN HIGHLIGHTS

CHOOSE ANY PROVIDER YOU WISH!

- 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 visits per year
- Orthodontia coverage for children and adults

3 TIER PROVIDER NETWORK

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

FLEXIBLE SPENDING ACCOUNTS (FSA)

HEALTH CARE FSA

- Contribute up to \$2,750 annually
- Reimbursed for eligible medical expenses (e.g. copays, deductibles, prescription meds, vision and dental-related expenses)

DEPENDENT CARE FSA

- Contribute up to \$5,000 annually per household
- Tax-free reimbursement of eligible expenses for the care of a qualified individual. e.g. child under age of 13

GENERAL/SHARED SAVINGS CREDITS

Based on benefits you select, you will be eligible for a variety of 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

GENERAL CREDIT

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

SHARED SAVINGS CREDITS

- Waive university-offered dental insurance and you will receive a \$25 credit per month

- If your base salary is greater than \$25,000 and you elect \$50,000 in group life insurance, you will receive a \$40 credit per month

investing in a secure future

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

RETIREMENT

Every staff member with employment (except: house staff, fellows, adjunct faculty and students) expected to last 6 months or more, must participate in a retirement program.

TIAA

Teacher's Insurance Annuity Association

- Defined contribution plan - 403(b)
- Employee contribution; 3.33% on 1st \$4,800 of salary/year for years 1-5 & 5% after 5 yrs
- UI contribution; 6.66% on 1st \$4,800 of salary/year for years 1-5 and 10% after 5 yrs
- Both employee and university contributions are fully and immediately vested

DISABILITY & ACCIDENTAL INSURANCE

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

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

VACATION & SICK LEAVE

Full and part-time faculty and staff are eligible for vacation/sick time. (some employment types are not eligible)

VACATION

- Accrued for full-time faculty and P&S staff at 16 hours per month.
- SEIU and merit staff accrue based on a tiered schedule
- House staff are given 15 work days and 6 weekend days per year
- Part-time staff accrue at the fractional equivalent of full-time employment.

SICK LEAVE

- Accrued for full-time faculty and staff at 12 hours per month
- Unlimited maximum accrual
- Ability to transfer sick leave to vacation
- House staff will work with Program Director to make up any missed time.

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

EMPLOYEE WELL-BEING

liveWELL

- 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 hr.uiowa.edu/livewell

EMPLOYEE ASSISTANCE PROGRAM (EAP)

- Employee Assistance Program provides short-term therapy for faculty, staff and their families
- Behavioral health consultation for managers and supervisors
- Learn more at <http://bit.ly/employeeassistanceprogram>

ERGONOMICS PROGRAM

- Program focuses on safety, health and well-being of all faculty and staff
- Education and risk assessments by request
- Learn more at hr.uiowa.edu/well-being/ergonomics-program

FAMILY SERVICES

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

FAMILY AND MEDICAL LEAVE

Eligible employee will receive a total of 12 work weeks (up to 480 hrs) during the calendar year for one or more of the following reasons:

- birth of a child, adoption, care for family with a serious health condition, etc.
- Female house staff members will receive up to 6 weeks of paid disability leave for each pregnancy

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

voluntary insurance programs & discounts

VOLUNTARY INSURANCE

SAVING EXTRA FOR RETIREMENT

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 in 2021

VISION INSURANCE

- You may purchase vision insurance through Two Rivers Insurance Services
- Two plans: Avesis and EyeMed
- More info at: <http://uofi.benefituiowa.com>

OTHER INSURANCE PROGRAMS

- Long-term care, accident insurance, critical illness insurance, auto insurance and more

DISCOUNTS

UI OPTICAL

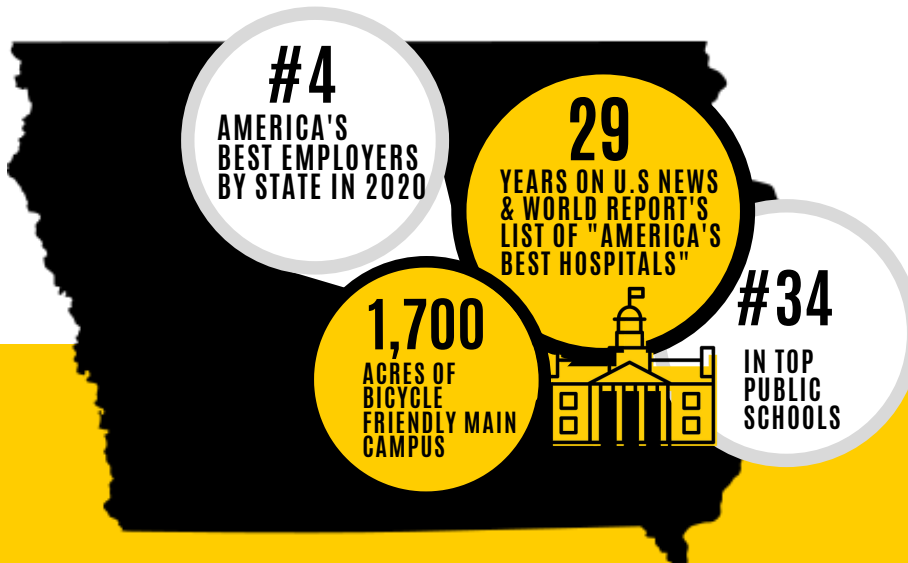
- Receive a discount at UI Optical-UIHC & UI Optical-IRL
- 15% discount on complete purchase of glasses and 10% discount on LASIK and PRK surgery

DELTA DENTAL VISION

- Participants of Delta Dental receive a discount at EyeMed vision providers
- For more info, visit: deltadentalia.com/deltavision

EMPLOYEE DISCOUNT PROGRAM

- Receive discounts on hundreds of goods and services from 3rd party vendors
- Visit: <http://bit.ly/UIEmployeeDiscountProgram>



Find more information about benefits at hr.uiowa.edu/benefits

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