HEALTH & PRESCRIPTION DRUG PLANS
Administered by Wellmark Blue Cross and Blue Shield of Iowa

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

**FLEXIBLE SPENDING ACCOUNTS (FSA)**

**HEALTH CARE FSA**
- Contribute up to $3,000 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**

**GENERAL CREDIT**
- Every regular benefit eligible employee will receive $25/month in general benefits credits.

**SHARED SAVINGS CREDITS**
- 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

**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

**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

**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

**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

- 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 80 hrs.

EMPLOYEE WELL-BEING

- Earn liveWELL Points for taking your personal health assessment.
- Free health coaching either in-person, or via phone, Skype or email.
- Receive a 30% incentive towards an annual membership to campus fitness facilities.
- Learn more at hr.uiowa.edu/livewell.

- Employee Assistance Program provides short-term therapy for faculty, staff and their families.
- Behavioral health consultation for managers and supervisors.

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.

PAID HOLIDAYS (9)

- 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

- You may purchase vision insurance through Two Rivers Insurance Services.
- Two plans: Avesis and EyeMed.

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

- Receive discounts on hundreds of goods and services from 3rd party vendors.

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.

- Make additional pre-tax or after-tax contributions into a retirement account.
- 6 vendor options.

- Make additional pre-tax or after-tax contributions into a retirement account.
- TIAA is only vendor option in 2021.

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

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

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DISCOUNTS

- 403(b) Voluntary Retirement Savings Program.
- 457(b) Deferred Compensation Program.
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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.

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