New Hire
Benefits Overview

2021 Benefits Overview

University Benefits Office

Our Office Contact Info

- Website: https://hr.uiowa.edu/benefits
- Email: benefits@uiowa.edu
- Office Address:
  - 120 University Services Building (USB)
  - 120 N. Pecos St., Iowa City
- Office Hours:
  - Mon-Fri: 8am-5pm
- USB Welcome Center
  - Interactive 2021 New Faculty & Staff Guide is also available on our website

Picture of Your Benefit Offerings

University Benefits Office

Benefits that are given to all eligible employees at 100% contribution from the university.

Benefits that receive a partial contribution from the university. There are optional and mandatory benefits in this category.

Voluntary benefits that eligible employees may enroll in and have payroll deduction of premiums. No UI contribution.
Benefit Eligibility
Employees and Covered Dependents

Eligibility and Important Dates

Eligibility
- Regular, benefit eligible position
- 50% time or greater appointment

Effective date of insurance coverage
- First of the month following date of hire, with completion of online enrollment within 30 days of hire

Enrollment Deadlines
- Online benefit enrollment – 30 days from hire date
- Retirement plan election – 60 days from hire date (IRREVOCABLE)

Eligible Dependents
- Legal Spouse
- Common Law Spouse (Affidavit Required)
- Domestic Partner (Affidavit Required)
- Same or opposite sex partner
- Dependent Children
  - Through the end of the calendar year in which they turn 26
  - Full-time students over the age 26 or those physically or mentally unable to provide self care
### Dependent Eligibility Verification

Document retention is required upon employee benefit election and/or any change to existing benefits. Additionally, documentation of dependents is crucial. This is important to ensure that all dependents are properly classified and eligible for benefits.

- Watch for an email from Benefits!
- Collect documents now to be prepared.
- 4 weeks to submit documents.
- If documentation is not received, unverified dependents will be removed from coverage.

### Common Documents:

<table>
<thead>
<tr>
<th>Spouse</th>
<th>Dependent children under age 26</th>
<th>Dependent child over 26 – full time student</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Marriage certificate <strong>and</strong></td>
<td>• Birth certificate or</td>
<td>• Birth certificate <strong>and</strong></td>
</tr>
<tr>
<td>• First page of last year's tax filing</td>
<td>• Court order naming legal</td>
<td>Class schedule from accredited</td>
</tr>
<tr>
<td></td>
<td>guardian as you or your</td>
<td>school showing full time status</td>
</tr>
<tr>
<td></td>
<td>spouse/Domestic Partner</td>
<td>(each semester)</td>
</tr>
</tbody>
</table>

### Double Spouse Credit

→ May be eligible if:
- Spouse/Domestic Partner works for UI/UIHC in benefit eligible position
  - AND
- family coverage is elected
- One employee carries family health and/or dental insurance coverage
- No financial benefit to those who need employee + spouse coverage. Both should enroll in Employee Only.

### University Credits

**General and Shared Savings Credits**
University Credits

Eligibility: Regular Benefit Eligible Employees

Unused credits default to a health care flexible spending account
  - May elect for credits to go to dependent care spending account in enrollment process.

Credits issued in the Earnings part of paycheck
  - Lower the out-of-pocket costs of eligible benefit elections
  - Deducted in full as Before Tax Deductions

University Credits

Types of Credits

→ General Benefit Credit
  - Each eligible employee receives $90 per month automatically
  - House Staff and Temporary Staff are not eligible

→ Shared Savings Credits
  - Waive Dental Insurance, receive $25 credit per month
  - If your salary is over $25k and you choose $50k in group life insurance,
  receive $40 credit per month

University Credits Limitations

→ Max of $500 in credits per year if you waive health insurance and do not have coverage under a plan that provides min value coverage (this includes dependents)

→ Employee is responsible to notify University Benefits immediately if enrollment status in other health insurance changes
Choosing Your Benefits

Health & Dental Insurance Coverage Options

- Waive
- Employee Only
- Employee + Family
- Employee + Spouse/Domestic Partner
- Double Spouse Family

Basic Insurance Terms

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>PREMIUM</td>
<td>The amount you pay monthly for insurance plan</td>
</tr>
<tr>
<td>DEDUCTIBLE</td>
<td>The amount you owe for covered health care services before your health plans begin to pay</td>
</tr>
<tr>
<td>COPAYMENT (CPY)</td>
<td>A fixed dollar amount you pay for a covered service, typically due at the time the service is provided</td>
</tr>
<tr>
<td>COINSURANCE</td>
<td>A set percentage that you pay for covered service, usually billed by the provider after the service is provided (e.g., 20%)</td>
</tr>
<tr>
<td>OUT-OF-POCKET MAXIMUM (OPM)</td>
<td>The maximum amount you pay for covered services during a plan year; deductibles, copays, and coinsurance amounts apply towards the OPM</td>
</tr>
</tbody>
</table>
Health Insurance

UISelect and UIChoice

University Benefits Office

Health Insurance

- Administered by Wellmark Blue Cross and Blue Shield of Iowa
- Two health plans available:
  - UISelect
  - UIChoice

Types of Health Care Providers

<table>
<thead>
<tr>
<th>Participating Providers</th>
<th>Non-participating Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>• accepts Blue Cross &amp; Blue Shield payment arrangements</td>
<td>• will not accept Blue Cross &amp; Blue Shield payment arrangements</td>
</tr>
<tr>
<td>• over 4,000 physicians + all hospitals in Iowa</td>
<td>• You must file the claim directly to Blue Cross &amp; Blue Shield</td>
</tr>
<tr>
<td>• lower out-of-pocket costs</td>
<td>• Patient may be balance billed</td>
</tr>
</tbody>
</table>

To search for providers, visit: [www.wellmark.com](http://www.wellmark.com) >> Find a Provider link
Levels of Providers
Provider/facility determines the benefit level (what you pay)

- **Level 1**
  - UI Health Care locations, including:
    - UI Hospitals & Clinics, UI Urgent Care and UI QuickCare, and select affiliated providers such as Washington County Hospitals & Clinics and The Iowa Clinic, PC.

- **Level 2**
  - Blue Choice network providers not included in Level 1 (other providers in Iowa).
    - Example: Mercy of Iowa City.

- **Level 3**
  - Providers not in Level 1 or 2.
    - Ex. out of state providers.
    - May or may not participate in Blue Cross & Blue Shield
    - Could balance bill patient.

You do not choose a level. You may see any provider you choose.

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Convenient Locations
- UIHC
- Iowa River Landing
- Scott Boulevard
- North Dodge
- North Liberty
- River Crossing
- Muscatine
- UI Sports Medicine
- UI QuickCare (5 locations)
- Urgent Care
- Multiple outreach locations across Iowa.
- Additional locations: https://uihc.org/locations

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Two Health Plans Available

- **UISelect**
  - Lower premium cost, higher out-of-pocket costs.
  - Traditional deductible plan.
  - Level 3 providers not covered.
    - Exceptions: emergencies, guest membership, services not available in Iowa.

- **UIChoice**
  - Higher premium cost, lower out-of-pocket costs.
  - Deductible only for inpatient hospital stays.
  - Covers providers nationwide.
## 2021 Monthly Premium Rates

### UISELECT
- **Employee Only**: $0
- **Employee + Spouse**: $285
- **Employee + Children**: $233
- **Employee + Family**: $306
- **Double Spouse Family**: $0

### UICHOICE
- **Employee Only**: $72
- **Employee + Spouse**: $342
- **Employee + Children**: $279
- **Employee + Family**: $367
- **Double Spouse Family**: $183

## Comparison of plan provisions

### Annual deductibles, coinsurance, and OPMs

<table>
<thead>
<tr>
<th></th>
<th>UISelect Level 1</th>
<th>UISelect Level 2</th>
<th>UISelect Level 3</th>
<th>UIChoice Level 1</th>
<th>UIChoice Level 2</th>
<th>UIChoice Level 3</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong></td>
<td>$400</td>
<td>$800</td>
<td>N/A</td>
<td>$400</td>
<td>$800</td>
<td>$1,600</td>
</tr>
<tr>
<td><strong>Inpatient Deductible (Only)</strong></td>
<td>Subject to Annual Deductible</td>
<td>Subject to Annual Deductible</td>
<td>$600</td>
<td>Subject to Annual Deductible</td>
<td>Subject to Annual Deductible</td>
<td>Subject to Annual Deductible</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>10%</td>
<td>20%</td>
<td>Varies based on location &amp; service</td>
<td>10%</td>
<td>20%</td>
<td>Varies based on location &amp; service</td>
</tr>
<tr>
<td><strong>Annual Out-of-Pocket Maximum (OPM)</strong></td>
<td>$1,700</td>
<td>$2,000</td>
<td>Non-participating providers N/A</td>
<td>$3,400</td>
<td>$3,400</td>
<td>Non-participating providers N/A</td>
</tr>
</tbody>
</table>

**Note:** UISelect Level 3 coverage; exceptions only

## Comparison of plan provisions

### Preventive care, Quick & Urgent Care, and Office Visits

<table>
<thead>
<tr>
<th></th>
<th>UISelect Level 1</th>
<th>UISelect Level 2</th>
<th>UISelect Level 3</th>
<th>UIChoice Level 1</th>
<th>UIChoice Level 2</th>
<th>UIChoice Level 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Care</td>
<td>$0 copay</td>
<td>$0 copay</td>
<td>$0 copay</td>
<td>$0 copay</td>
<td>$0 copay</td>
<td>$0 copay</td>
</tr>
<tr>
<td>Doc on Demand</td>
<td>$0 copay</td>
<td>$0 copay</td>
<td>$0 copay</td>
<td>$0 copay</td>
<td>$0 copay</td>
<td>$0 copay</td>
</tr>
<tr>
<td>UI QuickCare</td>
<td>$5 copay</td>
<td>N/A</td>
<td>N/A</td>
<td>$5 copay</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$10 copay</td>
<td>$35 copay</td>
<td>$10 copay</td>
<td>$25 copay</td>
<td>$25 copay</td>
<td>50% coinsurance</td>
</tr>
<tr>
<td>Office Visits</td>
<td>$10 copay</td>
<td>$35 copay</td>
<td>$10 copay</td>
<td>$25 copay</td>
<td>$25 copay</td>
<td>50% coinsurance</td>
</tr>
</tbody>
</table>

**Note:** UISelect Level 3 coverage, exceptions only
Comparison of plan provisions
Emergency Room and Mental Health Visits

Note: UISelect Level 3 coverage, exceptions only

<table>
<thead>
<tr>
<th></th>
<th>UISelect</th>
<th>UIChoice</th>
</tr>
</thead>
<tbody>
<tr>
<td>ER Visit</td>
<td>Level 1</td>
<td>Level 2</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>Mental Health Visit</td>
<td>$10 copay</td>
<td>$0 copay</td>
</tr>
</tbody>
</table>

UISelect: If out of state/country and have a true medical emergency, your visit will be treated as a level 2 provider.

Comparison of plan provisions
Pharmacy Benefits

<table>
<thead>
<tr>
<th></th>
<th>UISelect Formulary: Blue RX Value Plus</th>
<th>UIChoice Formulary: Blue RX COMPLETE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1</td>
<td>$0 copay</td>
<td>$0 copay</td>
</tr>
<tr>
<td>Tier 2</td>
<td>30% coinsurance</td>
<td>30% coinsurance</td>
</tr>
<tr>
<td>Tier 3</td>
<td>50% coinsurance</td>
<td>50% coinsurance</td>
</tr>
<tr>
<td>Tier 4</td>
<td>50% coinsurance</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Specialty Drugs Covered ONLY when filled at UIHC Specialty Pharmacy

Annual Out-of-Pocket Maximum
- Single = $1,100
- EE+Sp, EE+Ch, or Family = $2,200

Other Available Services

- **Doctor on Demand** | FREE to UIChoice and UISelect members
  - Telemedicine care for minor illnesses with smartphone or computer with webcam
  - Does not include mental health services
  - Use Wellmark ID number to request care
  - Available in all 50 states

- **UIHC 24-Hour Health Access Line** | FREE to UIChoice and UISelect members
  - Access to nurse or on-call physician

- **UI QuickCare** | $5 copay
  - Convenient choice when mildly ill
  - Locations in Iowa City, Coralville, North Liberty
  - Mon.–Fri., 7 a.m.–7 p.m.; Sat.–Sun., 7 a.m.–5 p.m.
Other Available Services

(UI Urgent Care | $10 copay
• Alternative to ER
• Convenient choice when more seriously ill
• More services available than QuickCare
• Located on Scott Blvd in Iowa City (Coralville location opening soon)
• Monday – Friday, 7a.m. – 9p.m.; Saturday – Sunday, 7a.m. – 7p.m.)

Other Available Services

Dental Insurance

Dental II

• Dental II is administered by Delta Dental of Iowa
Dental Providers

- Visit any provider
  - Cost advantage to using participating providers

- Provider determines benefit level
  - Tier 1: PPO Network
  - Tier 2: Premier Network (regular Delta Dental network)
  - Tier 3: Non-participating dentists

- Provider search:
  [https://www.deltadentalia.com/find-a-provider/](https://www.deltadentalia.com/find-a-provider/)

2021 Monthly Dental Premium Rates

<table>
<thead>
<tr>
<th>Dental II</th>
<th>Monthly Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$0</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$19</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$20</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$27</td>
</tr>
<tr>
<td>Double Spouse Family</td>
<td>$0</td>
</tr>
</tbody>
</table>

Dental II – Benefit Summary

<table>
<thead>
<tr>
<th></th>
<th>TIER 1</th>
<th>TIER 2</th>
<th>TIER 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>COPAY: Preventive Care (2 per year)</td>
<td>$3</td>
<td>$8</td>
<td>$0</td>
</tr>
<tr>
<td>COINSURANCE: Routine and Restorative Care</td>
<td>0%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>COINSURANCE: High-cost Restorations</td>
<td>19%</td>
<td>28%</td>
<td>20%</td>
</tr>
<tr>
<td>ORTHODONTICS: No age limit</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>MAXIMUM ANNUAL BENEFIT</td>
<td>$2,000, up to $4,000 with annual carryover</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Dental II – Plan Features

- Maximum Annual Benefit (per member per year) | $2,000

- Carryover feature
  Amount remaining for calendar year will carryover to your annual maximum for the following year, up to $4,000, by meeting the criteria:
  - Did not use all your $2,000 maximum benefit
  - Have been covered by the insurance the full year
  - Submitted at least one claim

College of Dentistry Incentive Program

- Qualifying treatment plans
  - Academically beneficial to residents
  - Treatment must be provided by the residents
  - Processed through dental insurance plan

- University pays 100% of patient’s expense for covered treatment
  - No copays or deductibles
  - $2,000 annual maximum

- [https://hr.uiowa.edu/benefits/dental-insurance/college-dentistry-student-dental-clinics-incentive](https://hr.uiowa.edu/benefits/dental-insurance/college-dentistry-student-dental-clinics-incentive)

ID Cards & Online Services for Health and Dental Insurance

- ID cards mailed directly to policyholder
  - Home address on file in Employee Self Service at the time of enrollment
  - Cards received 2-3 weeks following completed online enrollment

- All ID cards will have the policyholder’s name
  - Additional cards can be requested through online services

- Online services available:
  - Wellmark.com/mywellmark
  - DeltaDentalIA.com
  - [https://hr.uiowa.edu/benefits/dental-insurance](https://hr.uiowa.edu/benefits/dental-insurance)
Flexible Spending Accounts
Health Care and Dependent Care FSA’s

- Participation is optional
  - Payroll deduction – pre-tax deduction
  - Unused credits – funds available, optional to claim
- IRS regulated program
  - Eligible expenses: [https://hr.uiowa.edu/fsa](https://hr.uiowa.edu/fsa)
  - Use it or lose it
  - Expenses must be incurred during the plan year, while active participant in the plan (Jan. 1 – Dec. 31)
  - Claims must be submitted by April 30 of the following year

Reimbursements - Direct Deposit Required
- HCSA: reimbursed for full amount of annual contribution at any time during plan year
- DCSA: must have funds in account for reimbursement

FSA Program Details

Two Types of Accounts for FSA

Health Care Spending Account (HCSA)
- Elect up to $2,750 for 2021
- Copay/costshare/deductible, prescriptions for eye-glasses, contacts and medications
- Eligible expenses for self and IRS eligible dependent(s)

Dependent Care Spending Account (DCSA)
- Elect up to $5,000/year per household
- Daycare, nanny, BASP, pre-school, day camps
- Expenses for eligible dependents up to age 13 or tax dependent who is physically or mentally incapable of self-care

Submit claims online in Employee Self Service and upload required documentation

Processing of Claims Goal
- 20 business days to process claims (normal claims volume)
- Peak times – up to 40 business days (Nov-Feb & Apr-Jun)
Other Benefit Offerings

Group Life, Voluntary Term Life, Spouse/Dependent Life, LTD, AD&D
and Workers’ Compensation

Group Life Insurance

- Participation required
  - University provides coverage of 2x salary at no cost to you
- Term life insurance policy
  - Conversion available at termination/retirement
- Max payment is $400,000
- $0.246 per $1,000
- Group Life Insurance is not age rated

Coverage Options

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50,000</td>
<td>No out-of-pocket cost to you. $40 shared savings credit if elected and salary is greater than $25,000</td>
</tr>
<tr>
<td>2x salary</td>
<td>Default coverage amount, paid in full by university credits</td>
</tr>
<tr>
<td>2.5x salary</td>
<td>Receive university credits equal to amount for 2x salary</td>
</tr>
<tr>
<td>3x salary</td>
<td>Receive university credits equal to amount for 2x salary</td>
</tr>
</tbody>
</table>

Optional Life Insurance for the Employee

- Voluntary Term Life
  - Age Rated per $1,000
  - Minimum coverage: 0.5x salary
  - Maximum coverage: 3.5x salary
  - Maximum benefit paid $1,000,000

Taxable Life Insurance – Imputed Income

- Per IRS: if an employer allows access to life insurance in excess of $50,000, the amount in excess of $50,000 has a taxable value to the employee
- https://hr.uiowa.edu/benefits/taxable-life-insurance
Optional Life Insurance for Dependent(s)

→ Spouse and/or Dependent Life (after tax – credits do not apply)

<table>
<thead>
<tr>
<th>Coverage Options</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse Coverage</td>
<td>$10K</td>
</tr>
<tr>
<td>Dependent Coverage, per child</td>
<td>$5K</td>
</tr>
<tr>
<td>Combination Spouse / Dependent(s)</td>
<td>$10K / $5K</td>
</tr>
</tbody>
</table>

• Dependent Children
  - Age 14 days to end of calendar year in which they turn 26, or
  - full-time student or disabled

→ The employee **must** have voluntary term life insurance in equal or greater amount.

Long Term Disability (LTD)

→ University pays premium for mandatory participation
  - You are automatically enrolled into the insurance

→ 60% salary replacement coverage for up to 2 years for employees who become disabled while actively employed
  - 90 working day waiting period before payments begin
  - Maximum benefit $300,000/year

→ After 2-year period must be totally disabled and unable to perform any occupation for payment to continue
→ Pre-existing conditions not covered for 12 months

Accidental Death & Dismemberment (AD&D)

→ Optional enrollment
→ Provides coverage at all times for most accidents
  - Coverage is available in $100,000 increments, up to $1,000,000
  - Spouse / DP – 75% of principal of plan
  - Dependent Children – 20% of principal of plan, limited to $100,000
→ Dual Spouse may not double insure each other or dependents

<table>
<thead>
<tr>
<th>Plan Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>PLAN 1: Employee Only</td>
</tr>
<tr>
<td>PLAN 2: Employee + Spouse/domestic partner</td>
</tr>
<tr>
<td>PLAN 3: Employee + Children</td>
</tr>
<tr>
<td>PLAN 4: Employee + Family</td>
</tr>
</tbody>
</table>
Workers’ Compensation

- Approved claims for job-related injuries and illness entitle an injured employee to medical coverage related to the injuries at no cost and a portion of his/her salary due to work absences.

- If injured on the job:
  1. Report injury to supervisor within 24 hours and;
  2. Complete the First Report of Injury form in Employee Self Service, under Benefits & Wellness tile

- If you need medical attention, please visit UI Occupational Health at 2591 Holiday Road, Coralville, IA.

- More information can be found on the Workers’ Compensation website at: https://hr.uiowa.edu/support/workers-compensation

Retirement Plans

Mandatory and Voluntary

UI Retirement Plan Details

- Mandatory participation with a qualified position
- Irrevocable decision
- Enroll within 60 days of hire date
- Default election is IPERS
- If you are already participating in a university retirement plan, you will not have an election available
Mandatory Retirement Vendors

- Iowa Public Employees Retirement System (IPERS)
  - Defined Benefit Plan, IRS 401(a)
  - Retirement income based on a formula of:
    - Years of eligible service
    - Salary earned during employment
  - https://www.ipers.org

- Teachers Insurance and Annuity Association (TIAA)
  - Defined Contribution Plan, IRS 403(b)
  - Retirement income contingent on the returns from individually elected investment
  - https://www.tiaa.org/public/tcm/uiowa/home

Contributions to Retirement

<table>
<thead>
<tr>
<th>Plan</th>
<th>Vesting Schedule</th>
<th>Length of Employment</th>
<th>Retirement of Annual Salary</th>
<th>Employee Contribution</th>
<th>University Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>TIAA</td>
<td>First day of employment</td>
<td>First five years</td>
<td>First $4,800 of salary</td>
<td>3.33%</td>
<td>6.66%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Salary above $4,800</td>
<td>5%</td>
<td>10%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>After five years</td>
<td>All Salary</td>
<td>5%</td>
<td>10%</td>
</tr>
<tr>
<td>IPERS</td>
<td>28 quarters</td>
<td>Beginning first day</td>
<td>All Salary</td>
<td>6.29%</td>
<td>9.44%</td>
</tr>
<tr>
<td>IPERS Certified Law Enforcement</td>
<td>16 quarters</td>
<td>Beginning first day</td>
<td>All Salary 7/1/2020 – 6/30/2021</td>
<td>6.41%</td>
<td>9.61%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>All Salary 7/1/2021 – 6/30/2022</td>
<td>6.21%</td>
<td>9.31%</td>
</tr>
</tbody>
</table>

Making Your Retirement Plan Election

- Enroll through Employee Self Service
  - Select Benefits & Wellness tile,
    - >> Retirement >> Retirement Enrollment link

- Make selection to submit to benefits

- Complete the Enrollment / Beneficiary Designation through the selected program’s website

Make your election within 60 days of your eligibility date!
Saving Extra for Retirement

- **403(b) Retirement Savings Program**
  - Voluntary
  - Pre-tax or After-tax contributions
  - After-tax contributions are included in your maximum contribution limits + catchup limits
  - 6 different vendors to choose from
  - Enroll online through Employee Self Service

- **457(b) Retirement Savings Account**
  - Voluntary
  - Pre-tax or After-tax contributions
  - Tax-deferred compensation plan
  - For 2021, TIAA is the only vendor
  - Enroll online through Employee Self Service

Miscellaneous Benefit Offerings

Voluntary Insurance Options, Employee Discounts

- **Voluntary Insurance Options**
  - Not administered by University of Iowa
  - Various vendors; contact company directly
    - Examples of options:
      - Vision Insurance
      - Long Term Care (Genworth)
      - Critical Illness/Cancer Insurance
      - Auto Insurance
      - Short Term Disability
  - [hr.uiowa.edu/benefits/voluntary-insurances-programs](https://hr.uiowa.edu/benefits/voluntary-insurances-programs)
Voluntary Vision Insurance

- Administered by TwoRivers Insurance Services
  - Two Plans Offered: EyeMed and Avesis
- New Hires can sign up for this insurance within their first 30 days.
- Payroll deduction available for monthly premiums
- Open enrollment with TwoRivers each year is Jan. 1 to Feb. 28
  - Effective date of your policy is Apr. 1 if signing up during Open Enrollment
  - University Benefits will send an email to all eligible staff when enrollment begins

UI Optical Discount
- Discount for UI employees and their dependent(s)
- 15% discount on complete purchase of glasses
- 10% discount on LASIK and PRK surgery
- Locations:
  - UI Optical - IRL
  - UI Optical - UIHC

DeltaVision Discount
- Delta Dental members and covered dependents qualify for vision discount DeltaVision providers
- Discount on eye exams, lenses, frames, conventional contact lenses & LASIK
- Locate DeltaVision providers by visiting www.eyemedvisioncare.com/locator
- Inform provider of discount when scheduling appointment
- Provide Delta Dental card at appointment

Employee Discount Program
- Not administered by University
- Various vendors; contact company directly
  - Examples of discount categories:
    - Cell phone companies
    - Car rental
    - Fitness / Sports
    - Travel
- UI Athletics Employee Discounts
  - Contact the UI Athletics Ticket Office at tickets@hawkeyesports.com
  - https://hr.uiowa.edu/benefits/employee-discounts
Vacation Accrual Details

- Prorated based on % of appointment
- Academic year faculty members do not accrue vacation
- Balance may not exceed twice the current annual rate of accrual
- Do not accrue time, once maximum level is reached
- Do not lose, but do not accrue more until below maximum level

Vacation Accrual Rates

- Professional & Scientific Staff
  - 12-month employee: 192 hrs. (24 days); 16 hrs. (2 days)
  - 10 months: 192 hrs. (24 days); 16 hrs. (2 days)
  - 9 months or less: 192 hrs. (24 days); 16 hrs. (2 days)

- SEIU Staff
  - Casual: 100 hrs. (13 days); 8 hrs. (1 day)
  - More than 1, up to 4: 150 hrs. (20 days); 12.5 hrs. (1.6 days)
  - More than 4: 300 hrs. (40 days); 25 hrs. (3.1 days)

- Merit Staff
  - 1 - 6 years: 96 hrs. (12 days); 8 hrs. (1 day)
  - 6 - 11 years: 120 hrs. (15 days); 10 hrs. (1.25 days)
  - 12 - 19 years: 176 hrs. (22 days); 14.286 hrs. (1.786 days)
  - 20 - 24 years: 192 hrs. (24 days); 16 hrs. (2 days)
  - 25 & after: 216 hrs. (27 days); 18 hrs. (2.25 days)
Sick Leave Accrual

- All eligible staff

<table>
<thead>
<tr>
<th>EMPLOYEE</th>
<th>ANNUAL</th>
<th>MONTHLY</th>
<th>MAXIMUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>12-month employee</td>
<td>144 hrs. (18 days)</td>
<td>12 hrs. (1.5 days)</td>
<td>No Maximum</td>
</tr>
</tbody>
</table>

Accrual prorated based on % of appointment

- Convert to vacation criteria:
  - Sick leave accrual exceeds 240 hours
  - No sick leave was used in the month
  - May be able to convert accrued sick leave (12 hours) to vacation (4 hours)

Paid Holidays

- New Year’s Day
- Martin Luther King Jr. Day
- Memorial Day
- 4th of July
- Labor Day
- Thanksgiving and Friday after
- Christmas and one other day

liveWELL

Health and Well-Being Programs
A "Whole Person" approach to well-being from:
• liveWELL
• Family Services
• UI Employee Assistance Program

Includes many program options:
• Online Sleep Program
• Suicide Prevention Training
• Elder Caregiving Services
• Mindfulness-Based Stress Reduction
• Resilience Training
• Financial Well-Being
• Confidential Counseling
• Ergonomics Tools

hr.uiowa.edu/employee-well-being

Benefit Enrollment Process
Online in Employee Self Service
Online Enrollment Details

Online enrollment completed through Employee Self Service
Must submit to Benefits Office within 30 days of your employment eligibility date

Make elections for:
- Health Insurance
- Dental Insurance
- Group Life Insurance
- Voluntary Term Life Insurance
- AD&D (Accidental Death & Dismemberment)
- Spouse and Dependent Life Insurance
- Flexible Spending Accounts

Beneficiaries

- **Must** name at least one beneficiary for Group Life Insurance
- **Beneficiary Designation**
  - Beneficiary is not the same as a dependent
  - Primary or Contingent
  - May elect % or set amount, otherwise divided equally
- **Beneficiaries for retirement accounts are designated with TIAA or IPERS, not through Employee Self Service**

Log in to Employee Self Service

hris.uiowa.edu
Select Benefits Enrollment link

Open-Edit your Benefit Elections

I agree – View & Update Dependents/Beneficiaries
Benefits Enrollment

• Interactive program
  • "Recalculate" to see selected changes
  • "Keep for Later" to save changes and complete enrollment later
  • "Finish Enrollment" to submit enrollment selections

• Review selections in Account Overview
• Must select the green "Continue-Finish Enrollment" button to finalize selections

Benefit Enrollment Confirmations

• Upon completion of enrollment
  • Notified of confirmation by email within 48 hours of enrollment (unless during payroll cutoff)
  • Confirmation available in Employee Self Service

• Changes to benefit elections
  • Requested through Employee Self Service (Benefits Confirmations)
  • Refer to deadline for changes dated on the top of your confirmation statement (typically 1 week from release date)

Making Changes and Enrollment Deadlines

Online in Employee Self Service
Changing Benefits after New Hire Enrollment

- Annual Open Enrollment or Qualifying Event
  - Open Enrollment is every fall - typically beginning of November
  - What is considered a qualifying event?
    - Birth/Adoption
    - Death of spouse/dependent/domestic partner
    - Marriage/domestic partner affidavit or Divorce
    - Loss of health and/or dental coverage
    - Dependent Child over age 26 and no longer in school
  - When and How do I notify Benefits of my event?
    - Request changes that are consistent with qualifying event within 30 days of the event (60 days for birth or adoption)
    - Documentation may be required to support the change
    - Enrollment must be completed within 30 days of the event (60 if birth or adoption)
    - The new coverage takes effect the first of the month following your event (exception: birth/adoption)

Enrollment Deadlines

- Benefits Enrollment
  - Completed within 30 days of eligibility date (hire date)
  - 30 days after event date if a qualifying event

- Retirement Enrollment
  - Completed within 60 days of eligibility date (hire date)
  - Irrevocable Decision.

QUESTIONS?

University Benefits Office
120 University Services Building
Iowa City, IA 52242
319-335-2676
https://hr.uiowa.edu/benefits

Office Hours:
Monday | 9am – 5pm
Tuesday – Friday | 8:30am – 5pm
benefits@uiowa.edu