

# 2021 BENEFITS SUMMARY

HOUSE STAFF

# IOWA

Revised 101.20.2021



## YOUR HEALTH & WELL-BEING

Choose between two health plans, UISelect and UIChoice. There is only one dental plan, Dental II.

Don't forget to consider signing up for FSA. Use pre-tax dollars to reimburse yourself for any eligible out-of-pocket medical expenses.

## 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

### PHARMACY | Blue Rx Complete

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

- 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

CHOOSE ANY PROVIDER YOU WISH!

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

## FLEXIBLE SPENDING ACCOUNTS (FSA)

Administered by the University Benefits Office

### 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

## LIFE INSURANCE

Administered by Principal Financial Group

### 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

Administered by Principal Financial Group

- 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)

Administered by Zurich American Insurance Company

- Voluntary benefit
- Coverage is available in \$100,000 increments up to a max of \$1,000,000

## VOLUNTARY INSURANCE

### SAVING EXTRA FOR RETIREMENT

#### 403(b) Voluntary Retirement Savings Program (VRSP)

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

#### 457(b) Deferred Compensation Program

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

### OTHER INSURANCE PROGRAMS

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

## DISCOUNTS

### DELTA DENTAL VISION

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

### 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

### EMPLOYEE DISCOUNT PROGRAM

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

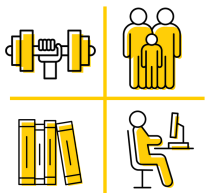


## INVESTING IN A SECURE FUTURE



## VOLUNTARY INSURANCE & DISCOUNTS

# WELL-BEING



## 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](http://hr.uiowa.edu/livewell)

### 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](http://hr.uiowa.edu/family-services)

### 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>

### 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

### 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](http://hr.uiowa.edu/well-being/ergonomics-program)

# ENROLLING IN YOUR BENEFITS



## HOW TO ENROLL IN BENEFITS

### BEFORE YOU START

Make sure you've set up your DUO Two-Step Login profile, have your HealthCareID & password ready, and gather personal information for each person you are enrolling.

If you have difficulty with your ID or password:

Call 319-356-0001 or visit

[healthcareid.uiowa.edu](http://healthcareid.uiowa.edu)

### HOW TO ENROLL

1. Log in to Employee Self Service at [hris.uiowa.edu](http://hris.uiowa.edu).
2. Under Benefits & Wellness, select Benefits Enrollment
3. Select OPEN - Edit Your Benefit Elections link to begin.
4. Add beneficiaries and dependents
5. Elect your benefits
6. Enroll in flexible spending accounts, if interested.
7. Save your progress or complete your enrollment.
8. Important: Wait for the Benefits Enrollment Results page. This means you have successfully enrolled in your benefits. If you do not see this page, then University Benefits has not received your elections.



**Deadline to enroll in your benefits is 30 days from your hire date.**

### AFTER YOU ENROLL

These final steps will ensure you and your dependents are confirmed for coverage, and that you receive all the information necessary to take full advantage of your benefits

1. **Watch for your confirmation statement. Check your UIOWA email.**
  - a. You will receive an email within 24 to 48 hours of submitting your benefit selections notifying you of your confirmation statement is ready to view in Employee Self Service.
  - b. **Please review this carefully.** You will only have seven days from the date of your statement to request any changes to your enrollment.
2. If you have not already, **set up your direct deposits** for spending account reimbursements. Direct deposit is also required for payroll.
  - a. In Employee Self Service under Time and Pay, select Direct Deposit. Then select Benefits Spending Account. Set up Payroll, and any additional accounts. Note: To ensure your privacy, the direct deposit **link requires two-step confirmation.**
3. Update your home address and work addresses.
  - a. Under My Self Service, select Address/Phone Change. The address we have on file will be where your health and/or dental cards will be mailed.
4. **If your training program has Dining Dollars available**, you need to opt-in for Charging and Payroll Deduction.
  - a. In Employee Self Service, under Time and Pay, select Charging and Payroll Deduction. Then Opt-in.

## DID YOU ADD A DEPENDENT TO YOUR COVERAGE?

- You will receive an email from University Benefits when your Verify Dependent link is available in Employee Self Service.
- Once your email notification arrives, select the Verify Dependents link under the Benefits & Wellness tab and upload the required documents. You must do this within four weeks of enrolling your new dependent(s), or they will be removed from your coverage and cannot be added without a qualifying event.
- Review the full list of required documents as well as instructions for submitting them on the website at: <http://bit.ly/3qUKvKC>

### IMPORTANT:

**If you do not enroll within 30 days of your start date:**

You will not be able to enroll in benefits until the annual open enrollment period which is typically late fall each year or unless you have a qualifying event.

Find more information about house staff benefits at: <http://bit.ly/3omryio>

