The University of Iowa offers one of the most competitive, comprehensive benefit packages around, with programs that enhance the health and well-being of its employees.

**HEALTH & DRUG PLANS**

Two medical plans: UIChoice and UISelect

**UIChoice Plan Highlights**
- Choose any provider you wish!
- Higher premium, lower out-of-pocket costs
- 3 provider networks nationwide
- Out-of-pocket max (OPM)
  - Participating providers: $1,700 single/$3,400 family;
  - Level 3 Non-participating: $2,000 single/$4,000 family

**UISelect Plan Highlights**
- Covers only providers in Iowa
- Lower premium, higher out-of-pocket costs
- Zero dollar premium for single only/double spouse family
- Out-of-pocket max (OPM)
  - Level 1: $2,000 single and $3,400 family;
  - Level 2: $3,000 single and $6,000 family

**Pharmacy | Blue Rx Complete**
- 4 tier prescription benefit
- Free generic drugs
- Out-of-pocket max = $1,100 single/$3,400 family

**Pharmacy | Blue Rx Value Plus**
- 3 tier prescription benefit
- Free generic drugs
- Out-of-pocket max = $1,100 single/$3,400 family

**DENTAL PLAN**

**Dental II Plan Highlights**
- Choose any provider you wish!
- Employee only coverage is free
- $2k max annual benefit, up to $4k 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 - Non-participating providers

**RETIREMENT**

Employees expected to work 6 months or more, MUST participate in a retirement program. (Not all employee categories are eligible) **Two plans to choose from:**

**Iowa Public Employees Retirement System (IPERS)**
- Defined benefit plan or “traditional pension plan”
- Retirement income determined with a formula based on years of service and salary earned
- Employee contribution 6.29%; UI contribution 9.44% thru 6/30/2022
- Vested after 7 years or at age 65

**Teacher’s Insurance Annuity Association (TIAA)**
- Defined contribution plan - 403(b)
- Employee contributes 3.33% on 1st $4,800 of salary per year for first 5 yrs and then 5% after.
- UI contributes 6.66% on 1st $4,800 of salary per year for first 5 yrs and then 10% after.
- Both employee and UI contributions are fully and immediately vested

**LIFE INSURANCE**

**GROUP LIFE**
- University paid benefit.
- UI funds 2x’s your salary
- Max coverage amount is $400,000

**VOLUNTARY TERM LIFE**
- Coverage: .5 to 3.5 times your salary
- Max coverage amount is $1 million

**DEPENDENT LIFE**
- Premium paid on an after-tax basis
- Must enroll in voluntary term life to elect dependent life

**FLEXIBLE SPENDING ACCOUNTS (FSA)**

**Health Care FSA**
- Contribute up to $5,000 annually
- Reimbursed for eligible medical expenses (e.g., copays, deductibles, Rx, vision & dental)

**Dependent Care FSA**
- Contribute up to $2,500 annually
- Reimbursed for eligible medical expenses for the care of a qualified individual

**DEFINED BENEFIT PLAN**

Defined benefit plan or “traditional pension plan”
- Retirement income determined with a formula based on years of service and salary earned
- Employee contribution 6.29%; UI contribution 9.44% thru 6/30/2022
- Vested after 7 years or at age 65

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

Please note this document is a high-level summary of most benefits offered by the University of Iowa. Not all employee categories are eligible for some benefits offerings. Review eligibility on our website at: https://hr.uiowa.edu/benefits.
Our employees' health & well-being, investments in a secure future, and work/life balance is...

OUR #1 PRIORITY.

### VACATION, SICK LEAVE & PAID HOLIDAYS

Most 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
- 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

#### FAMILY CAREGIVING LEAVE
- 40 hrs sick leave max/year to use for the care of ill or injured immediate family members.
- Unused time will be carried over to next calendar year, up to 80hrs

#### 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

### 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 currently the only vendor

### VISION INSURANCE

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

### OTHER INSURANCE PROGRAMS

- Long-term care
- Accident insurance
- Critical illness insurance
- Short-term disability
- Whole life insurance
- Auto insurance and more

### EMPLOYEE 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

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

This summary was produced by the University Benefits Office, 120 University Services Bldg, Iowa City, IA 52242

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