

IOWA

NEW FACULTY & STAFF BENEFITS GUIDE | 2022



To make the most of the information in this guide, be sure to **select underlined text** and **roll your mouse over gold highlighted text.**

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ABOUT THIS GUIDE

ANNUAL FEDERAL NOTICES

UNIVERSITY OF IOWA COLLEAGUES:

I joined the University of Iowa community in 1990 and quickly discovered what countless UI faculty and staff, past and present, have come to know: Our campus community is a great place to work, learn and live.

This guide provides an overview of the options available to benefits-eligible UI faculty and staff. Even if you're familiar with UI benefits, I encourage you to review the guide to stay informed about current plan details. If you have questions, our Benefits Office is here to help. Call 319-335-2676 or 877-830-4001 during business hours, or email benefits@uiowa.edu.

All of us at University Human Resources are committed to supporting talent, engagement, and employee work experience to ensure that every one of us has the chance to excel. We believe investing in our people, their families and their futures makes our university stronger.

Thanks for being part of our community and bringing your best every day.

Cheryl Reardon

Chief Human Resources Officer
and Associate Vice President



KNOW BEFORE YOUR ENROLL

There's a lot to love about the University of Iowa; it's where great minds come to work, grow and thrive. And, there's a lot to love about the University of Iowa's world-class benefits package, which includes comprehensive health and dental coverage, life insurance, flexible spending accounts, and more. Before you enroll, here is some important information you need to know.



Key deadlines & dates



Before you choose



If you don't enroll

QUESTIONS?

Your Benefits Office is here to help. Call 319-335-2676 or 877-830-4001 during business hours, or email benefits@uiowa.edu. You can also **visit our website** to learn more about your benefit options and get help selecting the plans that are right for you.

"What does that mean?"

Unsure about any of the insurance terms used in this guide? Check out the glossary on [page 20](#).

ELIGIBILITY & COVERAGE INFORMATION

ELIGIBILITY

In general, regular faculty and staff with at least a 50 percent appointment and their eligible dependents may participate in the benefits described in this guide. Note that there may be **tax implications** when covering adult children who are over the age of 26.

LEARN MORE ▶

INFORMATION AND DOCUMENTATION REQUIREMENTS

- ▶ If you enroll new family members, some **basic information is required**.
- ▶ Following your enrollment, you will be emailed by University Benefits and required to confirm the dependents you have enrolled meet the eligibility guidelines by providing **documentation to verify eligibility**. Enrollment status will be pending until all required information is received.

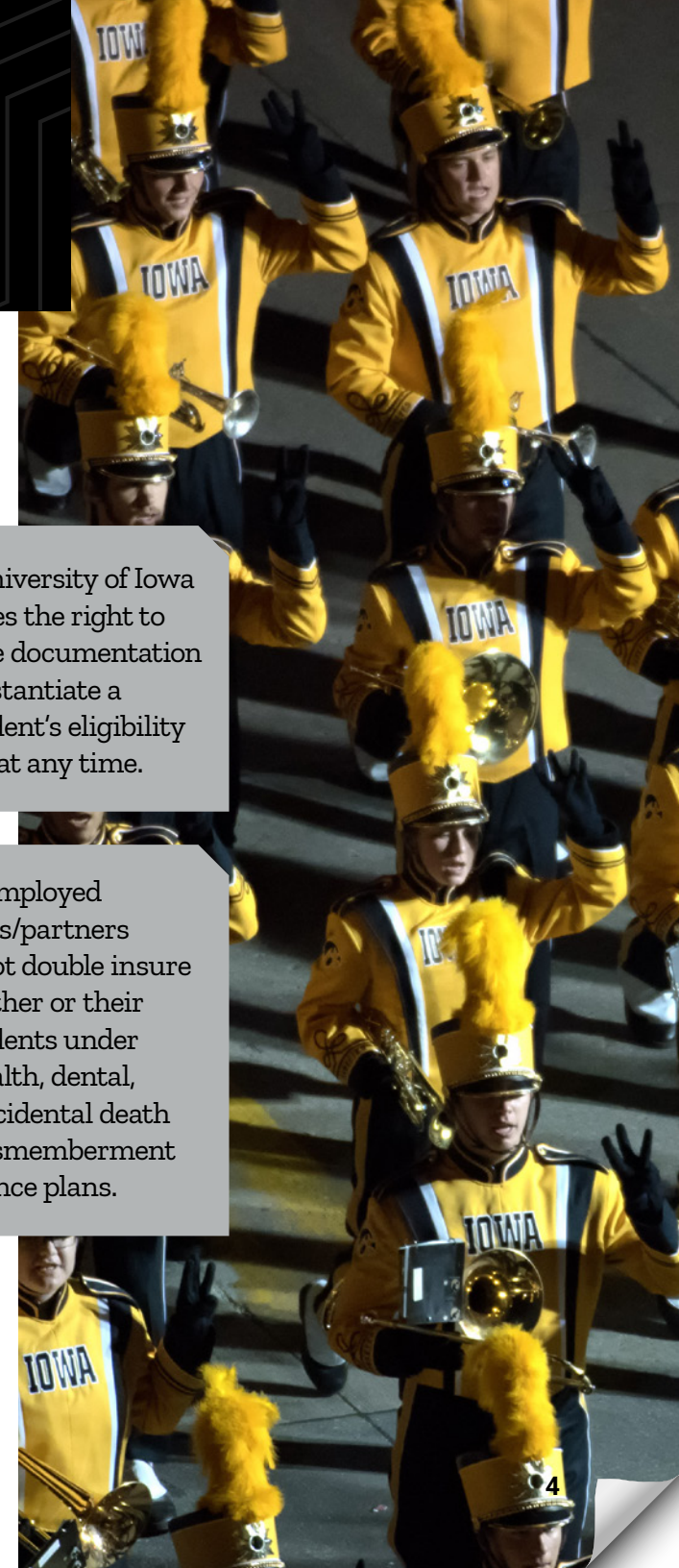
QUALIFYING EVENTS

If you miss your enrollment deadline, you cannot enroll in benefits, change your benefits or add or remove dependents without a qualifying event: a major life change that makes you eligible to enroll in or update your benefits. Without a qualifying event, you will have to wait for the next annual enrollment period to elect coverage. **LEARN MORE** ▶



The University of Iowa reserves the right to require documentation to substantiate a dependent's eligibility status at any time.

Dual-employed spouses/partners may not double insure each other or their dependents under the health, dental, and accidental death and dismemberment insurance plans.



UNIVERSITY CREDITS

Benefits-eligible faculty, professional & scientific and merit staff are eligible to receive a variety of University Credits based on the benefits you elect. House Staff and temporary staff do not qualify for University Credits.

GENERAL BENEFIT CREDITS

Each benefits-eligible employee receives **\$90 per month in General Benefit Credits**. These credits may be used to reduce the cost of any pre-tax benefit, or to fund a flexible spending account. Unused credits automatically roll into a health care flexible spending account, or you can designate the funds to a dependent care flexible spending account during enrollment.

University Credits will appear under the *Earnings* section of your paycheck.

SHARED SAVINGS CREDITS

Depending on your benefit choices, you may be eligible for additional benefit credits.

- ▶ **Waiving university-offered dental insurance:** If you waive dental insurance and are not enrolled in the University of Iowa dental insurance plan, you will receive a **Shared Savings Credit**.
- ▶ **Electing \$50,000 in group life insurance:** If you elect \$50,000 in life insurance – and your base salary is greater than \$25,000 – you will receive a **Shared Savings Credit**.

ADDITIONAL INFORMATION

- ▶ University Credits will appear under the Earnings section of your paycheck.
- ▶ You are not taxed on credits.
- ▶ Credits are not paid out as cash.



HEALTH INSURANCE

Administered by Wellmark® Blue Cross® and Blue Shield®

You have the choice of two health plans: **UISelect** and **UIChoice**.

You'll pay considerably less for care on both plans if you choose doctors and hospitals in a lower provider level. (For example, all UI health care providers are Level 1, making UIHC your most affordable option.) **You do not need to pick a provider level when selecting coverage.**

 To locate in-network providers near you, visit wellmark.com/finder.

UISELECT

This plan may be a good option if you and your family get your health care in the state of Iowa. **If you are traveling out of state, only emergency care and care from Doctor On Demand® are covered.**

EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILDREN	FAMILY	DOUBLE SPOUSE + FAMILY
				
\$0	\$294	\$239	\$314	\$0

LEVEL 1
Most affordable care options
 Includes University of Iowa Hospital and affiliated clinics, UI Urgent Care, UI QuickCare, Washington County Hospitals and Clinics, and The Iowa Clinic in Des Moines.

LEVEL 2
Providers from the Blue Access® network
 Locally, Level 2 includes Mercy Hospital and most providers in and around Iowa City who are not in Level 1.

LEVEL 3
Not covered. Exceptions include emergencies or care with a Wellmark-approved out-of-network referral.
 (Dependent children attending college, long-term travelers, and families living apart may be covered through guest membership.)

UICHOICE

With this plan, you can see health care providers in Iowa and across the nation. However, you'll pay less for care when you choose in-state doctors and hospitals on lower levels.

EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILDREN	FAMILY	DOUBLE SPOUSE + FAMILY
				
\$77	\$367	\$299	\$393	\$196

LEVEL 1
Most affordable care options
 Includes University of Iowa Hospitals and affiliated clinics, UI Urgent Care, UI QuickCare, Washington County Hospitals and Clinics, and The Iowa Clinic in Des Moines.

LEVEL 2
Providers from the Blue Choice® network
 Locally, Level 2 includes Mercy Hospital and most providers in and around Iowa City who are not in Level 1.

LEVEL 3
Providers from the BlueCard® network
 BlueCard providers are readily available throughout the U.S. and around the globe.

▶ HEALTH COSTS	UISELECT		UICHOICE		
	LEVEL 1	LEVEL 2	LEVEL 1	LEVEL 2	LEVEL 3
Annual deductible	Employee: \$400 Family: \$800	Employee: \$800 Family: \$1,600	N/A. Deductible for inpatient hospital care only. See annual inpatient care deductible below.		
Inpatient care deductible <small>Semi-private room</small>	See deductible		\$400 deductible followed by 10% coinsurance <small>Per admission</small>	\$600 deductible followed by 10% coinsurance <small>Per admission</small>	\$800 deductible followed by 40% coinsurance <small>Per admission</small>
Coinsurance	15%	25%	10%	20%	Varies based on location and service
Annual out-of-pocket maximum (OPM)	Levels 1 & 2 participating providers combined		Levels 1, 2, and 3 BlueCard participating providers combined Employee: \$1,700 Family: \$3,400		
	Employee: \$2,000 Family: \$3,400	Employee: \$3,000 Family: \$6,000	Non-participating providers N/A		Non-participating providers Employee: \$2,000 Family: \$4,000
Preventive care <small>Includes preventive exams, gynecological exams, immunizations, mammograms, and well-child care</small>	\$0 copay Not subject to deductible		\$0 copay	\$0 copay	Participating providers \$0 copay Non-participating providers Outpatient: 40% coinsurance In office: 50% coinsurance <small>Coinurance waived for out-of-network immunizations & well-child care</small>
Doctor On Demand <small>Mental health visits are not covered</small>	\$0 copay		\$0 copay		
UI Quick Care	\$5 copay	N/A	\$5 copay	N/A	N/A
Urgent care visit	\$10 copay	\$35 copay	\$10 copay	\$25 copay	50% coinsurance
Office visit	Primary care: \$10 copay Specialist: \$20 copay	Primary care: \$35 copay Specialist: \$50 copay	\$10 copay	\$25 copay	50% coinsurance
	Primary care copay will apply to chiropractic care and physical, speech & occupational therapies.				
ER visit <small>Copay waived if admitted</small>	\$100 copay followed by 10% coinsurance	\$100 copay followed by 10% coinsurance <small>Includes out-of-state ER visits</small>	\$100 copay followed by 10% coinsurance		
Mental health care visit	\$10 copay		\$0 copay	\$0 copay	50% coinsurance
▶ PHARMACY COSTS	BLUE RX VALUE PLUS SM		BLUE RX COMPLETE SM		
Tier 1: Generic drugs	\$0 copay		\$0 copay		
Tier 2: Name-brand drugs	30% coinsurance		30% coinsurance		
Tier 3: Name-brand, non-formulary drugs	50% coinsurance		50% coinsurance		
Tier 4: Name-brand, non-formulary drugs	N/A		50% coinsurance		
Pharmacy annual out-of-pocket maximum	Employee: \$1,100 Family: \$2,200		Employee: \$1,100 Family: \$2,200		

GET THE MOST OUT OF YOUR COVERAGE

As a University of Iowa employee, you have no- and low-cost treatment options for non-emergency medical conditions, which can significantly lower your health care spending. And, as a Wellmark Blue Cross and Blue Shield member, you can take advantage of all the coverage, tools and services Wellmark has to offer.

AFFORDABLE CARE OPTIONS



FREE | [doctorondemand.com](https://www.doctorondemand.com)



\$ | uihc.org/ui-quickcare



\$\$ | uihc.org/urgent-care

Health Insurance Tools

MEMBER ID CARDS

You'll receive your **Wellmark ID card** in the mail. Your card will generally arrive within two weeks of your enrollment.

myWELLMARK®

As a Wellmark member, you can take advantage of **myWellmark, your secure member portal for accessing your health insurance information**

anytime, anywhere. Just go to mywellmark.com to sign up or log in. Then, download the myWellmark mobile app from your preferred app store.

*For prescriptions, member cost share applies. Doctor On Demand physicians do not prescribe Scheduled I-IV DEA Controlled Substances and may elect not to treat or prescribe other medications based on what is clinically appropriate. During times of high overnight call volume, you may be directed to make an appointment with a Doctor On Demand physician for the following morning.



DENTAL INSURANCE

Administered by Delta Dental of Iowa

On the Dental II plan, all providers are divided into three tiers. While you may see any provider you wish, you'll pay significantly less for care if you choose a provider on a lower tier. **You do not need to pick a tier when selecting coverage.**

LEARN MORE about provider tiers and register for the Delta Dental Member Connection.

LEARN MORE about the College of Dentistry Incentive Program described below.

TIER 1	TIER 2	TIER 3
Providers in the Delta Dental PPO network	Providers in the Delta Dental Premier network	All providers who do not participate with Delta Dental

DENTAL INSURANCE MONTHLY PREMIUMS

EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILDREN	FAMILY	DOUBLE SPOUSE + FAMILY
				
\$0	\$19	\$20	\$27	\$0

	TIER 1	TIER 2	TIER 3
Deductible	\$0	\$0	\$0
COINSURANCE			
Diagnostic & preventive care <small>Two visits per year, per member. Includes routine exam, teeth cleaning, X-rays. Amount paid by insurance does not count toward \$2,000 maximum benefit.</small>	0%	0%	0%
Routine & restorative care <small>Includes regular cavity fillings, emergency treatment for the relief of pain, routine oral surgery, anesthesia, tooth extractions.</small>	0%	20%	20%
Prosthesis, endodontics & periodontal services <small>Includes bridges, partial & complete dentures, root canals, crowns, implants.</small>	10%	20%	20%
Orthodontics	50%	50%	50%
Maximum annual benefit	\$2,000 per member per year; up to \$4,000 with annual carryover		





FLEXIBLE SPENDING ACCOUNTS (FSAs)

With a flexible spending account (FSA), you can set aside pre-tax dollars to pay for certain qualified expenses. You can choose to contribute to a health care FSA, a dependent care FSA or both.



HEALTH CARE FSA

Contribute up to \$2,750 annually per employee.

This benefit allows you to be reimbursed for qualified medical expenses.



DEPENDENT CARE FSA

Contribute up to \$5,000 annually per household. If you are married and filing separately, you may contribute up to \$2,500 each.

This benefit allows you to be reimbursed for **eligible child and adult-dependent care expenses**.

IMPORTANT THINGS TO KNOW ABOUT FSAs

- ▶ Funds must be used for qualified expenses incurred between Jan. 1–Dec. 31, 2022.
- ▶ You may file for reimbursement at any time during the year but no later than April 30, 2023.
- ▶ FSAs are “use it or lose it” accounts. This means you forfeit any money remaining in your account after the April 30, 2023 deadline.
- ▶ Be sure to estimate your expenses carefully, as changes cannot be made unless you have a **qualifying event**.
- ▶ Requests for reimbursement can be submitted through **Employee Self Service**.

GET THE DETAILS ▶

LIFE INSURANCE

Administered by Principal Financial Group

Your benefits include a group life insurance plan paid for by the university. You also have the option to purchase additional term life insurance for yourself and your dependents.

LEARN MORE ▶



UNIVERSITY-PAID GROUP LIFE INSURANCE

This required benefit provides coverage options for regular faculty and staff members who hold a 50 percent time or greater appointment. While you have several **enrollment options**, the university funds 2 times your salary, up to the maximum coverage amount of \$400,000.



VOLUNTARY TERM LIFE INSURANCE FOR EMPLOYEES

This voluntary benefit can be purchased to complement any group life insurance option. You can select from a variety of coverage amounts; maximum coverage is \$1,000,000. Rates increase at ages 40, 50, and 60.



VOLUNTARY TERM LIFE INSURANCE FOR DEPENDENTS

Coverage for spouses, domestic partners and dependents is also available if you elect coverage for yourself under the voluntary term life insurance benefit. Your dependent's benefit amount **cannot be more than 100 percent of your own**.

LIFE INSURANCE BENEFICIARIES

You will elect your beneficiaries when you enroll in life insurance, and you may change your beneficiaries at any time on the Employee Self Service site. Any change of beneficiary will not become effective until acknowledged and recorded by the university. For estate planning purposes, the designation of beneficiaries can be assigned to another party. The primary beneficiary for the spouse/domestic partner/dependent term life insurance will always be the employee. The contingent beneficiary will always be the insured's estate.

Please note: The University recommends that your primary beneficiary be age 18 or older. If you only have a minor beneficiary, please contact the Benefits Office to fill out an additional form.

UNIVERSITY-PAID DISABILITY INSURANCE

Administered by Principal Financial Group

Long-term disability insurance replaces a percentage of your salary if you become disabled while actively employed. This is a required benefit for all faculty and staff who hold a regular appointment of at least 50% time. It is provided automatically by the university at no cost to you. No enrollment is needed. [LEARN MORE ▶](#)

- ▶ Coverage is 60% salary replacement for up to two years.
- ▶ Disability insurance benefits are based on pre-disability earnings.
- ▶ The maximum benefit payment is \$300,000 per year.
- ▶ There is a 90-working-day waiting period.
- ▶ Pre-existing conditions are not covered for the first 12 months.
- ▶ After two years on disability insurance, an employee must be totally disabled and unable to perform any occupation for payment to continue.



ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE (AD&D)

Administered by Zurich Insurance Group

COVERAGE FOR EMPLOYEES AND FAMILIES

Accidental death and dismemberment insurance (AD&D) provides coverage at all times for most accidents that occur on or off the job, at home or away, anywhere in the world.

Coverage is available in \$100,000 increments up to a maximum of \$1,000,000 for:



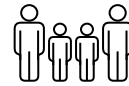
Plan 1
Employee only



Plan 2
Employee & spouse/
domestic partner



Plan 3
Employee & children



Plan 4
Employee & family

ADDITIONAL INFORMATION

- ▶ Spouses and domestic partners are covered at 75% of the employee's benefit.
- ▶ Dependent children are covered at 20% of the employee's benefit up to \$100,000.
- ▶ Dependent children may be covered through the end of the year they turn 26. After turning 26, they may be covered if they are a full-time student or if they are disabled and the disability existed while they were a covered dependent.
- ▶ Dual University of Iowa employed spouses/partners and dependents may not double insure each other or their dependents. You may only be included under this policy once.

[LEARN MORE](#) ▶



RETIREMENT BENEFITS

Every staff member (except house staff, fellows, adjunct faculty and students) with employment expected to last six months or more must participate in a retirement program. Eligible staff members may choose to participate in either **Iowa Public Employees Retirement System (IPERS)** or in the **University Funded Retirement Plan** through TIAA. **Get more information** and access a side-by-side comparison of the plans.

CHOOSE FROM TWO OPTIONS:



[LEARN MORE ▶](#)



[LEARN MORE ▶](#)



[LEARN MORE ▶](#)

IMPORTANT RETIREMENT BENEFITS INFORMATION

- ▶ Your choice of a retirement plan is an irrevocable decision that must be made within 60 days of your hire date (or if you are transferring from an ineligible appointment, your eligibility date).
- ▶ Retirement plan contributions will begin on your first paycheck.
- ▶ If you do not complete your retirement plan election before your first paycheck, you will automatically have IPERS contributions deducted from your first paycheck. If you later select TIAA before the end of your 60-day election period, your IPERS contributions will be refunded, and your TIAA contributions will begin on the following paycheck.



VOLUNTARY INSURANCE PROGRAMS & DISCOUNTS

As a University of Iowa employee, you have the opportunity to purchase a variety of voluntary insurance products online at a discounted rate.



VOLUNTARY VISION INSURANCE

Administered by Two Rivers Insurance

Faculty and staff members may purchase vision insurance. (House Staff are not eligible.) **If you wish to elect vision insurance, you must contact Two Rivers directly within 30 days of your hire date.** Annually, you will receive an email reminding you about the vision benefits open enrollment period, which takes place Jan. 1–Feb. 28 with an effective date of April 1. [**LEARN MORE ▶**](#)



OTHER VOLUNTARY INSURANCE PROGRAMS

These supplementary plans can help round out your benefits package by helping with out-of-pocket costs in the case of a severe illness or injury, as well as with other high-dollar personal expenses. While offered at a discount, these plans contain no university contribution. They can be paid through payroll deduction on an after-tax basis only. In addition, these products cannot be included in the flexible benefits program, and you cannot use spending account funds or university credits to pay for the premiums. You may direct any questions about voluntary insurance products to the individual program administrators. [**LEARN MORE ▶**](#)

TIME-OFF BENEFITS

At the University of Iowa, we believe a solid work-life balance is essential to our faculty and staff's overall health and well-being. That's why we offer a substantial package of time-off benefits.



PAID HOLIDAYS

The University of Iowa offers 11 paid holidays each calendar year. **Days off may vary** by employee workweek.

- ▶ New Year's Day
- ▶ Martin Luther King Day
- ▶ Memorial Day
- ▶ Independence Day
- ▶ Labor Day
- ▶ Thanksgiving Day
- ▶ The Friday following Thanksgiving
- ▶ Christmas Day
- ▶ An additional day near Christmas determined by when the holiday falls during the week.



VACATION AND PERSONAL HOLIDAYS

Full- and part-time faculty and staff **accrue vacation time**, with some **exceptions**. [LEARN MORE](#) ▶



SICK LEAVE

All full- and part-time faculty and staff members **accrue sick leave**, with some **exceptions**.



FAMILY CAREGIVING LEAVE

The University of Iowa provides **Family Caregiving Leave** so you can care for sick or injured members of your immediate family.



SICK LEAVE TRANSFER TO VACATION

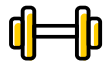
All eligible faculty and staff who have accumulated a minimum of 30 days (240 hours) in their sick leave account and who do not use sick leave for a full calendar month may elect to add up to four hours of vacation to their accrued vacation account in lieu of adding 12 hours to their accrued sick leave account.

[LEARN MORE](#) about vacation and sick leave, as well as other kinds of leave including catastrophic leave and leaves of absence.

EMPLOYEE WELL-BEING

Helping employees and their families stay healthy and happy is an essential aspect of the University of Iowa benefits package. Available services address every facet of wellbeing.

LEARN MORE ►



liveWELL

liveWELL's mission is to inspire a culture of well-being and campus excellence, providing employees with the opportunity to thrive. Our programs are aimed at improving or maintaining your healthy habits so you feel energetic, healthy, and strong. Just complete your Personal Health Assessment (PHA) in Employee Self Service to **unlock all of your liveWELL benefits.**



UI EMPLOYEE ASSISTANCE PROGRAM

The UI Employee Assistance Program (UI EAP) offers you and your family access to confidential help, services, and support for **various issues and topics.**

To reach the Employee Assistance Program and access their services, call 319-335-2085 or email EAPhelp@uiowa.edu.

LEARN MORE ►



FAMILY SERVICES

Family Services provides **programs and resources** designed to attract, retain and engage University of Iowa faculty, staff, and students throughout their careers by providing an environment where they can be successful in their professional, academic, and personal lives. **LEARN MORE ►**



UI ERGONOMICS PROGRAM

The UI Ergonomics Program focuses on the safety, health and well-being of all faculty and staff members through prevention and education programs, ergonomic risk assessments and consultations, and the implementation of control measures to limit ergonomic risks in the environment. **LEARN MORE ►**

ENROLLMENT TIPS & INSTRUCTIONS

BEFORE YOU ENROLL

1. Make sure you've **set up your Two-Step Login profile** if you wish to enroll from home.
2. **Gather personal information for each person you are enrolling.**
3. Have your HawkID or HealthCareID and your password ready.



If you have difficulty with your **HawkID** or password: Call 319-384-4357, or go to hawkid.uiowa.edu.



If you have difficulty with your **HealthCareID** or password: Call 319-356-0001 or go to healthcareid.uiowa.edu.

HOW TO ENROLL

When you're ready to go online and make your benefit elections, follow these steps.

1. Log in to Employee Self Service at hris.uiowa.edu.
2. **Select Benefits Enrollment.**
3. Select *OPEN – Edit Your Benefit Elections* to begin your enrollment.
4. **Add beneficiaries and dependents.**
5. **Elect your benefits.**
6. **Enroll in flexible spending accounts.**
7. **Save your progress, or complete your enrollment.**
8. **IMPORTANT: Wait for the Benefits Enrollment Results page.**

If you add a new dependent to your coverage, **once your email notification arrives, you must submit documentation** to verify eligibility. Review the complete list of required documents as well as instructions for submitting them. **GO ►**

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. **If you haven't already, set up direct deposits for spending account reimbursements.**
2. **Update your home and work addresses.**
3. **Watch for your confirmation statement.**
4. **If you added dependents to your benefits plan, gather the documents you need to complete your dependent eligibility verification.**

BENEFITS CONTACT INFORMATION

CONTACT	WEBSITE	PHONE	EMAIL ADDRESS
University Benefits	hr.uiowa.edu/benefits	319-335-2676	benefits@uiowa.edu
University HR	hr.uiowa.edu	319-335-3558	univhr-admin@uiowa.edu
University Payroll	hr.uiowa.edu/payroll	319-335-2381	payroll-web@uiowa.edu
University Workforce Operations	hr.uiowa.edu/pay/workforce-operations	319-353-2234	workforce-operations@uiowa.edu
liveWELL	hr.uiowa.edu/liveWELL	319-353-2973	livewell@uiowa.edu
Employee and Labor Relations (ELR)	hr.uiowa.edu/relations	319-467-4142	elr-help@uiowa.edu
UI Employee Assistance Program (EAP)	hr.uiowa.edu/ueap	319-335-2085	eaphelp@uiowa.edu
Recreational Services	recserv.uiowa.edu	319-335-9293	rec-services@uiowa.edu
Parking and Transportation	transportation.uiowa.edu/parking	319-335-1475	parking-office@uiowa.edu
Wellmark Blue Cross and Blue Shield	wellmark.com	800-643-9724	
Delta Dental of Iowa	deltadentalia.com	800-544-0718	claims@deltadentalia.com
Principal Financial Group	principal.com	800-245-1522	
TIAA	tiaa.org/public/tcm/uiowa/home Access code <i>IAFP67</i>	800-842-2273	
IPERS	ipers.org	800-622-3849	info@ipers.org
Two Rivers Insurance Services	tworivers.insurance	800-728-9620	benefitiowa@tworiversins.com
Zurich Insurance	zurichna.com/en/about/contact-us	800-382-2150	info.source@zurichna.com
Social Security Office	ssa.gov	866-964-2039	
John Hancock	johnhancock.com	888-999-2072	
Genworth	longtermcare.genworth.com/fiveseries/login.do ID is <i>UIA</i> and code is <i>group/tc</i>	800-416-3624	

For more information, visit <https://hr.uiowa.edu/benefits/benefits-overview>.

KNOW YOUR TERMS

Premium

The amount of money that's taken from each paycheck to pay for your health insurance.

Copay

The amount you'll pay for certain kinds of care at the time of service.

Deductible

The amount you pay out of pocket for care and prescriptions before your plan begins to pay benefits.

Coinsurance

The percentage you pay for care after you've reached your deductible.

Out-of-pocket maximum

The most you have to pay in a plan year. After you spend this amount on deductibles, copays and coinsurance, the plan pays 100% of your covered health care costs.

Preventive care

Care you receive to prevent illnesses or diseases rather than treat them, like annual physicals and well-child exams.

Participating/Non-participating providers

"Participating" or "in-network" health care providers have contracted with our insurance company to accept discounted rates. "Non-participating" or "out-of-network" providers have not. You will pay much less at participating/in-network doctors, hospitals and pharmacies.

Formulary

A list of prescription drugs approved by your health plan.

FSA

Flexible spending account. Use it to set aside pre-tax dollars to pay for certain qualified expenses. You can choose to contribute to a health care FSA, a dependent care FSA, or both.

The University of Iowa prohibits discrimination in employment, educational programs, and activities on the basis of race, creed, color, religion, national origin, age, sex, pregnancy, disability, genetic information, status as a U.S. veteran, service in the U.S. military, sexual orientation, gender identity, associational preferences, or any other classification that deprives the person of consideration as an individual. The university also affirms its commitment to providing equal opportunities and equal access to university facilities. For additional information on nondiscrimination policies, contact the Director, Office of Equal Opportunity and Diversity, the University of Iowa, 202 Jessup Hall, Iowa City, IA 52242-1316, 319-335-0705 (voice), 319-335-0697 (TDD), diversity@uiowa.edu.

Wellmark Blue Cross and Blue Shield of Iowa is an Independent Licensee of the Blue Cross and Blue Shield Association. Blue Cross®, Blue Shield®, the Cross and Shield symbols, Blue Access®, Blue Choice® and BlueCard® are registered marks, and Blue RxSM is a service mark, of the Blue Cross and Blue Shield Association, an association of Independent Blue Cross and Blue Shield Plans. Wellmark® is a registered mark of Wellmark, Inc. Doctor On Demand® is a registered mark of Doctor On Demand, Inc.