



**University Benefits Office** 

## New Faculty & Staff Benefits Orientation

**2022 Benefits Overview** 



### Benefits Office Contact Info

- Website: https://hr.uiowa.edu/benefits
- → Email: benefits@uiowa.edu
- → Office Address
  - 120 University Services Building (USB)
     1 West Prentiss Street, Iowa City
- → Office Hours
  - Mon Fri; 8 am 5 pm
  - USB Welcome Center
- Interactive **2022 New Faculty & Staff Guide** available on our website and in your Welcome email from Benefits. Guide is also available in Spanish.

### NEW FACULTY & STAFF BENEFITS GUIDE | 2022

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# **Benefit Eligibility**



## **Eligibility Requirements and Important Dates**

Effective

Dates

## **Eligibility**

- Employees who have a regular, benefit-eligible position.
- Must be at 50% effort or greater.

### Insurance is effective the <u>first of the month</u> following your start date.

• Example: If your hire date is Jan. 2, 2022, your benefits do not become effective until Feb. 1, 2022.

### Enrollment Deadlines

- **30 Days** from your hire date to enroll in insurance benefits.
- 60 days from your hire date to enroll in your mandatory retirement plan (IPERS or TIAA).



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## **Eligible Dependents**

- Legal Spouse, Common Law Spouse (Affidavit required)
- > **Domestic Partner** (Affidavit required)
  - Same or opposite sex partner
- Dependent Child(ren)
  - Biological, adopted, step-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









## **University Credits**

**Double Spouse, General, and Shared Savings Credits** 



## **University Credits Overview**



### **Credits Available:**

Double Spouse Credit, General Credits, and Shared Savings Credits



Eligibility: Regular benefit-eligible employees

House staff and temporary staff do not qualify.



### **Credits issued in the** *Earnings* **section of paycheck**

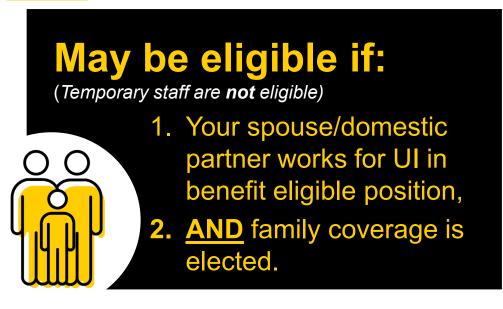
- Lowers the out-of-pocket costs of eligible benefit elections
- Deducted in full as Before Tax Deductions

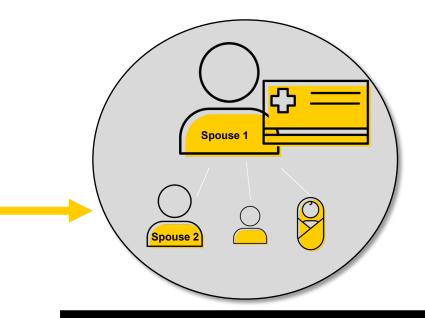
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## **Double Spouse Credit**





One employee carries family health and/or dental insurance coverage.

If eligible, fill out the Double Spouse Credit form within 30 days of your hire date.

No financial benefit to those who need employee + spouse coverage. Both should enroll in Employee Only.





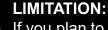
## **General & Shared Savings Credits**

### **Eligibility:**

Not all benefit-eligible employees can receive general and/or shared savings credits.

#### Criteria:

- **1. Position type** *regular* benefit-eligible faculty, professional & scientific, or merit staff members (house staff and temporary staff are not eligible)
- 2. Annual salary, above \$25,000 for Life Insurance shared savings credit.
- 3. Working 50% or greater time.



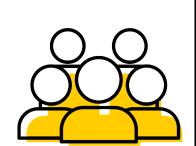
If you plan to waive coverage, you must work your new hire event, or you will be limited to only \$500 in credits for the year.



### General Benefit Credit

Each regular benefit-eligible employee receives a:

### **\$90 credit** per month



### **Shared Savings** Credits

Waive Dental Insurance, receive a:

### **\$25 credit** per month

If your salary is over \$25,000 and you choose \$50,000 in group life insurance, receive a:

#### **\$40 credit** per month



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## The Bank of UI Benefits & Credits



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An eligible employee starts each month with a \$90 general benefit credit at the Bank of UI Benefits.





Employee makes benefit elections that will begin deducting or crediting the UI Benefits bank account balance each month.



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## **How Credits are Applied**

#### Example 1: Employee Only Elections

Empl only elections	Cr Amt / Elec Amt	Total balance after elections
General Credit for eligible employees	(\$90)	(\$90) CREDIT
Empl only UIChoice	\$77	(\$90-\$77=\$13) <b>(\$13) CREDIT</b>
Empl only Dental	\$0	(\$13-\$0=\$13) <b>(\$13) CREDIT</b>
\$50k elect Group Life Ins.	(\$40)	(\$13) + (\$40) = <b>(\$53) CREDIT</b>

**Next Options:** This employee still has \$53 in credits that they could use towards more benefits like Vol. Life Insurance. Those premiums will be deducted from the \$53 credit balance as elections are made.



## What happens to leftover credits?

- Leftover credits will
   AUTOMATICALLY default into a Health Care FSA account.
- Remainder cannot be paid out as salary.
- You can assign leftover credits to move into a Dependent Care Account instead of Health Care during your enrollment.
- If the employee in example 1 does not make any other elections, \$53/month of leftover credits (\$636/year), will be defaulted into their Health Care FSA to use towards any eligible out-of-pocket health care expenses.

#### Credits will NOT apply towards:

- After tax premiums such as AD&D or voluntary insurance premiums such as voluntary vision insurance.
- UI Parking or Rec membership fees.





## **Choosing your Benefits**



## **Coverage Options & Dependent Eligibility Verification**





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### **Dependent Eligibility Verification:**

- Must verify dependents added to UI plans.
- Watch for an email from UI Benefits with instructions after your enrollment.
- 4 weeks to submit required documentation in Employee Self Service.
- Find a list of documents on our website.
- Dependents will be removed if not verified.



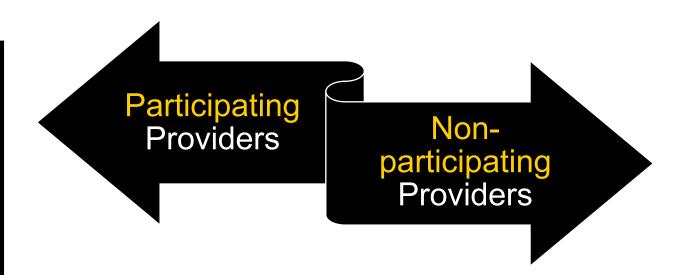
## **Health Insurance**



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







**Know the Difference:** You may see any provider you wish with both health plans.

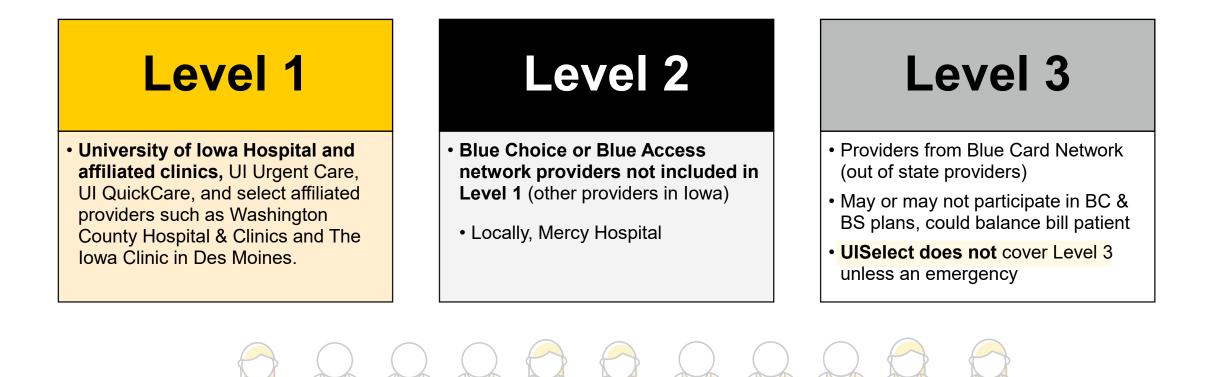
Participating	Non-Participating
<ul> <li>Contracts with Wellmark</li> <li>Accepts payment arrangements</li> <li>Results in <b>lower</b> out-of-pocket costs</li> </ul>	<ul> <li>No contract with Wellmark</li> <li>Can charge more than the allowed insurance amount.</li> <li>Balance billing may occur and higher out-of-pocket costs</li> </ul>



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## **Levels of Providers**

Provider/facility determines the benefit level (what you pay)





## **UISelect and UIChoice Health Plans**



- Lower premium cost, higher out-ofpocket costs
- Traditional deductible plan
- Level 3 providers not covered
  - Exceptions: emergencies, guest membership, services not available in lowa



UIChoice

- Higher premium cost, lower out-of-pocket costs
- Deductible only for inpatient hospital stays
- Covers providers nationwide





### **2022 Monthly Premium Rates**

UISELECT	Monthly Premiums	UICHOICE	Monthly Premium
Employee Only	<b>\$0</b>	Employee Only	\$77
Employee + Spouse	\$294	Employee + Spouse	\$367
Employee + Children	\$239	Employee + Children	\$299
Employee + Family	\$314	Employee + Family	\$393
Double Spouse Family	<b>\$0</b>	Double Spouse Family	\$196





## **Comparison of plan provisions**

Annual deductibles, coinsurance, and OPM's

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

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	UISelect		UIChoice		
	Level 1	Level 2	Level 1	Level 2	Level 3
Annual Deductible	Single = \$400 Family = \$800	Single = \$800 Family = \$1,600	Inj	N/A Datient Deductil	ole ONLY
Annual Inpatient Deductible	Subject to Annual Deductible		\$400 + 10% coinsurance	\$600 + 10% coinsuranc	\$800 + 40% coinsurance
Coinsurance	15%	25%	10%	20%	Varies based on location & service
Annual Out-of-	Levels 1 and 2 participating providers combined			nd 3 BlueCard <b>pa</b> combinec = \$1,700   Fa	
Pocket Maximum (OPM)	Single = \$2,000 Family = \$3,400	Single = \$3,000 Family = \$6,000	Non-participatin N/A	g providers	Non-participating providers: Single = \$2,000 Family = \$4,000

### Other Plan Provisions:

- Preventive care is covered under both plans, no matter what level.
- Doc on Demand telehealth is free for both plans.
- Both plans have a \$5 copay for UI QuickCares.
- An ER visit is a \$100 copay followed by a 10% coinsurance for both plans.
- Mental Health Visits UISelect = \$10 copay and UIChoice = \$0 copay.



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### **Comparison of plan provisions**

Pharmacy Benefits

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	UISelect Formulary: Blue RX Value Plus	<b>UIChoice</b> Formulary: <i>Blue RX COMPLETE</i>
Tier 1 - generic	\$0 сорау	\$0 copay
<b>Tier 2</b> - name brand, formulary	30% coinsurance	30% coinsurance
<b>Tier 3</b> - name brand, non- formulary	50% coinsurance	50% coinsurance
<b>Tier 4</b> - name brand, non- formulary	N/A	50% coinsurance
Specialty Drugs	Covered ONLY when filled at UIHC Specialty Pharmacy	Covered ONLY when filled at UIHC Specialty Pharmacy
Annual Out-of- Pocket Maximum	Single = \$1,100 Family = \$2,200	Single = \$1,100 Family = \$2,200



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## Other Affordable Care Options

### Doctor on Demand (smartphone app)

• FREE

• Does not cover mental health visits

### 24-hour Health Access Line

- FREE
- 1-800-777-8442

### **UI** QuickCares

- \$5 copay
- Convenient choice when mildly ill
- Locations in Iowa City, Coralville, North Liberty

### **UI Urgent Care**

- \$10 copay
- Your alternative to the emergency room.
- Located in Coralville on Holiday Road.

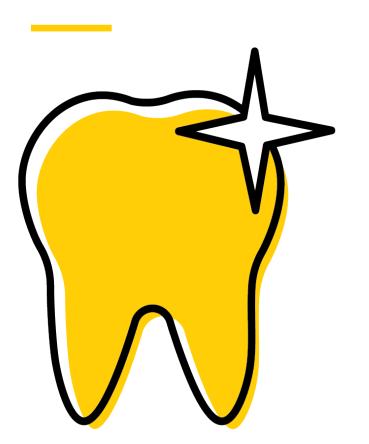


## **Dental Insurance**

Dental II



## **Dental Insurance**



## **A DELTA DENTAL**®

• Dental II is administered by Delta Dental of Iowa

### 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/





### **2022 Monthly Dental Premium Rates**

Dental II	<b>Monthly Premiums</b>
Employee Only	\$0
Employee + Spouse	\$19
Employee + Children	\$20
Employee + Family	\$27
Double Spouse Family	\$0



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## **Dental II – Benefit Summary**

	TIER 1 PPO	TIER 2 Premier	TIER 3 Non-participating
<b>COPAY</b> Preventive Care (limit of 2 per year) Routine exams, teeth cleanings, diagnostic	\$0	\$0	\$0
<b>COINSURANCE</b> Routine and Restorative Care Cavity fillings, emergency pain relief, anesthesia	0%	20%	20%
<b>COINSURANCE</b> High-cost Restorations Root canals, bridges, crowns, dentures, implants	10%	20%	20%
ORTHODONTICS No age limit	50%	50%	50%
MAXIMUM ANNUAL BENEFIT	\$2,000, up to \$4,000 with annual carryover		





## **Dental II – Plan Features**



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Maximum Annual Benefit (per member/per year) \$2,000



#### Annual Maximum Carryover Feature

Amount remaining for calendar year will carryover to your annual maximum for the following year, up to \$4,000, if you meet the criteria:

- •Did not use all your \$2,000 max benefit
- •Have been covered by the plan for the full year
- •Had at least one claim submitted

#### College of Dentistry Incentive Program

An academically beneficial treatment for the residents at the College of Dentistry, could make you eligible for up to \$2,000/year toward your out-of-pocket costs. Contact College of Dentistry for more details.



#### **DeltaVision Discount**

Delta Dental members and covered dependent(s) qualify for vision discount DeltaVision providers

Discounts on eye exams, lenses, frames, conventional contact lenses & LASIK

Locate DeltaVision providers at www.eyemedvisioncare.com/locator

Inform provider of discount when scheduling appointment
Provide Delta Dental card at appointment





### ID Cards & Online Services for Health and Dental Insurance

→ ID Cards mailed directly to the 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

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## **Mandatory Benefits**

**Retirement Plan, Group Life Insurance, and Long-Term Disability** 



## 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 <u>not</u> age rated

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### **Coverage Options**

\$50,000	No out-of-pocket cost to you. \$40 shared savings credit if elected and salary is greater than \$25,000
2x salary	Default coverage amount, paid by University
2.5x salary	Receive university credits equal to amount for 2x salary
3x salary	Receive university credits equal to amount for 2x salary



## Long-Term Disability (LTD)

## University pays premium for mandatory participation

• You are automatically enrolled into this 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





## **Mandatory Retirement Plan**

**IPERS and TIAA** 



## **UI Retirement Plan Details**

Mandatory participation with a qualified position

House Staff are not eligible



Enroll within 60 days of hire date

Default election is IPERS



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If you are already participating in a university retirement plan, you will <u>not</u> have an election available





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## **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
  - <u>https://www.tiaa.org/public/tcm/uiowa/home</u>





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## **Contributions to Retirement**

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Plan	Vesting Schedule	Length of Employment	Portion of Annual Salary	Employee Contrib.	University Contrib.			
	First day of employment	First five	<u>First</u> \$4,800 of salary	3.33%	6.66%			
ΤΙΑΑ		years	Salary above \$4,800	5%	10%			
						After five years	All Salary	5%
IPERS	28 quarters	Beginning first day	All Salary	6.29%	9.44%			
IPERS Certified Law Enforcement	16 quarters	Beginning first day	All Salary 7/1/2021 – 6/30/2022	6.21%	9.31%			

### **Important:**

- You cannot increase or decrease the mandatory contributions.
- Make your election in Employee Self Service within 60 days of your hire/eligibility date.
- Once enrolled in a plan, be sure to log in to your vendor account and update your beneficiary information.

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## Voluntary Insurance & Programs

Retirement Savings Plans, Voluntary Term Life, Spouse/Dependent Life, AD&D, FSA, Vision Insurance and More



## **Saving Extra for Retirement**

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

- 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
- TIAA is only vendor at this time
- Enroll online through Employee Self Service



## Voluntary Life Insurance for the Employee

### →Voluntary Term Life

- Age Rated per \$1,000
- Minimum coverage: .5x salary
- Maximum coverage: 3.5x salary
- Maximum benefit paid \$1,000,000

AGE	MONTHLY RATE PER \$1,000
Less than 40	\$ 0.04
40 but less than 50	\$ 0.10
50 but less than 60	\$ 0.26
60 and up	\$ 0.56

### 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)

Coverage Options	Amount		
Spouse Coverage	\$10k	\$20k	\$40k
Dependent Coverage, per child	\$5k	\$10k	\$20k
Combination Spouse / Dependent(s)	\$10k / \$5k	\$20k / \$10k	\$40k / \$20k

### Dependent Children

- Age 14 days to end of calendar year in which they turn 26, or
- full-time student or disabled
- The employee <u>must</u> have voluntary term life insurance in equal or greater amount





### 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

PLAN 1Employee OnlyPLAN 2Employee + Spouse/domestic partnerPLAN 3Employee + ChildrenPLAN 4Employee + Camily	Plan Options		
PLAN 3 Employee + Children	PLAN 1		
·	PLAN 2		
	PLAN 3		
PLAN 4 Employee + Family	PLAN 4		



### **FSA Program Details**

#### > Participation is optional

- Payroll deduction pre-tax deduction
- Unused credits funds available, optional to claim

#### → IRS regulated program

- Eligible expenses: <u>https://hr.uiowa.edu/fsa</u>
- Use it or lose it
- Expenses must be incurred during the plan year, while active participant in the plan (Jan. 1 – Dec. 31)
- Submit claims online in Employee Self Service
- 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

### **Two types of FSA Accounts**

#### **Health Care FSA**

- In 2022, you may pledge up to \$2,750 to your Health Care FSA.
- Reimbursed for eligible expenses related to your health.
  - Copays, coinsurance payments, glasses, prescriptions, etc.

#### **Dependent Care FSA**

- May pledge up to \$5,000/year, per household.
- Reimbursed for eligible expenses incurred for childcare while you and/or spouse/partner are working, looking for work or attending school.
  - Daycare, nanny, BASP programs, or pre-school tuition.
  - Dependents up to the age of 13 or an IRS dependent who is physically or mentally incapable of self-care.



## **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

<u>https://hr.uiowa.edu/benefits/voluntary-insurances-programs</u>





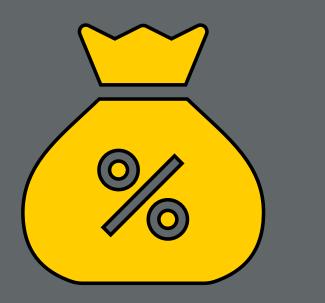
### **Voluntary Vision Insurance**

- Administered by World Insurance Associates LLC (World)
  - 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 World 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





### Employee Discounts



### **Employee Discount Program**

- Not administered by University
- Yarious vendors; contact company directly
  - Examples of discount categories:
    - Cell phone companies
    - Car rental
    - Fitness / Sports
    - Travel

### → <u>https://hr.uiowa.edu/benefits/employee-</u> <u>discounts</u>

### **Other UI Employee Discounts**

#### **UI Optical Discount**

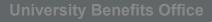
- •Discount for UI employees and their dependent(s)
- •15% discount on complete purchase of glasses
- •10% discount on LASIK and PRK surgery

#### •Locations

UI Optical – IRL UI Optical – UIHC

#### **UI Athletics Employee Discounts**

Contact the UI Athletics Ticket Office at <u>tickets@hawkeyesports.com</u>



### **Employee Well-Being**

→ liveWELL, Family Services, UI Employee Assistance Program, Ergonomics and more

### Includes many program options

- Financial Well-Being Resources
- Free Health Coaching
- Subsidized Memberships
- New Parent Resources
- Elder Caregiving Resources
- Veteran and Military Families Resources
- Confidential Counseling
- Support for Supervisors

→ Visit <u>https://hr.uiowa.edu/employee-well-being</u> for more detailed information!





# Time Off

Vacation, Sick Leave, and Holidays



### Vacation, Sick Leave, and Paid Holidays



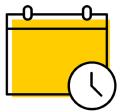
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#### Eligibility

all regular benefit-eligible employees working 50% time or more.

Review the Benefits website for specific eligibility rules per job classification.

https://hr.uiowa.edu/benefits/vacation-andsick-leave



### Accrual Rates - Based on your percent-time worked.

Vacation accrual rates vary depending on your classification.

- May not exceed twice the current annual rate of accrual.
- When max is reached, you will not lose time, but you will not accrue time until you fall below the maximum amount.

Accrue sick leave at 12 hours/month.

• Accumulate a min of 240 hours and not use any sick leave for a full calendar month, employee may elect to convert 12 hours of sick leave into 4 hours of vacation leave.



#### **Paid Holidays**

9 holidays are observed each year

- New Years Day
- Martin Luthor King Jr. Day
- Memorial Day
- 4<sup>th</sup> of July
- Labor Day
- Thanksgiving and Friday after
- Christmas and one other day



# **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

"How to Enroll on Employee Self Service" video located on the Benefits Resources page at:

hr.uiowa.edu/benefits/benefit-resources



#### 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



Waiving Coverage If you plan to waive health and dental coverage, you will still need to log in and work your new hire event and select "Waive" for both plans. You must answer a couple of questions about the coverage you have.



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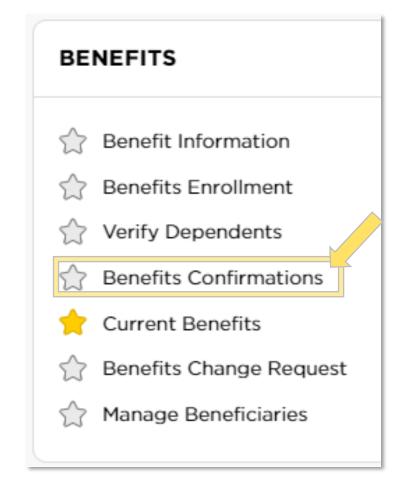
## **Benefit Enrollment Confirmations**

### >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 (5 calendar days from release date)







## Making Changes and Enrollment Deadlines



### **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 or Gain 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**

## <u>30 Days</u>

- 1. Enroll in your New Hire Benefits in Employee Self Service
- 2. Verify your dependents if you added any to plans
- 3. Submit a Benefits Change Request if you experience a qualifying event

## 60 Days

- 1. Make your Mandatory Retirement Plan election in Employee Self Service
  - IPERS is the default plan if you don't make an active election.
- 2. Submit a Benefits Change Request if you experience a qualifying event such as Birth or Adoption







#### **QUESTIONS?**

University Benefits Office

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

Office Hours: Mon – Fri, 8am – 5pm

<u>benefits@uiowa.edu</u>

- Benefit Resources <u>hr.uiowa.edu/benefits-benefit-resources</u>
- Health Insurance hr.uiowa.edu/benefits/health-insurance/employee-health-insurance
- Dental Insurance hr.uiowa.edu/benefits/dental-insurance/employee-dental-insurance
- Dependent Elig. Verif. hr.uiowa.edu/benefits/benefits-overview/eligibility/dependent-eligibility-verification
- University Credits hr.uiowa.edu/benefits/faculty-and-staff-benefits/general-and-shared-savings-credits
- Life Insurance hr.uiowa.edu/benefits/life-insurance
- Voluntary Insurance <u>hr.uiowa.edu/benefits/other-insurance-benefits</u>
- Mandatory Retirement Plans hr.uiowa.edu/benefits/retirement/mandatory-retirement-plan-options
- Voluntary Retirement Plans <u>hr.uiowa.edu/benefits/retirement/voluntary-plan-options</u>
- Flexible Spending Accounts hr.uiowa.edu/benefits/flexible-spending-accounts
- Vacation and Sick Leave <u>hr.uiowa.edu/benefits/vacation-and-sick-leave</u>
- How to Enroll <u>hr.uiowa.edu/benefits/benefits-overview/faculty-and-staff-benefits/how-to-enroll</u>



