To make the most of the information in this guide, be sure to select underlined text and roll your mouse over gold highlighted text.
ANNUAL BENEFITS OPEN ENROLLMENT IS HERE

Each year, University of Iowa faculty and staff have the opportunity to choose and make changes to their benefits during the Annual Benefits Open Enrollment period. **This year’s enrollment period is Nov. 1–15, 2022.** From medical and dental plans to life insurance, flexible spending accounts and more, now is the time to review your benefits and select the options that fit you and your family best. Here are some essential things you need to know:

### Key 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 to get help selecting the plans that are right for you.
When it comes to Annual Benefits Open Enrollment, there’s a lot to think about. Use this checklist to help you make benefit decisions that are right for you.

- **Think about your health care needs.**
- **Decide if you will enroll in a flexible spending account (FSA).**
- **If you are adding a new dependent, gather their personal information.**
- **Enroll online by 5 p.m. on Nov. 15, 2022.**
- **Confirm your elections.**
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 age 26. LEARN MORE ▶

INFORMATION AND DOCUMENTATION REQUIREMENTS

▶ If you enroll new family members, some basic information is required.

▶ Following your enrollment, you will be contacted by University Benefits and required to confirm the dependents you have enrolled meet the eligibility guidelines by providing documentation to verify eligibility. Dependent coverage will not be activated until all required information is received.

QUALIFYING EVENTS

You may only make changes to your benefits outside of the enrollment period if you have a qualifying event: a significant life change that allows you to enroll in or update your benefits. Changes permitted are limited to those consistent with the reason for the change. LEARN MORE ▶

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

If you miss the Nov. 15 deadline, you cannot enroll in benefits, change your benefits or add or remove dependents without a qualifying event or until the next annual enrollment period in Nov. 2023.
HEALTH INSURANCE

Administered by Wellmark® Blue Cross® and Blue Shield®

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

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

To learn how to locate in-network providers near you, visit hr.uiowa.edu/how-find-providers.

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.

<table>
<thead>
<tr>
<th>LEVEL 1</th>
<th>LEVEL 2</th>
<th>LEVEL 3</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Most affordable care options</strong></td>
<td><strong>Providers from the Blue Access® network</strong></td>
<td><strong>Not covered.</strong> 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.)</td>
</tr>
<tr>
<td>Includes University of Iowa Hospitals and affiliated clinics, UI Urgent Care, UI QuickCare, Washington County Hospital and Clinics and The Iowa Clinic in Des Moines.</td>
<td>Locally, Level 2 includes Mercy Hospital and most providers in and around Iowa City who are not in Level 1.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EMPLOYEE</th>
<th>EMPLOYEE + SPOUSE</th>
<th>EMPLOYEE + CHILDREN</th>
<th>FAMILY</th>
<th>DOUBLE SPOUSE + FAMILY</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0</td>
<td>$311</td>
<td>$254</td>
<td>$333</td>
<td>$0</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>LEVEL 1</th>
<th>LEVEL 2</th>
<th>LEVEL 3</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Most affordable care options</strong></td>
<td><strong>Providers from the Blue Choice® network</strong></td>
<td><strong>Providers from the BlueCard® network</strong></td>
</tr>
<tr>
<td>Includes University of Iowa Hospitals and affiliated clinics, UI Urgent Care, UI QuickCare, Washington County Hospital and Clinics and The Iowa Clinic in Des Moines.</td>
<td>Locally, Level 2 includes Mercy Hospital and most providers in and around Iowa City who are not in Level 1.</td>
<td>BlueCard providers are readily available throughout the U.S. and around the globe.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EMPLOYEE</th>
<th>EMPLOYEE + SPOUSE</th>
<th>EMPLOYEE + CHILDREN</th>
<th>FAMILY</th>
<th>DOUBLE SPOUSE + FAMILY</th>
</tr>
</thead>
<tbody>
<tr>
<td>$81</td>
<td>$389</td>
<td>$317</td>
<td>$416</td>
<td>$208</td>
</tr>
</tbody>
</table>
### HEALTH COSTS

<table>
<thead>
<tr>
<th>Service</th>
<th>UISELECT LEVEL 1</th>
<th>UISELECT LEVEL 2</th>
<th>UICHOICE LEVEL 1</th>
<th>UICHOICE LEVEL 2</th>
<th>UICHOICE LEVEL 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual deductible</td>
<td>Employee: $500</td>
<td>Family: $1,000</td>
<td>Employee: $950</td>
<td>Family: $1,900</td>
<td>N/A. Deductible for inpatient hospital care only. See annual deductible below.</td>
</tr>
<tr>
<td>Inpatient care deductible</td>
<td></td>
<td></td>
<td>$500 deductible followed by 10% coinsurance</td>
<td>$750 deductible followed by 10% coinsurance</td>
<td>$1,000 deductible followed by 40% coinsurance</td>
</tr>
<tr>
<td>(Semi-private room)</td>
<td></td>
<td></td>
<td>Per admission</td>
<td>Per admission</td>
<td>Per admission</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>15%</td>
<td>25%</td>
<td>10%</td>
<td>20%</td>
<td>Varies based on location and service</td>
</tr>
<tr>
<td>Annual out-of-pocket maximum</td>
<td>Levels 1 &amp; 2</td>
<td>Levels 1, 2, and 3</td>
<td>Levels 1 &amp; 2 participating providers combined</td>
<td>Levels 1, 2, and 3 BlueCard participating providers combined</td>
<td>Non-participating providers</td>
</tr>
<tr>
<td>(OPM)</td>
<td>Employee: $2,300</td>
<td>Employee: $3,500</td>
<td>Employee: $2,000</td>
<td>Employee: $4,000</td>
<td>Employee: $2,500</td>
</tr>
<tr>
<td></td>
<td>Family: $4,000</td>
<td>Family: $7,000</td>
<td>Family: $4,000</td>
<td>Family: $7,000</td>
<td>Family: $5,000</td>
</tr>
<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>
</tr>
<tr>
<td></td>
<td>Not subject to deductible</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doctor On Demand</td>
<td>$0 copay</td>
<td>$0 copay</td>
<td>$0 copay</td>
<td>$0 copay</td>
<td>$0 copay</td>
</tr>
<tr>
<td>(Mental health visits are not covered)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UI Quick Care</td>
<td>$10 copay</td>
<td>N/A</td>
<td>$10 copay</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Urgent care visit</td>
<td>$15 copay</td>
<td>$40 copay</td>
<td>$15 copay</td>
<td>$30 copay</td>
<td>50% coinsurance</td>
</tr>
<tr>
<td>Office visit</td>
<td>Primary care: $15 copay</td>
<td>Primary care: $40 copay</td>
<td>Primary care: $25 copay</td>
<td>Primary care: $40 copay</td>
<td>Primary care: $55 copay</td>
</tr>
<tr>
<td></td>
<td>Specialist: $25 copay</td>
<td>Specialist: $55 copay</td>
<td>Specialist: $25 copay</td>
<td>Specialist: $55 copay</td>
<td>Specialist: $55 copay</td>
</tr>
<tr>
<td>ER visit</td>
<td>$150 copay followed by 10% coinsurance</td>
<td>$150 copay followed by 10% coinsurance</td>
<td>$125 copay followed by 10% coinsurance</td>
<td>$125 copay followed by 10% coinsurance</td>
<td>$125 copay followed by 10% coinsurance</td>
</tr>
<tr>
<td>(Copay waived if admitted)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mental health care visit</td>
<td>$15 copay</td>
<td>$0 copay</td>
<td>$0 copay</td>
<td>$0 copay</td>
<td>50% coinsurance</td>
</tr>
</tbody>
</table>

### PHARMACY COSTS

<table>
<thead>
<tr>
<th>Service</th>
<th>BLUE RX VALUE PLUS</th>
<th>BLUE RX COMPLETE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1: generic drugs</td>
<td>$0 copay</td>
<td>$0 copay</td>
</tr>
<tr>
<td>Tier 2: name-brand drugs</td>
<td>30% coinsurance</td>
<td>30% coinsurance</td>
</tr>
<tr>
<td>Tier 3: name-brand, non-formulary drugs</td>
<td>50% coinsurance</td>
<td>50% coinsurance</td>
</tr>
<tr>
<td>Tier 4: name-brand, non-formulary drugs</td>
<td>50% coinsurance</td>
<td>50% coinsurance</td>
</tr>
<tr>
<td>Pharmacy annual out-of-pocket maximum</td>
<td>Employee: $2,000</td>
<td>Family: $4,000</td>
</tr>
</tbody>
</table>
DENTAL INSURANCE
Administered by Delta Dental® of Iowa

On the Dental II plan, 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.

To find the tier of your provider, visit deltadentalia.com.

### DENTAL INSURANCE MONTHLY PREMIUMS

<table>
<thead>
<tr>
<th>TIER 1</th>
<th>TIER 2</th>
<th>TIER 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>EMPLOYEE</td>
<td>EMPLOYEE + SPOUSE</td>
<td>FAMILY</td>
</tr>
<tr>
<td>$0</td>
<td>$19.50</td>
<td>$27.50</td>
</tr>
<tr>
<td>DOUBLE SPOUSE + FAMILY</td>
<td>$0</td>
<td></td>
</tr>
</tbody>
</table>

### COINSURANCE

<table>
<thead>
<tr>
<th>Service Description</th>
<th>TIER 1</th>
<th>TIER 2</th>
<th>TIER 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Diagnostic &amp; preventive care</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Routine &amp; restorative care</td>
<td>0%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Prosthesis, endodontics &amp; periodontal services</td>
<td>10%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Orthodontics</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Maximum annual benefit</td>
<td>$2,000 per member per year; up to $4,000 with annual carryover</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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.

**IMPORTANT THINGS TO KNOW ABOUT FSAs**

- **New in 2023!** The UI has partnered with HealthEquity® as our FSA claims processor, which will provide plan participants with a variety of new benefits.

- Funds must be used for qualified expenses incurred between Jan. 1–Dec. 31, 2023.

- You may file for reimbursement at any time during the year but no later than April 30, 2024.

- FSAs are “use it or lose it” accounts. This means you forfeit any money remaining in your account after the April 30, 2024 deadline.

- Be sure to estimate your expenses carefully, as changes cannot be made unless you have a qualifying event.

- If you waive health insurance through the university, you must take action during open enrollment to receive your maximum available University Credits in your FSA.

**HEALTH CARE FSA**

Contribute up to $2,850 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.

**REMEMBER!**

FSA claims for expenses incurred in 2022 must be submitted through Employee Self Service. The deadline to submit 2022 claims is April 30, 2023.
LIFE AND DISABILITY INSURANCE

Administered by Principal® Financial Group

Your benefits include mandatory and voluntary life and disability benefits. You must participate in the group life insurance plan at two times your salary, as well as the long-term disability plan. Both of these benefits are provided to you by the University at no cost.

LEARN MORE

MANDATORY BENEFITS

UNIVERSITY-PAID GROUP LIFE INSURANCE
For employees only
This required benefit provides coverage options for regular faculty and staff members who hold a 50 percent time or greater appointment. The university funds 2 times your salary, up to the maximum coverage amount of $400,000.

UNIVERSITY-PAID LONG-TERM DISABILITY INSURANCE
For employees only
Long-term disability (LTD) provides 60% salary replacement for up to two years for employees who become disabled while they are actively employed.

VOLUNTARY PLANS

VOLUNTARY TERM LIFE INSURANCE
For employees only
This 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 spouse/partner and dependent children
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.

AD&D INSURANCE
For employees and family
This policy provides coverage for accidental deaths or dismemberment. Learn more on page 10.

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.
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
  (covered at 75% of your benefit)
- **Plan 3** Employee & children
  (covered at 20% of your benefit up to $100,000)
- **Plan 4** Employee & family

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.

**Please note:** 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]
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 World Insurance Associates LLC

Faculty and staff members may purchase vision insurance. The vision open enrollment period is Jan. 1–Feb. 28, with an effective date of April 1. You will receive an email reminding you about the vision annual benefits open enrollment period. [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 to pay for the premiums. Note that there is no open enrollment period for these benefits, and you may enroll at any time. You may direct any questions about voluntary insurance products to the individual program administrators. [LEARN MORE](#)
If you waive health insurance through the university, you must take action during open enrollment to receive the maximum available University Credits in your FSA.

### 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. (Learn how on page 13.)

### 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. Scroll to the bottom of our **General and Shared Savings Credit page** to see paycheck examples.

- You are not taxed on credits.

- Credits are not paid out as cash.
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.
4. Review your beneficiaries and add dependents.
5. Elect your benefits.
6. Re-enroll in flexible spending accounts.
7. Save your progress, or complete your enrollment.
8. IMPORTANT: Wait for the Benefits Enrollment Results page.

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. Gather the documents you need to complete the Dependent Eligibility Verification if you added new dependents to your benefits plan.
Federal law requires the University to broadly disseminate certain policies to faculty, staff and students on an annual basis. For a full list of federal notices, visit hr.uiowa.edu/benefits/benefits-annual-federal-notices.

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 Rx Value Plus℠ and Blue Rx Complete℠ are service marks 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® by Included Health® is a separate company providing an online telehealth solution for Wellmark members. Doctor On Demand® is a registered mark of Doctor On Demand, Inc. HealthEquity® is a registered trademark of HealthEquity, Inc.

Principal® Financial Group is a registered trademark and brand of Principal Financial Services, Inc. Delta Dental® of Iowa, Delta Dental PPO™, Delta Dental Premier® are trademarks of Delta Dental Plans Association in the United States and other countries. Zurich® is a registered mark of Zurich Insurance Company. HealthEquity® is a registered trademark of HealthEquity, Inc. Visa® is a registered trademark of Visa International Services Association.

M-2821532 10/22