2023 BENEFITS SUMMARY

HEALTH INSURANCE
Two health plans: UIChoice and UISelect

UICHOICE PLAN HIGHLIGHTS
- Choose any provider you wish!
- Higher premium, lower out-of-pocket costs
- 3 provider networks
- Out-of-pocket max (OPM)
  - Participating providers: $2,000 single/$4,000 family
  - Level 3 Non-participating: $2,500 single/$5,000 family
- 4-tier prescription benefit
  - Free generic drugs
  - Out-of-pocket max = $1,600 single/$3,200 family

UISELECT PLAN HIGHLIGHTS
- Only covers providers in Iowa
- Lower premium, higher out-of-pocket costs
- Out-of-pocket max (OPM)
  - Participating providers: $2,300 single and $4,000 family
  - Level 1: $2,300 single and $4,000 family
  - Level 2: $3,500 single and $7,000 family
- 3-tier prescription benefit
  - Free generic drugs
  - Out-of-pocket max = $2,000 single/$4,000 family

DENTAL INSURANCE

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
- Tier 1 - PPO Network
- Tier 2 - Regular Delta Dental Network
- Tier 3 - Non-participating providers

2023 BENEFITS SUMMARY

RETIEMENT
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 6/30/2023
- 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, DISABILITY & ACCIDENT 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

LONG-TERM DISABILITY
- University paid benefit
- 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)
- Optional benefit
- Coverage is available in $100,000 increments up to a max of $1,000,000

FLEXIBLE SPENDING ACCOUNTS (FSA)

HEALTH CARE FSA
- Contribute up to $2,850 annually
- Reimbursement for eligible medical expenses (e.g., copays, deductibles, Rx, vision & dental)

DEPENDENT CARE FSA
- Contribute up to $5k annually
- Reimbursement of eligible expenses for the care of a qualified individual (child under age 13, or spouse/partner who is incapable of self-care)

GENERAL/SHARED SAVINGS CREDITS

GENERAL CREDIT
- Regular benefit eligible employees will receive $90/month in general benefit credits to reduce the cost of elected benefits.
- Only to be used toward the cost of before-tax benefits.

SHARED SAVINGS CREDITS
- Waive university-offered dental insurance, and you receive a $25 credit per month.
- If base salary exceeds $25k and you elect $50k in group life, you receive a $40 credit per month.

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.
**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/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 80 hrs

**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

**VOLUNTARY BENEFIT PROGRAMS**

**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 World Insurance Associates LLC
- Two plans: Avesis and EyeMed
- More info at: http://uofi.benefitiowa.com/

**OTHER INSURANCE PROGRAMS**
- Accident insurance
- Auto insurance
- Critical illness insurance
- Long-term care
- Short-term disability
- Whole life insurance and more

**ADOPITION ASSISTANCE PILOT PROGRAM**
- Provides reimbursement for a portion of expenses resulting from adopting an eligible child
- Adoption assistance of $2,000 per finalized adoption, and a lifetime maximum of two adoptions per eligible employee
- Read more about program eligibility and qualified reimbursement of adoption expenses at: hr.uiowa.edu/benefits/voluntary-benefits/adoption-assistance

**EMPLOYEE DISCOUNTS**

**UI OPTICAL**
- Receive a discount at UI Optical-UHHC & 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

**REVITALIZE U MED SPA & SALON**
- Revitalize U partners with UI Health Care providers to offer high-quality medical spa services.
- Receive a 10% discount on any salon and med spa treatment with proof of employment
- Visit: https://www.revitalizeuspa.com/

**OUR #1 PRIORITY.**

Our employees' health & well-being, investments in a secure future, and work/life balance is...

**EMPLOYEE WELL-BEING**

**liveWELL**
- Complete your Personal Health Assessment (PHA) to unlock all of your liveWELL benefits
- Earn liveWELL Points and get access to wellness programs
- Work with a health coach and create a personalized plan to manage stress, become more physically active, improve nutrition habits, and more
- Earn an incentive worth 50 percent of a monthly recreation membership fee
- Learn more at hr.uiowa.edu/livewell

**EMPLOYEE ASSISTANCE PROGRAM (EAP)**
- EAP provides FREE short-term counseling for employees & their families
- Behavioral health consultation for managers/supervisors

**FAMILY SERVICES**
- Child care and new parent resources
- Private appointments with elder-care specialists
- Financial education opportunities
- Learn more: hr.uiowa.edu/family-services

**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

**FAMILY AND MEDICAL LEAVE**
An eligible employee will receive a total of 12 work weeks (up to 480 hrs) during the calendar year for the following reasons:
- birth or adoption of a child
- care for a family member with a serious health condition
- qualifying military-related leaves
- Learn more at https://hr.uiowa.edu/support/faculty-and-staff-disability-services/family-and-medical-leave-act-fmla

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- PRIORITY PROGRAM
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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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