University Benefits Office

New Faculty & Staff Benefits Orientation

2023 Benefits Overview, Important Deadlines, and How to Enroll
Jan. 1, 2023 – Dec. 31, 2023
University Benefits Office

hr.uiowa.edu/benefits  benefits@uiowa.edu  University Services Bldg (USB)  Monday – Friday
Welcome Center (westside doors)  8 a.m. to 5 p.m.
Iowa City, IA
Benefit Eligibility

Eligibility requirements and important dates/deadlines
Who is eligible?

- **Employees**
  - Regular, benefit-eligible position
  - Working 50% effort or greater

- **Employee’s dependent(s)**
  - **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
Important Dates and Deadlines

1st of the month following
Your insurance benefits will be effective the first of the month following your hire date.
Ex: If your hire date is Jan. 2, 2023, your benefits become effective Feb. 1, 2023.

30 calendar days
Benefit-eligible employees have 30 calendar days from their hire date to enroll in benefits online.

60 calendar days
Employees have 60 calendar days from their hire date to enroll in their mandatory retirement plan (IPERS or TIAA).
If you miss the deadline, you will be defaulted into IPERS which is an irrevocable decision.
University Credits

Double spouse, general, and shared savings credits
## University Credits Overview – What are they?

### Regular employees' eligibility
- Must be in a regular benefit-eligible position working 50% or greater
- House staff and temporary employees are not eligible

### Amount determined by elections
- Eligible employees start with $90 general credit every month
- Can receive other shared savings credits depending on your elections

### Not real money or your salary
- "virtual credit dollars"
- Not part of your salary and cannot be paid out in cash
- Will show up in Earnings section on paycheck

### Unused credits default to FSA
- If out-of-pocket insurance cost is less than the dollar amount of credits, unused credits will default into a health care flexible spending account for you

### Lower out-of-pocket premiums
- Credits will apply towards any out-of-pocket before-tax premiums first
- Can purchase more in benefits if you wish

### Find paycheck examples
- Visit the benefits website at [https://hr.uiowa.edu/benefits/faculty-and-staff-benefits/general-and-shared-savings-credits](https://hr.uiowa.edu/benefits/faculty-and-staff-benefits/general-and-shared-savings-credits) to review how credits are applied.
University Credits Overview - Credits available to you

General Benefit Credit
$90 / month

Shared Savings Credits
Waive dental insurance $25 / month
Elect $50k in group life $40 / month

Waiving Insurance
If you do not need University health and/or dental insurance, you may waive your enrollment.
You must elect WAIVE online to receive more than $500 in credits.
University Credits – Double Spouse Credit

May be eligible if:
(Temporary staff are not eligible)

1. Your spouse/domestic partner works for UI in benefit eligible position,

2. **AND** family coverage is elected.

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

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.
Health Insurance Plans

UISelect and UIChoice administered by Wellmark Blue Cross & Blue Sheild of Iowa
Health Insurance – Plans offered

**UISelect**

**Lower premium cost,** higher out-of-pocket costs

Traditional deductible plan

Providers – covers providers only in Iowa (level 1 and 2 providers only)

- Exceptions: emergencies, guest membership, services not available in Iowa.

**UIChoice**

**Higher premium cost,** lower out-of-pocket costs

Non-traditional deductible plan – only has inpatient hospital stays deductible

Provider levels – Covers providers nationwide (Level 1, 2, and 3 providers)
<table>
<thead>
<tr>
<th>Level 1 providers</th>
<th>Level 2 providers</th>
<th>Level 3 providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>UIHC and affiliated clinics, UI Urgent Care, UI QuickCare, and select affiliated providers such as Washington County Hospital &amp; Clinics and The Iowa Clinic in Des Moines.</td>
<td>Blue Choice or Blue Access network providers not included in Level 1 (other providers in Iowa). Locally, Mercy Hospital of Iowa City</td>
<td>Providers from the Blue Card Network (out of state providers). Providers who may or may not participate in BC/BS plans, could balance bill patient.</td>
</tr>
</tbody>
</table>

**Plans with level 1 provider coverage:**
- **UISelect**
- **UIChoice**

**Plans with level 2 provider coverage:**
- **UISelect**
- **UIChoice**

**Plans with level 3 provider coverage:**
- **UIChoice**
- **UISelect ONLY in emergencies, guest membership**
# Health Insurance – Premium Rates

## UISelect

<table>
<thead>
<tr>
<th>Coverage Option</th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$0</td>
</tr>
<tr>
<td>Employee + Spouse/Partner</td>
<td>$311</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$254</td>
</tr>
<tr>
<td>Family</td>
<td>$333</td>
</tr>
<tr>
<td>Double Spouse Family</td>
<td>$0</td>
</tr>
</tbody>
</table>

## UIChoice

<table>
<thead>
<tr>
<th>Coverage Option</th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$81</td>
</tr>
<tr>
<td>Employee + Spouse/Partner</td>
<td>$389</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$317</td>
</tr>
<tr>
<td>Family</td>
<td>$416</td>
</tr>
<tr>
<td>Double Spouse Family</td>
<td>$208</td>
</tr>
</tbody>
</table>
## Health Plans – Comparing Plan Provisions

### UISelect

<table>
<thead>
<tr>
<th></th>
<th>Level 1</th>
<th>Level 2</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong></td>
<td>Single= $500</td>
<td>Single= $950</td>
</tr>
<tr>
<td></td>
<td>Family= $1,000</td>
<td>Family= $1,900</td>
</tr>
<tr>
<td><strong>Annual Inpatient Deductible</strong></td>
<td>Subject to annual deductible</td>
<td></td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>15%</td>
<td>25%</td>
</tr>
<tr>
<td><strong>Copayment</strong></td>
<td>Primary care= $15</td>
<td>Primary care= $40</td>
</tr>
<tr>
<td></td>
<td>Specialist care= $25</td>
<td>Specialist care= $55</td>
</tr>
<tr>
<td><strong>Annual OPM</strong></td>
<td>Single= $2,300</td>
<td>Single= $3,500</td>
</tr>
<tr>
<td></td>
<td>Family= $4,000</td>
<td>Family= $7,000</td>
</tr>
</tbody>
</table>

### UIChoice

<table>
<thead>
<tr>
<th></th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong></td>
<td>N/A Inpatient deductible ONLY</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Annual Inpatient Deductible</strong></td>
<td>$500 followed by 10% coinsurance</td>
<td>$750 followed by 10% coinsurance</td>
<td>$1,000 followed by 40% coinsurance</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>10%</td>
<td>20%</td>
<td>Varies based on location of service</td>
</tr>
<tr>
<td><strong>Copayment</strong></td>
<td>$15</td>
<td>$30</td>
<td>No copay. Subject to coinsurance</td>
</tr>
<tr>
<td><strong>Annual OPM</strong></td>
<td>Levels 1, 2, and 3 Blue Card participating providers combined; Single= $2,000 and Family= $4,000</td>
<td>Non-participating providers N/A</td>
<td>Non-participating providers; Single = $2,500 and Family= $5,000</td>
</tr>
</tbody>
</table>
# Health Plans – Comparing Pharmacy Benefits

## UISelect

**Formulary: Blue Rx Value Plus**

<table>
<thead>
<tr>
<th>Tier</th>
<th>Description</th>
<th>Copay/Coinsurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1 - Generic</td>
<td>$0 copay</td>
<td></td>
</tr>
<tr>
<td>Tier 2 – name brand, formulary</td>
<td>30% coinsurance</td>
<td></td>
</tr>
<tr>
<td>Tier 3 – name brand, non-formulary</td>
<td>50% coinsurance</td>
<td></td>
</tr>
<tr>
<td>Tier 4 – name brand, non-formulary</td>
<td>Not covered under plan</td>
<td></td>
</tr>
</tbody>
</table>

**Annual Pharmacy OPM**

- Single = $2,000
- Family = $4,000

## UIChoice

**Formulary: Blue Rx Complete**

<table>
<thead>
<tr>
<th>Tier</th>
<th>Description</th>
<th>Copay/Coinsurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1 - Generic</td>
<td>$0 copay</td>
<td></td>
</tr>
<tr>
<td>Tier 2 – name brand, formulary</td>
<td>30% coinsurance</td>
<td></td>
</tr>
<tr>
<td>Tier 3 – name brand, non-formulary</td>
<td>50% coinsurance</td>
<td></td>
</tr>
<tr>
<td>Tier 4 – name brand, non-formulary</td>
<td>50% coinsurance</td>
<td></td>
</tr>
</tbody>
</table>

**Annual Pharmacy OPM**

- Single = $1,600
- Family = $3,200
Dental Insurance

Dental II administered by Delta Dental of Iowa
Dental Insurance – Plan offered

Dental II

- Visit any provider
- Your provider determines benefit level
  - Tier 1 – PPO network
  - Tier 2 – Premier network
  - Tier 3 – Non-participating dentists

Plan Features

- Maximum Annual Benefit (per member/per year) $2,000
- No age limit on orthodontia coverage
- Annual Maximum Carryover feature
- College of Dentistry Incentive program
- DeltaVision Discount
## Dental Insurance – Premium Rates

### Dental II

<table>
<thead>
<tr>
<th>Coverage Option</th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$0</td>
</tr>
<tr>
<td>Employee + Spouse/Partner</td>
<td>$19.50</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$20.50</td>
</tr>
<tr>
<td>Family</td>
<td>$27.50</td>
</tr>
<tr>
<td>Double Spouse Family</td>
<td>$0</td>
</tr>
</tbody>
</table>
## Dental Insurance – Plan Provisions

<table>
<thead>
<tr>
<th></th>
<th>TIER 1 PPO</th>
<th>TIER 2 PREMIER</th>
<th>TIER 3 NON-PARTICIPATING</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>COPAY</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive Care (limit of 2 per year)</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Routine exams, teeth cleanings, diagnostic</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>COINSURANCE</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Routine and Restorative Care</td>
<td>0%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Cavity fillings, emergency pain relief, anesthesia</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>COINSURANCE</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>High-cost Restorations</td>
<td>10%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Root canals, bridges, crowns, dentures, implants</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ORTHODONTICS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No age limit</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>MAXIMUM ANNUAL BENEFIT</strong></td>
<td>$2,000, up to $4,000 with annual carryover</td>
<td>$2,000, up to $4,000 with annual carryover</td>
<td>$2,000, up to $4,000 with annual carryover</td>
</tr>
</tbody>
</table>
Mandatory Benefits

Group life insurance, Long-term disability, and retirement plan
Group Life Insurance

- Participation is required
  - University provides coverage of 2 times your salary at not cost to you

- Term life insurance policy
  - Conversion available at termination/retirement

- Max payout is $400,000

- $0.246 per $1,000

- Group life insurance is **not** age rated

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### Coverage Options

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50,000</td>
<td>No out-of-pocket cost to you. If elected and annual salary is greater than $25,000, receive a $40 shared savings credit.</td>
</tr>
<tr>
<td>2 times salary</td>
<td>Default coverage amount, paid by University</td>
</tr>
<tr>
<td>2.5 times salary</td>
<td>Receive university credits equal to amount for 2 times salary</td>
</tr>
<tr>
<td>3 times salary</td>
<td>Receive university credits equal to amount of 2 times salary</td>
</tr>
</tbody>
</table>
Long-Term Disability (LTD)

• Participation is required
  – University pays premium and 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 of $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
UI Retirement Plan Details

- Mandatory participation with a qualified position
  - House Staff are not eligible
- Irrevocable decision
- Enroll within 60 days of hire date
  - Default election is IPERS
- If you are already participating in a university retirement plan, you will **not** have an election available
Mandatory Retirement Plan – IPERS or TIAA

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/](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
- [https://www.tiaa.org/public/tcm/uiowa/home](https://www.tiaa.org/public/tcm/uiowa/home)
## Contributions to Mandatory Retirement

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>TIAA</td>
<td>First day of employment</td>
<td>First five years</td>
<td>First $4,800 of salary</td>
<td>3.33%</td>
<td>6.66%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Salary above $4,800</td>
<td>5%</td>
<td>10%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>After five years</td>
<td>All Salary</td>
<td>5%</td>
<td>10%</td>
</tr>
<tr>
<td>IPERS</td>
<td>28 quarters</td>
<td>Beginning first day</td>
<td>All Salary</td>
<td>6.29%</td>
<td>9.44%</td>
</tr>
<tr>
<td>IPERS Certified Law Enforcement</td>
<td>16 quarters</td>
<td>Beginning first day</td>
<td>All Salary 7/1/2021 – 6/30/2022</td>
<td>6.21%</td>
<td>9.31%</td>
</tr>
</tbody>
</table>

### 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.
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 your chosen vendor first and then Employee Self Service

→ **457(b)** Retirement Savings Account
  - Voluntary
  - Pre-tax or After-tax contributions
  - Tax-deferred compensation plan
  - TIAA is only vendor
  - Enroll online through TIAA first and then Employee Self Service
Voluntary Insurance and Benefit Programs

Voluntary life insurance, accidental death & dismemberment, flexible spending accounts (FSA) and more
Voluntary Life Insurance for the Employee

**Voluntary Term Life**
- Age Rated per $1,000
- Minimum coverage: 0.5x salary
- Maximum coverage: 3.5x salary
- Maximum benefit paid $1,000,000

<table>
<thead>
<tr>
<th>AGE</th>
<th>MONTHLY RATE PER $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 40</td>
<td>$ 0.04</td>
</tr>
<tr>
<td>40 but less than 50</td>
<td>$ 0.10</td>
</tr>
<tr>
<td>50 but less than 60</td>
<td>$ 0.26</td>
</tr>
<tr>
<td>60 and up</td>
<td>$ 0.56</td>
</tr>
</tbody>
</table>

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](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)

<table>
<thead>
<tr>
<th>Coverage Options</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse Coverage</td>
<td>$10k $20k $40k</td>
</tr>
<tr>
<td>Dependent Coverage, per child</td>
<td>$5k $10k $20k</td>
</tr>
<tr>
<td>Combination Spouse / Dependent(s)</td>
<td>$10k / 5k $20k / $10k $40k / $20k</td>
</tr>
</tbody>
</table>

- **Dependent Children**
  - Age 14 days to end of calendar year in which they turn 26, or
  - full-time student or disabled

- The employee **must** 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 Options

<table>
<thead>
<tr>
<th>Plan</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>PLAN 1</td>
<td>Employee Only</td>
</tr>
<tr>
<td>PLAN 2</td>
<td>Employee + Spouse/domestic partner</td>
</tr>
<tr>
<td>PLAN 3</td>
<td>Employee + Children</td>
</tr>
<tr>
<td>PLAN 4</td>
<td>Employee + Family</td>
</tr>
</tbody>
</table>
Participation is optional
- Payroll deduction – pre-tax deduction
- Unused credits – funds available, optional to claim

IRS regulated program
- Eligible expenses: [https://hr.uiowa.edu/fsa](https://hr.uiowa.edu/fsa)
- Use it or lose it
- Expenses must be incurred during the plan year, while active participant in the plan (Jan. 1 – Dec. 31)
- HealthEquity is our FSA administrator, if enrolled, you will receive a Quick Start Guide in the mail.
- Claims must be submitted by April 30 of the following year

Reimbursements – Will come from HealthEquity
- HCSA: reimbursed for full amount of annual contribution at any time during plan year
- DCSA: must have funds in account for reimbursement

Health Care FSA
- In 2022, you may pledge up to $2,850 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 Benefit Programs

- **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
- New in 2023! The Adoption Assistance Pilot program
  - Receive reimbursement of eligible expense up to $2,000.
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 sends an email to all eligible staff when enrollment begins
Employee Discount Program

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

→ https://hr.uiowa.edu/benefits/employee-discounts

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 tickets@hawkeyesports.com
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
  • FREE Confidential Counseling
  • Support for Supervisors

→ Visit https://hr.uiowa.edu/employee-well-being for more detailed information!
Time Off

Vacation, sick leave, and holidays
Vacation, Sick Leave, and Paid Holidays

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-and-sick-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
• 4th of July
• Labor Day
• Thanksgiving and Friday after
• Christmas and one other day
Ready to Enroll

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.
# Coverage Options

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Waive coverage</strong></td>
<td>You will have <strong>no</strong> UI insurance coverage.</td>
</tr>
<tr>
<td><strong>Employee Only</strong></td>
<td>UI insurance coverage for yourself only.</td>
</tr>
<tr>
<td><strong>Employee + Spouse/Partner</strong></td>
<td>UI insurance coverage for yourself and your spouse/partner.</td>
</tr>
<tr>
<td><strong>Employee + Child(ren)</strong></td>
<td>UI insurance coverage for yourself and your child(ren) only.</td>
</tr>
<tr>
<td><strong>Employee + Family</strong></td>
<td>UI insurance coverage for yourself, your spouse/partner and dependent children.</td>
</tr>
<tr>
<td><strong>Double Spouse Family</strong></td>
<td>Both spouse/partners work for the university and will need family UI insurance coverage.</td>
</tr>
</tbody>
</table>
Dependent Eligibility Verification

• Must verify dependent(s) added to UI plans.

• After enrolling, watch for an email from Benefits with instructions.

• 4 weeks to submit required documentation.

• Find a list of required documents you may submit.

• Dependent(s) will be removed if not verified.
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)
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
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

**30 Days**
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

benefits@uiowa.edu

• Benefit Resources – hr.uiowa.edu/benefits-benefit-resources
• 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 – hr.uiowa.edu/benefits/other-insurance-benefits
• Mandatory Retirement Plans – hr.uiowa.edu/benefits/retirement/mandatory-retirement-plan-options
• Voluntary Retirement Plans – hr.uiowa.edu/benefits/retirement/voluntary-plan-options
• Flexible Spending Accounts – hr.uiowa.edu/benefits/flexible-spending-accounts
• Vacation and Sick Leave – hr.uiowa.edu/benefits/vacation-and-sick-leave
• How to Enroll – hr.uiowa.edu/benefits/benefits-overview/faculty-and-staff-benefits/how-to-enroll