

IOWA



2024 ANNUAL BENEFITS & ENROLLMENT GUIDE | FACULTY & STAFF

ANNUAL ENROLLMENT: NOV. 1-15, 2023



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

WELCOME

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ABOUT THIS GUIDE

ANNUAL BENEFITS OPEN ENROLLMENT IS HERE

Each year, University of Iowa faculty and staff can choose and make changes to their benefits during the annual benefits open enrollment period. **This year's enrollment period is Nov. 1–15, 2023.** 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.

PRE-ENROLLMENT CHECKLIST

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, 2023.



Confirm your elections.

**VIEW MORE
ENROLLMENT RESOURCES**



**GET STEP-BY-STEP
ENROLLMENT INSTRUCTIONS**



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 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. 2024.

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 9](#).)

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.

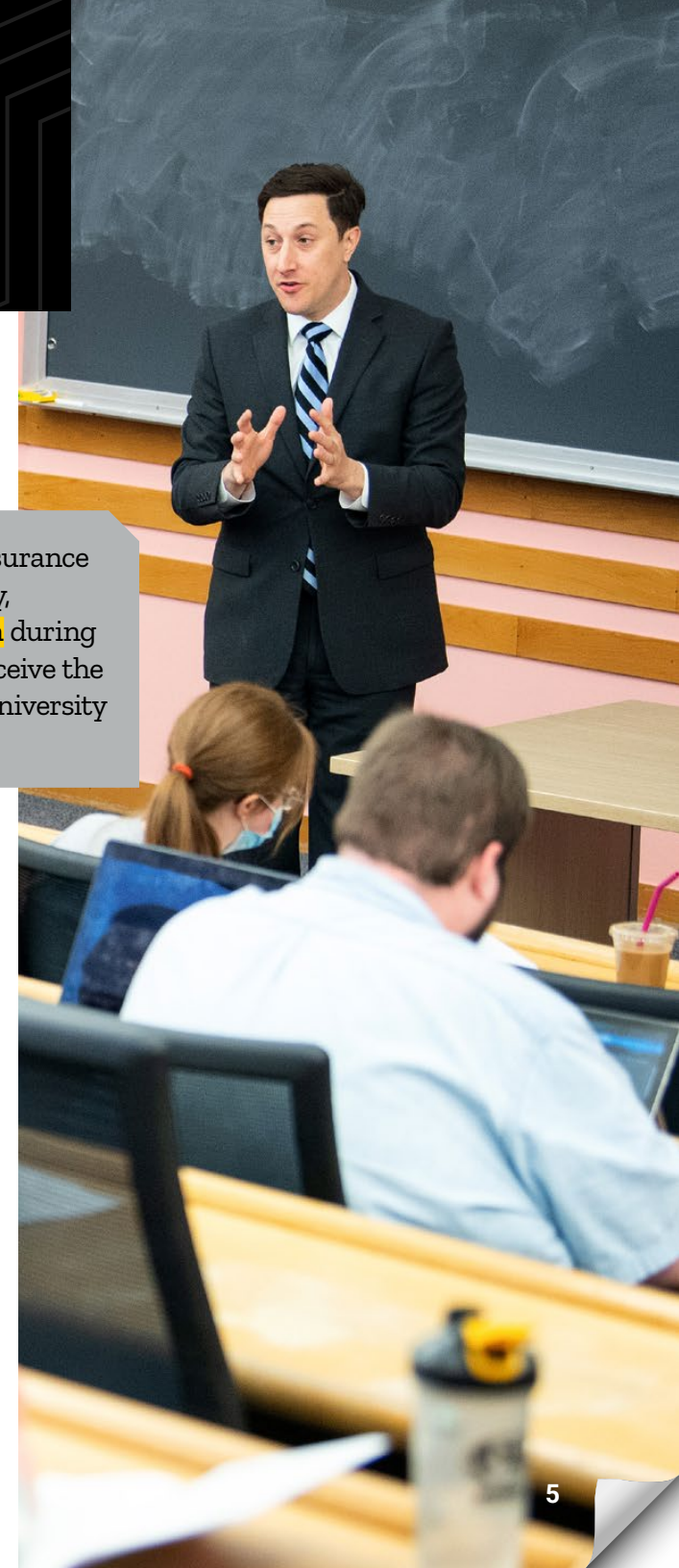
SHARED SAVINGS CREDITS

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 another 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.





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.

 Put digital healthcare tools at your fingertips. Register for **myWellmark** and download the free app today.

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	 \$316	 \$258	 \$339	 \$0

LEVEL 1
Most affordable care options
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.

LEVEL 2
Providers from the Wellmark Blue HMO™ network
Level 2 includes most providers in Iowa 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
 \$86	 \$411	 \$335	 \$440	 \$220

LEVEL 1
Most affordable care options
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.

LEVEL 2
Providers from the Wellmark Blue POS™ network
Level 2 includes most providers in Iowa 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: \$500 Family: \$1,000	Employee: \$950 Family: \$1,900	N/A. Deductible for inpatient hospital care only. See annual inpatient care deductible below.		
Inpatient care deductible <small>Semi-private room</small>	See deductible		\$500 deductible followed by 10% coinsurance <small>Per admission</small>	\$750 deductible followed by 10% coinsurance <small>Per admission</small>	\$1,000 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: \$2,000 / Family: \$4,000		
	Employee: \$2,300 Family: \$4,000	Employee: \$3,500 Family: \$7,000	Non-participating providers: N/A		Non-participating providers Employee: \$2,500 Family: \$5,000
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>Coinsurance waived for out-of-network immunizations & well-child care</small>
Doctor On Demand	\$0 copay		\$0 copay		
UI Quick Care	\$10 copay	N/A	\$10 copay	N/A	N/A
Urgent care visit	\$15 copay	\$40 copay	\$15 copay	\$30 copay	50% coinsurance
Office visit	Primary care: \$15 copay Specialist: \$25 copay	Primary care: \$40 copay Specialist: \$55 copay	\$15 copay	\$30 copay	50% coinsurance
	Primary care copay will apply to chiropractic care and physical, speech & occupational therapies.				
ER visit <small>Copay waived if admitted</small>	\$150 copay followed by 10% coinsurance	\$150 copay followed by 10% coinsurance <small>Includes out-of-state ER visits</small>	\$125 copay followed by 10% coinsurance		
Mental health care visit	\$0 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	Not covered		50% coinsurance		
Pharmacy annual OPM	Employee: \$2,000 Family: \$4,000		Employee: \$1,600 Family: \$3,200		

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.

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

DENTAL INSURANCE MONTHLY PREMIUMS

EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILDREN	FAMILY	DOUBLE SPOUSE + FAMILY
				
\$0	\$20.10	\$21.20	\$28.40	\$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)

Administered by HealthEquity®

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 **\$3,050 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

- ▶ HealthEquity is our FSA claims administrator, which will provide plan participants with a **variety of benefits.**
- ▶ Funds must be used for qualified expenses incurred between Jan. 1–Dec. 31, 2024.
- ▶ You may file for reimbursement at any time during the year but no later than April 30, 2025.
- ▶ FSAs are “use it or lose it” accounts. This means you forfeit any money remaining in your account after the April 30, 2025 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.

REMEMBER!

FSA claims for expenses incurred in 2023 must be submitted to our claims administrator, HealthEquity, by April 30, 2024.

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 11](#).

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.

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

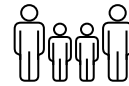
(covered at 75% of your benefit)



Plan 3

Employee & children

(covered at 20% of your
benefit up to \$100,000)



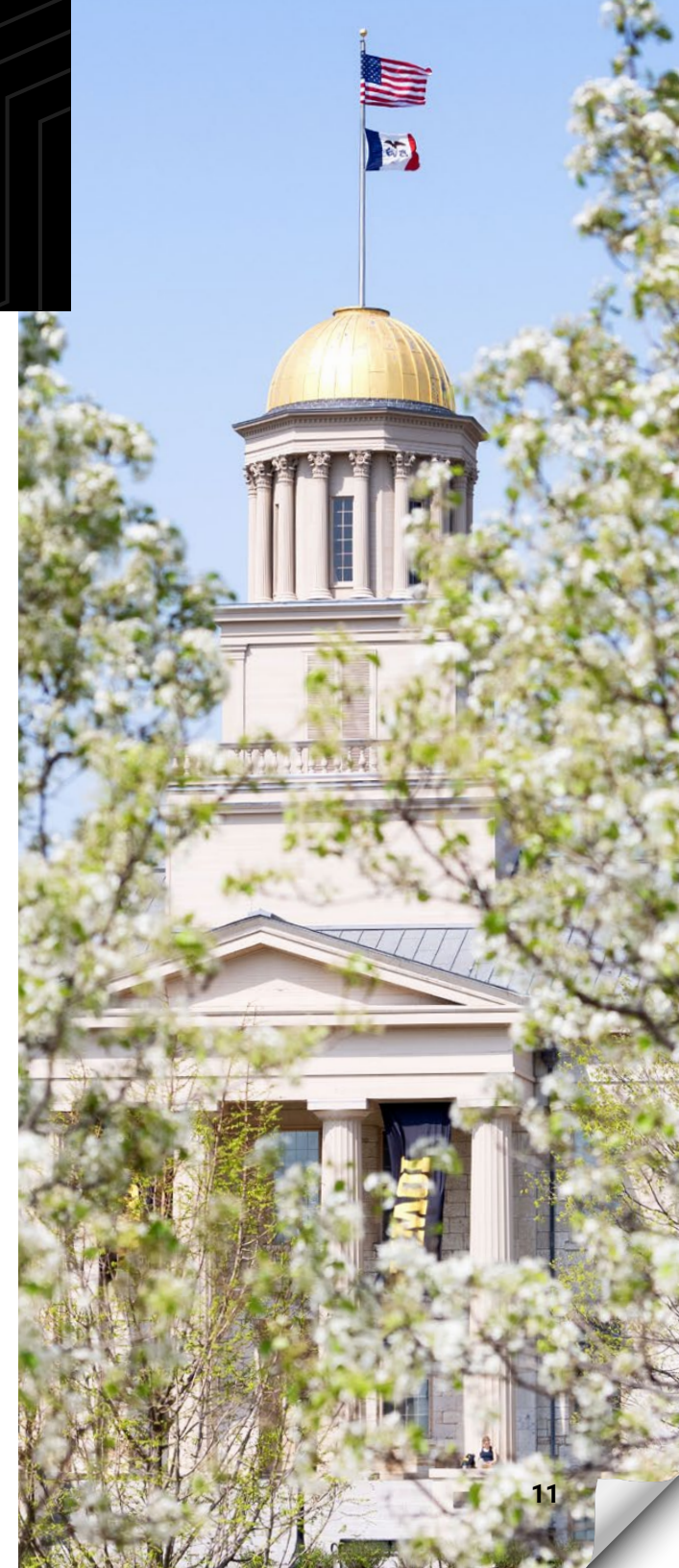
Plan 4

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](#) ►



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 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 ►](#)**

ENROLLMENT TIPS & INSTRUCTIONS

BEFORE YOU ENROLL

1. Make sure you've **set up your Two-Step Login profile.**
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. **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.**

If you add a new dependent to your coverage, **once your email notification arrives, you must submit documentation** to verify eligibility. Review the full 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. **Update your home and work addresses.**
2. **Watch for your confirmation statement.**
3. **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.

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