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

COLLEAGUES:
Welcome to the University of Iowa, where you’ll always be a Hawkeye!

For over 175 years, dedicated faculty and staff from a variety of professions have called the UI home. My own journey began at the UI in 1990, and it didn’t take long for me to realize that our campus truly is a vibrant and thriving community. We take pride in our status as a premiere destination that prioritizes the well-being of its people, offers an exceptional quality of life, and fosters a culture of collaboration where your contributions are valued.

This guide provides new faculty and staff a comprehensive introduction to the excellent benefits available to eligible employees. I encourage you to review current plan details and to ask questions. Our benefits office is ready to assist you: Call 319-335-2676 or 877-830-4001 during regular business hours or email benefits@uiowa.edu.

University Human Resources is committed to supporting talent, promoting employee engagement, and encouraging a work environment where everyone has the opportunity to thrive. We believe in providing comprehensive support for individuals throughout their relationship with the university. Learn more about our well-being and success initiatives by visiting strategicplan.uiowa.edu.

Thanks for joining our community and being part of making the University of Iowa great. On Iowa! Go Hawks!

Cheryl Reardon
Chief Human Resources Officer
and Associate Vice President
There’s a lot to love about the University of Iowa; it’s where great minds come to work, grow, and thrive. There’s also a lot to love about the University of Iowa’s world-class benefits package, which includes comprehensive health and dental coverage, life insurance, flexible spending accounts, and more. Before you enroll, here is some important information you need to know.

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 get help selecting the plans that are right for you.

“What does that mean?”
Unsure about any of the insurance terms used in this guide? Check out the glossary on page 20.
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 the age of 26. LEARN MORE ▶

INFORMATION AND DOCUMENTATION REQUIREMENTS
- If you enroll new family members, some basic information is required.
- Following your enrollment, you will be emailed 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
If you miss your enrollment deadline, you cannot enroll in benefits, change your benefits or add or remove dependents without a qualifying event: a major life change that makes you eligible to enroll in or update your benefits. Without a qualifying event, you will have to wait for the next annual enrollment period to elect coverage. LEARN MORE ▶

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

Dual-employed spouses/partners may not double insure each other or their dependents under the health, dental, and accidental death and dismemberment insurance plans.
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.

**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.
- If you waive health insurance through the university, **you must take action** during enrollment to receive the maximum available University Credits in your FSA.
HEALTH INSURANCE
Administered by Wellmark® Blue Cross® and Blue Shield®

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

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

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

If you and your family live in the state of Iowa, you are eligible to enroll in the UISelect plan. If you are traveling out of state, only emergency care and care from Doctor On Demand® are covered.

<table>
<thead>
<tr>
<th>Level</th>
<th>Most affordable care options</th>
<th>Providers from the Wellmark Blue HMO® network</th>
<th>Not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>LEVEL 1</td>
<td>Includes University of Iowa Hospitals and affiliated clinics, UI Urgent Care, UI QuickCare,</td>
<td>Level 2 includes most providers in Iowa who</td>
<td>Exceptions</td>
</tr>
<tr>
<td></td>
<td>Washington County Hospital and Clinics, and The Iowa Clinic in Des Moines.</td>
<td>are not in Level 1.</td>
<td>include emergencies or care</td>
</tr>
<tr>
<td></td>
<td>LEVEL 2</td>
<td></td>
<td>with a Wellmark-approved</td>
</tr>
<tr>
<td></td>
<td>Providers from the Wellmark Blue POS® network</td>
<td></td>
<td>(Dependent children attending college,</td>
</tr>
<tr>
<td></td>
<td>Level 2 includes most providers in Iowa who are not in Level 1.</td>
<td></td>
<td>long-term travelers, and families living apart</td>
</tr>
<tr>
<td></td>
<td>LEVEL 3</td>
<td></td>
<td>may be covered through guest membership.)</td>
</tr>
<tr>
<td></td>
<td>Not covered</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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.

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

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</tr>
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<td>Washington County Hospital and Clinics, and The Iowa Clinic in Des Moines.</td>
<td>throughout the U.S. and around the globe.</td>
</tr>
<tr>
<td></td>
<td>LEVEL 2</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Providers from the Wellmark Blue POS® network</td>
<td></td>
</tr>
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<td></td>
</tr>
<tr>
<td></td>
<td>LEVEL 3</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Providers from the BlueCard® network</td>
<td></td>
</tr>
</tbody>
</table>
## HEALTH COSTS

<table>
<thead>
<tr>
<th></th>
<th><strong>UISELECT</strong></th>
<th><strong>UICHOICE</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LEVEL 1</strong></td>
<td><strong>LEVEL 2</strong></td>
<td><strong>LEVEL 1</strong></td>
</tr>
<tr>
<td><strong>Annual deductible</strong></td>
<td>Employee: $500</td>
<td>Employee: $950</td>
</tr>
<tr>
<td></td>
<td>Family: $1,000</td>
<td>Family: $1,900</td>
</tr>
<tr>
<td><strong>Inpatient care deductible</strong></td>
<td>See deductible</td>
<td>$500 deductible followed by 10% coinsurance per admission</td>
</tr>
<tr>
<td><strong>Semi-private room</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>15%</td>
<td>25%</td>
</tr>
<tr>
<td><strong>Annual out-of-pocket maximum (OPM)</strong></td>
<td>Levels 1 &amp; 2 participating providers combined</td>
<td>Levels 1, 2, and 3 BlueCard participating providers combined</td>
</tr>
<tr>
<td></td>
<td>Employee: $2,300</td>
<td>Employee: $3,500</td>
</tr>
<tr>
<td></td>
<td>Family: $4,000</td>
<td>Family: $7,000</td>
</tr>
<tr>
<td><strong>Preventive care</strong></td>
<td>$0 copay</td>
<td>$0 copay</td>
</tr>
<tr>
<td></td>
<td>Not subject to deductible</td>
<td></td>
</tr>
<tr>
<td><strong>Doctor On Demand</strong></td>
<td>$0 copay</td>
<td>$0 copay</td>
</tr>
<tr>
<td><strong>UI Quick Care</strong></td>
<td>$10 copay</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Urgent care visit</strong></td>
<td>$15 copay</td>
<td>$40 copay</td>
</tr>
<tr>
<td></td>
<td>Primary care: $15 copay</td>
<td>Specialist: $25 copay</td>
</tr>
<tr>
<td></td>
<td>Specialist: $40 copay</td>
<td>Specialist: $55 copay</td>
</tr>
<tr>
<td><strong>Office visit</strong></td>
<td>$15 copay</td>
<td>$30 copay</td>
</tr>
<tr>
<td></td>
<td>Primary care copay will apply to chiropractic care and physical, speech &amp; occupational therapies.</td>
<td></td>
</tr>
<tr>
<td><strong>ER visit</strong></td>
<td>$150 copay followed by 10% coinsurance (Includes out-of-state ER visits)</td>
<td>$150 copay followed by 10% coinsurance</td>
</tr>
<tr>
<td></td>
<td>Copay waived if admitted</td>
<td></td>
</tr>
<tr>
<td><strong>Mental health care visit</strong></td>
<td>$0 copay</td>
<td>$0 copay</td>
</tr>
</tbody>
</table>

## PHARMACY COSTS

<table>
<thead>
<tr>
<th></th>
<th><strong>BLUE RX VALUE PLUS™</strong></th>
<th><strong>BLUE RX COMPLETE™</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tier 1</strong>: Generic drugs</td>
<td>$0 copay</td>
<td>$0 copay</td>
</tr>
<tr>
<td><strong>Tier 2</strong>: Name-brand drugs</td>
<td>30% coinsurance</td>
<td>30% coinsurance</td>
</tr>
<tr>
<td><strong>Tier 3</strong>: Name-brand, non-formulary drugs</td>
<td>50% coinsurance</td>
<td>50% coinsurance</td>
</tr>
<tr>
<td><strong>Tier 4</strong>: Name-brand, non-formulary drugs</td>
<td>N/A</td>
<td>50% coinsurance</td>
</tr>
<tr>
<td><strong>Pharmacy annual out-of-pocket maximum</strong></td>
<td>Employee: $2,000</td>
<td>Family: $4,000</td>
</tr>
</tbody>
</table>
GET THE MOST OUT OF YOUR COVERAGE

As a University of Iowa employee, you have no- and low-cost treatment options for non-emergency medical conditions, which can significantly lower your health care spending. And, as a Wellmark Blue Cross and Blue Shield member, you can take advantage of all the coverage, tools, and services Wellmark has to offer.

AFFORDABLE CARE OPTIONS

24-HOUR HEALTH ACCESS LINE
FREE | 800-777-8442

UI QUICKCARE
$ | uihc.org/ui-quickcare

UI URGENT CARE
$$ | uihc.org/urgent-care

DOCTOR ON DEMAND
FREE | doctorondemand.com

Tools to Access Care

MEMBER ID CARDS
You’ll receive your Wellmark ID card in the mail. Your card will generally arrive within two weeks of your enrollment.

myWELLMARK®
As a Wellmark member, you can take advantage of myWellmark, your secure member portal for accessing your health insurance information anytime, anywhere. Go to mywellmark.com to sign up or log in, then, download the myWellmark mobile app.

Where to get care guide
Learn where to get the right care for your condition at the right price.

*For prescriptions, member cost share applies. Doctor On Demand physicians do not prescribe Scheduled I-IV DEA Controlled Substances and may elect not to treat or prescribe other medications based on what is clinically appropriate. Additionally, mental health providers may not be able to prescribe specific medications. During times of high overnight call volume, you may be directed to make an appointment with a Doctor On Demand physician for the following morning.
## 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.**

**LEARN MORE** about provider tiers and register for the Delta Dental Member Connection.

**LEARN MORE** about the College of Dentistry Incentive Program described below.

### TO GO™
Delta Dental's To Go program allows you to carry over any unused annual benefit from one year to the next. This adds more flexibility to help you plan for more extensive and costly dental treatments. This program does not cost anything and is automatic for anyone enrolled under UI dental insurance for a full calendar year.

<table>
<thead>
<tr>
<th>TIER 1</th>
<th>TIER 2</th>
<th>TIER 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Providers in the Delta Dental PPO™ network</td>
<td>Providers in the Delta Dental Premier® network</td>
<td>All providers who do not participate with Delta Dental</td>
</tr>
</tbody>
</table>

### COINSURANCE

<table>
<thead>
<tr>
<th><strong>DENTAL INSURANCE MONTHLY PREMIUMS</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DENTAL INSURANCE MONTHLY PREMIUMS</strong></td>
</tr>
<tr>
<td><strong>COINSURANCE</strong></td>
</tr>
<tr>
<td><strong>Diagnostic &amp; preventive care</strong></td>
</tr>
<tr>
<td>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.</td>
</tr>
<tr>
<td><strong>Routine &amp; restorative care</strong></td>
</tr>
<tr>
<td>Includes regular cavity fillings, emergency treatment for the relief of pain, routine oral surgery, anesthesia, tooth extractions.</td>
</tr>
<tr>
<td><strong>Prosthesis, endodontics &amp; periodontal services</strong></td>
</tr>
<tr>
<td>Includes bridges, partial &amp; complete dentures, root canals, crowns, implants.</td>
</tr>
<tr>
<td><strong>Orthodontics</strong></td>
</tr>
<tr>
<td><strong>Maximum annual benefit</strong></td>
</tr>
<tr>
<td>$2,000 per member per year; up to $4,000 with annual carryover</td>
</tr>
</tbody>
</table>

| **DENTAL INSURANCE MONTHLY PREMIUMS** |
| **COINSURANCE**                       |
| **Diagnostic & preventive care**      |
| 0% 0% 0% |
| **Routine & restorative care**        |
| 0% 20% 20% |
| **Prosthesis, endodontics & periodontal services** |
| 10% 20% 20% |
| **Orthodontics**                      |
| 50% 50% 50% |

### ENHANCED BENEFIT PROGRAM

### COLLEGE OF DENTISTRY INCENTIVE PROGRAM

### DELTA DENTAL ID CARDS
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. Be sure to estimate your expenses carefully, as changes cannot be made unless you have a qualifying event.

**IMPORTANT THINGS TO KNOW ABOUT FSAs**

- FSAs are "use it or lose it" accounts. Funds must be used for qualified expenses incurred between Jan. 1–Dec. 31, 2024.
- Flexible spending account elections do not carry over from year to year. IRS regulations require you to enroll each year.
- You may file for reimbursement at any time during the year but no later than April 30, 2025. Any money remaining in the account after the deadline is forfeited.
- You can review the HealthEquity FSA qualified eligible expenses here:
  - Health care
  - Dependent care

For more information, please visit learn.healthequity.com/uiowafsa, or contact HealthEquity at 877-924-3967.
LIFE INSURANCE

Administered by Principal® Financial Group

Your benefits include a group life insurance plan paid for by the university. You also have the option to purchase additional term life insurance for yourself and your dependents.

LEARN MORE

UNIVERSITY-PAID GROUP LIFE INSURANCE
This required benefit provides coverage options for regular faculty and staff members who hold a 50% time or greater appointment. While you have several enrollment options, the university funds 2 times your salary, up to the maximum coverage amount of $400,000.

VOLUNTARY TERM LIFE INSURANCE FOR EMPLOYEES
This voluntary 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 DEPENDENTS
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% of your own.

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.

Please note: The University recommends that your primary beneficiary be age 18 or older. If you only have a minor beneficiary, please contact the Benefits Office to fill out an additional form.
ACIDENTAL 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
- **Plan 3**: Employee & children
- **Plan 4**: Employee & family

**ADDITIONAL INFORMATION**

- Spouses and domestic partners are covered at 75% of the employee’s benefit.
- Dependent children are covered at 20% of the employee’s benefit up to $100,000.
- 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.
- 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**

---

Plan	1
Employee only

Plan	2
Employee & spouse/domestic partner

Plan	3
Employee & children

Plan	4
Employee & family
UNIVERSITY-PAID DISABILITY INSURANCE

Administered by Principal Financial Group

Long-term disability insurance replaces a percentage of your salary if you become disabled while actively employed. This is a required benefit for all faculty and staff who hold a regular appointment of at least 50% time. It is provided automatically by the university at no cost to you. No enrollment is needed. LEARN MORE

- Coverage is 60% salary replacement for up to two years.
- Disability insurance benefits are based on pre-disability earnings.
- The maximum benefit payment is $300,000 per year.
- There is a 90-working-day waiting period.
- Pre-existing conditions are not covered for the first 12 months.
- After two years on disability insurance, an employee must be totally disabled and unable to perform any occupation for payment to continue.
RETIREMENT BENEFITS

Every staff member (except house staff, fellows, adjunct faculty and students) with employment expected to last six months or more must participate in a retirement program. Eligible staff members may choose to participate in either Iowa Public Employees Retirement System (IPERS®) or in the University Funded Retirement Plan through TIAA®. Get more information and access a side-by-side comparison of the plans.

CHOOSE FROM TWO OPTIONS:

- **IPERS PROGRAM**
  LEARN MORE

- **UNIVERSITY FUNDED RETIREMENT PLAN THROUGH TIAA**
  LEARN MORE

- **OTHER RETIREMENT SAVINGS OPPORTUNITIES**
  LEARN MORE

IMPORTANT RETIREMENT BENEFITS INFORMATION

- Your choice of a retirement plan is an irrevocable decision that must be made within 60 days of your hire date (or if you are transferring from an ineligible appointment, your eligibility date).

- Retirement plan contributions will begin on your first paycheck.

- If you do not complete your retirement plan election before your first paycheck, you will automatically have IPERS contributions deducted from your first paycheck. If you later select TIAA before the end of your 60-day election period, your IPERS contributions will be refunded, and your TIAA contributions will begin on the following paycheck.
As a University of Iowa employee, you have access to a number of voluntary benefit programs and the opportunity to purchase a variety of voluntary insurance products at discounted rates.

**VOLUNTARY VISION INSURANCE**
Administered by World Insurance Associates LLC (World)

Regular benefit-eligible faculty and staff may purchase vision insurance. (House staff and temporary staff are not eligible.) **If you wish to elect vision insurance, you must contact World directly within 30 days of your hire date.** Annually, you will receive an email reminding you about the vision benefits open enrollment period, which takes place Jan. 1–Feb. 28 with an effective date of April 1.

[LEARN MORE](#)

**SAVI/TIAA STUDENT LOAN REPAYMENT TOOL**
TIAA and Savi have partnered to give our University of Iowa employees access to a robust tool that can help strengthen their financial footing by making it easier to pursue generous federal programs like reduced payments and loan forgiveness.

The University of Iowa is a public service employer which means as an employee, you may be eligible for Public Service Loan Forgiveness (PSLF). PSLF is a federal program that can provide financial relief to eligible borrowers by forgiving the balance of your loan tax-free after 120 qualifying payments. Review the eligibility requirements on our [website](#) or visit the dedicated UI employee Savi website to learn more about Savi and the student loan forgiveness program.

**ADOPTION ASSISTANCE PILOT PROGRAM**
The University of Iowa is proud to support growing families with the adoption assistance pilot program. Eligible employees can be reimbursed for qualified expenses that are paid in connection with the final adoption. This benefit is limited to $2,000 per finalized adoption with a lifetime maximum of two adoptions per eligible employee. **If both adoptive parents** are eligible employees, the maximum reimbursement applies jointly. To learn more about eligibility and qualified expenses, visit our Adoption Assistance webpage.

**OTHER VOLUNTARY INSURANCE PROGRAMS**
These supplementary plans can 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 or university credits to pay for the premiums. You may direct any questions about voluntary insurance products to the individual program administrators.

[LEARN MORE](#)
TIME-OFF BENEFITS

At the University of Iowa, we believe a solid work-life balance is essential to our faculty and staff’s overall health and well-being. That’s why we offer a substantial package of time-off benefits.

PAID HOLIDAYS
The University of Iowa offers 9 paid holidays each calendar year. Days off may vary by employee workweek.

- New Year’s Day
- Martin Luther King Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- The Friday following Thanksgiving
- Christmas Day
- An additional day near Christmas determined by when the holiday falls during the week.

VACATION AND PERSONAL HOLIDAYS
Full- and part-time faculty and staff accrue vacation time, with some exceptions. LEARN MORE

SICK LEAVE
All full- and part-time faculty and staff members accrue sick leave, with some exceptions.

FAMILY CAREGIVING LEAVE
The University of Iowa provides Family Caregiving Leave so you can care for sick or injured members of your immediate family.

SICK LEAVE TRANSFER TO VACATION
All eligible faculty and staff who have accumulated a minimum of 30 days (240 hours) in their sick leave account and who do not use sick leave for a full calendar month may elect to add up to four hours of vacation to their accrued vacation account in lieu of adding 12 hours to their accrued sick leave account.

LEARN MORE about vacation and sick leave, as well as other kinds of leave including catastrophic leave and leaves of absence.
The University of Iowa knows the importance of well-being and life-long learning to promote and sustain optimal health, personal connectedness, meaningful experiences, and a purposeful life. The following programs are in place to support your well-being and are an essential aspect of the University of Iowa benefits package.

**liveWELL**
liveWELL's mission is to inspire a culture of well-being and campus excellence, providing employees with the opportunity to thrive. Our programs support you in developing and sustaining healthy habits so you can feel your best. Just complete your Personal Health Assessment (PHA) in Employee Self Service to **unlock all of your liveWELL benefits**.

**UI EMPLOYEE ASSISTANCE PROGRAM**
The UI Employee Assistance Program (UI EAP) offers you and your family access to FREE and confidential help, services, and support for **various issues and topics**. To reach the Employee Assistance Program and access their services, call 319-335-2085 or email EAPhelp@uiowa.edu.

**FAMILY SERVICES**
Family Services provides **programs and resources** designed to attract, retain, and engage University of Iowa faculty, staff, and students throughout their careers by providing an environment where they can be successful in their professional, personal, and academic lives.

**UI ERGONOMICS PROGRAM**
The UI Ergonomics Program focuses on the safety, health, and well-being of all faculty and staff members through prevention and education programs, ergonomic risk assessments and consultations, and the implementation of control measures to limit ergonomic risks in the environment.
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.

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. Add beneficiaries and dependents.
5. Elect your benefits.
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. Update your home and work addresses.
2. Watch for your confirmation statement.
3. If you added dependents to your benefits plan, gather the documents you need to complete your dependent eligibility verification.
4. If you enrolled in a flexible spending account, watch for communications from HealthEquity about how to set up your online account.
### BENEFITS CONTACT INFORMATION

<table>
<thead>
<tr>
<th>CONTACT</th>
<th>WEBSITE</th>
<th>PHONE</th>
<th>EMAIL ADDRESS</th>
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<tbody>
<tr>
<td>University Benefits</td>
<td>hr.uiowa.edu/benefits</td>
<td>319-335-2676</td>
<td><a href="mailto:benefits@uiowa.edu">benefits@uiowa.edu</a></td>
</tr>
<tr>
<td>University HR</td>
<td>hr.uiowa.edu</td>
<td>319-335-3558</td>
<td><a href="mailto:univhr-admin@uiowa.edu">univhr-admin@uiowa.edu</a></td>
</tr>
<tr>
<td>University Payroll</td>
<td>hr.uiowa.edu/payroll</td>
<td>319-335-2381</td>
<td><a href="mailto:payroll-web@uiowa.edu">payroll-web@uiowa.edu</a></td>
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<tr>
<td>University Workforce Operations</td>
<td>hr.uiowa.edu/pay/workforce-operations</td>
<td>319-353-2234</td>
<td><a href="mailto:workforce-operations@uiowa.edu">workforce-operations@uiowa.edu</a></td>
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<tr>
<td>liveWELL</td>
<td>hr.uiowa.edu/liveWELL</td>
<td>319-353-2973</td>
<td><a href="mailto:livewell@uiowa.edu">livewell@uiowa.edu</a></td>
</tr>
<tr>
<td>Employee and Labor Relations (ELR)</td>
<td>hr.uiowa.edu/relations</td>
<td>319-467-4142</td>
<td><a href="mailto:elr-help@uiowa.edu">elr-help@uiowa.edu</a></td>
</tr>
<tr>
<td>UI Employee Assistance Program (EAP)</td>
<td>hr.uiowa.edu/ueap</td>
<td>319-335-2085</td>
<td><a href="mailto:eaphelp@uiowa.edu">eaphelp@uiowa.edu</a></td>
</tr>
<tr>
<td>Recreational Services</td>
<td>recserv.uiowa.edu</td>
<td>319-335-9293</td>
<td><a href="mailto:rec-services@uiowa.edu">rec-services@uiowa.edu</a></td>
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<tr>
<td>Parking and Transportation</td>
<td>transportation.uiowa.edu/parking</td>
<td>319-335-1475</td>
<td><a href="mailto:parking-office@uiowa.edu">parking-office@uiowa.edu</a></td>
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<tr>
<td>Wellmark Blue Cross and Blue Shield</td>
<td>wellmark.com</td>
<td>800-643-9724</td>
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<tr>
<td>Delta Dental of Iowa</td>
<td>deltadentalia.com</td>
<td>800-544-0718</td>
<td><a href="mailto:claims@deltadentalia.com">claims@deltadentalia.com</a></td>
</tr>
<tr>
<td>Principal Financial Group</td>
<td>principal.com</td>
<td>800-245-1522</td>
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<tr>
<td>TIAA</td>
<td>tiaa.org/public/tcm/ueiuowa/home</td>
<td>800-842-2273</td>
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<tr>
<td>IPERS</td>
<td>ipers.org</td>
<td>800-622-3849</td>
<td><a href="mailto:info@ipers.org">info@ipers.org</a></td>
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<tr>
<td>World Insurance Associates</td>
<td>uofi.benefitiowa.com</td>
<td>800-728-9620</td>
<td><a href="mailto:benefitiowa@worldinsurance.com">benefitiowa@worldinsurance.com</a></td>
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<tr>
<td>Zurich Insurance</td>
<td>zurichna.com/en/about/contact-us</td>
<td>800-382-2150</td>
<td><a href="mailto:info.source@zurichna.com">info.source@zurichna.com</a></td>
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<tr>
<td>Social Security Office</td>
<td>ssa.gov</td>
<td>866-964-2039</td>
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<tr>
<td>John Hancock®</td>
<td>johnhancock.com</td>
<td>888-999-2072</td>
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<tr>
<td>Genworth Financial®</td>
<td>longtermcare.genworth.com/fiveseries/login.do</td>
<td>800-416-3624</td>
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</tbody>
</table>

For more information, visit [hr.uiowa.edu/benefits/new-ui-employees](hr.uiowa.edu/benefits/new-ui-employees).
 KNOW YOUR TERMS

**Premium**
The amount of money that’s taken from each paycheck to pay for your insurance.

**Copay**
The amount you’ll pay for certain kinds of care at the time of service.

**Deductible**
The amount you pay out of pocket for care and prescriptions before your plan begins to pay benefits.

**Coinsurance**
The percentage you pay for care after you’ve reached your deductible.

**Out-of-pocket maximum**
The most you have to pay in a plan year. After you spend this amount on deductibles, copays, and coinsurance, the plan pays 100% of your covered costs.

**Preventive care**
Care you receive to prevent illnesses or diseases rather than treat them, like annual physicals and well-child exams.

**Participating/Non-participating providers**
“Participating” or “in-network” health care providers have contracted with our insurance company to accept discounted rates. “Non-participating” or “out-of-network” providers have not. You will pay much less at participating/in-network doctors, hospitals, and pharmacies.

**Formulary**
A list of prescription drugs approved by your health plan.

**FSA**
Flexible spending account. Use it to 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.
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.

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