

**IOWA**

**YOUR  
2025**

A yellow and black Iowa mascot character stands in front of a yellow bus. The mascot is wearing a yellow t-shirt with a large black 'I' on the chest, black pants, and yellow and black sneakers. The bus is yellow with black accents and has the number '120' on its side. The background shows a city street with buildings.

**BENEFITS**  
*and Coverage*

**WHAT'S NEW AND CHANGING FOR 2025**

**ANNUAL ENROLLMENT: NOV. 1-15, 2024**

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## ABOUT THIS GUIDE

The benefits information presented in this overview describes the highlights of the plans only and does not constitute official plan documents. Additional terms and conditions apply. If there are any discrepancies between the information contained herein and the official plan documents, the plan documents will govern.

## ANNUAL BENEFITS ENROLLMENT IS ALMOST HERE!

From medical and dental plans, to life insurance and flexible spending accounts – University of Iowa offers several benefit options for you and your family to consider.

As you prepare for the 2025 enrollment period, use this guide to help you make informed decisions about what options best fit your unique needs.

Here are some essential things to know:



### Key dates

- **Annual enrollment:** Nov. 1 – Nov. 15, 2024
- **Enrollment closes:** Nov. 15, 2024, at 5 p.m. CST
- **New benefits effective:** Jan. 1, 2025



### Before you choose

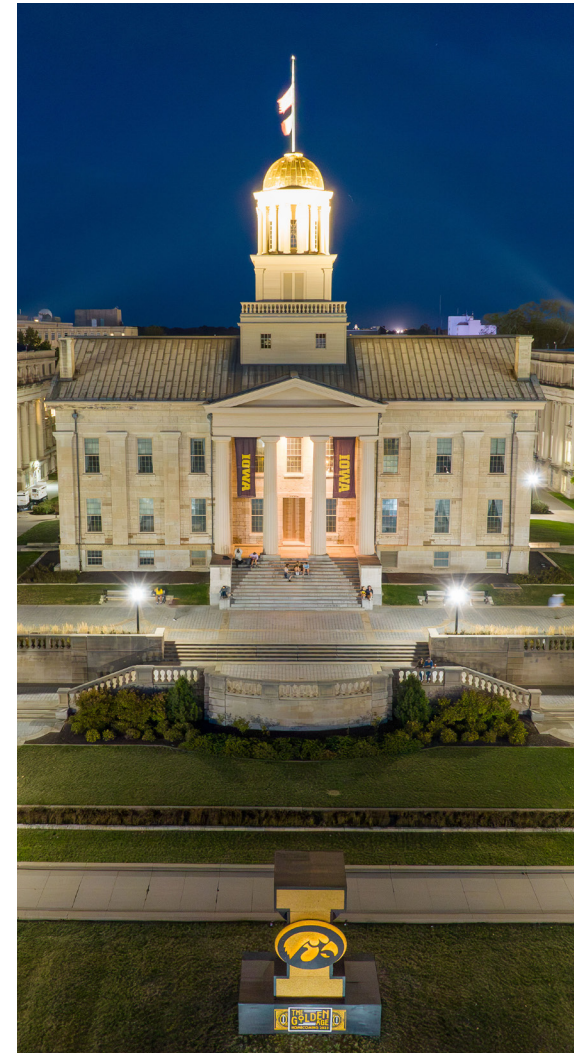
Prior to making your benefit elections, be sure to review this guide. It will also walk you through the decision-making and enrollment processes step-by-step.



### If you don't enroll

Your current elections will continue, except for flexible spending accounts (FSAs). **If you wish to have an FSA in the coming year, you must re-enroll during the annual enrollment period.**

**QUESTIONS?** Your Benefits Office is here to help. Call 319-335-2676 or 877-830-4001 during business hours, or email [benefits@uiowa.edu](mailto: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.



# WHAT'S CHANGING?

## HEALTH INSURANCE

Medical plan premiums, deductibles, and out-of-pocket maximums (OPMs) change with every passing year. But, while costs may change, you continue to have the same access to a world-class benefits package with health and dental coverage, life insurance, flexible spending accounts (FSAs), and more. This resource will help you better understand what's available for you and your family in the year ahead.



### REMEMBER:

To locate in-network providers near you, visit [hr.uiowa.edu/how-find-providers](http://hr.uiowa.edu/how-find-providers).

## 1 2025 HEALTH PLAN CHANGES

Administered by Wellmark® Blue Cross® and Blue Shield®



As a University of Iowa employee, you have the choice of two health plans: **UISelect** and **UIChoice**. Both of these health plan options give you the opportunity to pay significantly less for your health insurance when you choose doctors and hospitals on a lower provider level. You do not need to pick a provider level when selecting coverage.

### Medical plan premiums for 2025

UISELECT PLAN COSTS				
EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILDREN	FAMILY	DOUBLE SPOUSE + FAMILY
\$0	\$320	\$261	\$343	\$0

UICHOICE PLAN COSTS				
EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILDREN	FAMILY	DOUBLE SPOUSE + FAMILY
\$90	\$431	\$352	\$462	\$231

### Prescription OPM changes

Annual prescription out-of-pocket maximums (OPMs) change each year. Here's what to expect in 2025:



■ **UISelect:**

2025: \$2,450 single; \$4,900 family  
 2024: \$2,000 single; \$4,000 family

■ **UIChoice:**

2025: \$1,850 single; \$3,700 family  
 2024: \$1,600 single; \$3,200 family

For complete details, be sure to review the information within your **University of Iowa Faculty and Staff Benefits Guide**.

# WHAT'S CHANGING?

## DENTAL INSURANCE

On the **Dental II Plan**, providers are divided into three tiers.

<b>Tier 1</b>	Delta Dental PPO™ provider
<b>Tier 2</b>	Delta Dental Premier® provider
<b>Tier 3</b>	Providers that do not participate with Delta Dental

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.**



### REMEMBER:

To find the tier of your provider, visit [deltadentalia.com](http://deltadentalia.com).

## 2025 DENTAL PLAN COVERAGE CHANGES

Administered by Delta Dental® of Iowa



While you continue to have access to dental benefits and coverage through Delta Dental, the new plan year will bring premium rate updates and plan deductible changes.

### Premium rate updates

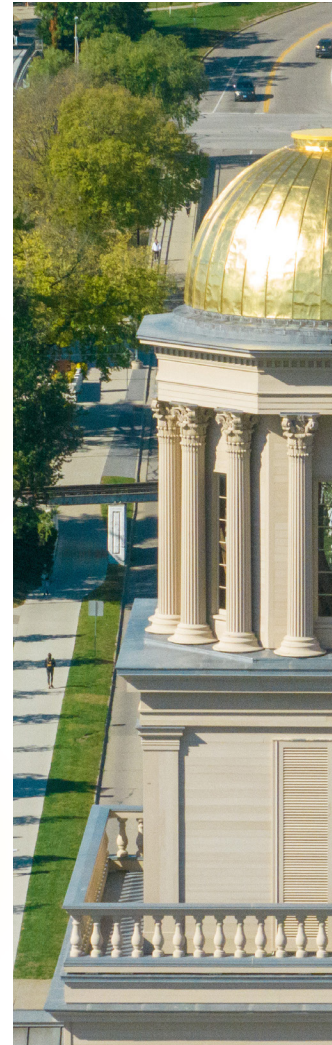
DELTA DENTAL PLAN COSTS				
EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILDREN	FAMILY	DOUBLE SPOUSE + FAMILY
\$0	\$21.00	\$22.10	\$29.60	\$0

For an up-to-date overview of your dental plan premiums, costs, and coverage, review your **University of Iowa Faculty and Staff Benefits Guide**.

### Plan deductible changes

DELTA DENTAL PLAN COVERAGE			
BENEFIT	TIER 1	TIER 2	TIER 3
Deductible	\$0	\$15	\$15
COINSURANCE			
Diagnostic & preventive care	0%	0%	0%
Routine & restorative care	0%	0%	0%
Prosthesis, endodontics, & periodontal services	0%	20%	20%
Routine & restorative care	10%	20%	30%
Orthodontics	50%	50%	50%
Maximum annual benefit	\$2,000/member/year; up to \$4,000 with annual carryover		

**NEW IN 2025**



# YOUR ENROLLMENT CHECKLIST

## GETTING READY TO ENROLL

As you think about your enrollment options, take these important steps:

- 1 Make sure you've set up your **Two-Step Login profile**.
- 2 Gather personal information for each person you are enrolling.
- 3 Know your HawkID or HealthCareID and your password.

If you have difficulty with ...

- your **HawkID** or **password**: Call 319-384-4357, or go to [hawkid.uiowa.edu](http://hawkid.uiowa.edu).
- your **HealthCareID** or **password**: Go to [healthcareid.uiowa.edu](http://healthcareid.uiowa.edu) or call 319-356-0001.

When it comes to annual benefits enrollment, there's a lot to think about. Use the following checklists to help you prepare to enroll, successfully elect your benefits, and know what to expect after you've enrolled.

### Before open enrollment

- Review current benefits.** Think about your upcoming medical expenses and consider life changes, medical costs, and prescriptions, too.
- Understand changes.** Review what's changing with your current plans (e.g., OPMs, rates, etc.)
- Evaluate your needs.** Look at your annual claims report to track your average health care costs. Consider adjusting your elections to match the best health plan. Visit [myWellmark](#) to access your report.
- Gather information.** Collect necessary documents (e.g., dependent information, previous year's medical expenses). Research and compare different plan options. If you have any questions, please contact the Benefits Office at [benefits@uiowa.edu](mailto:benefits@uiowa.edu).

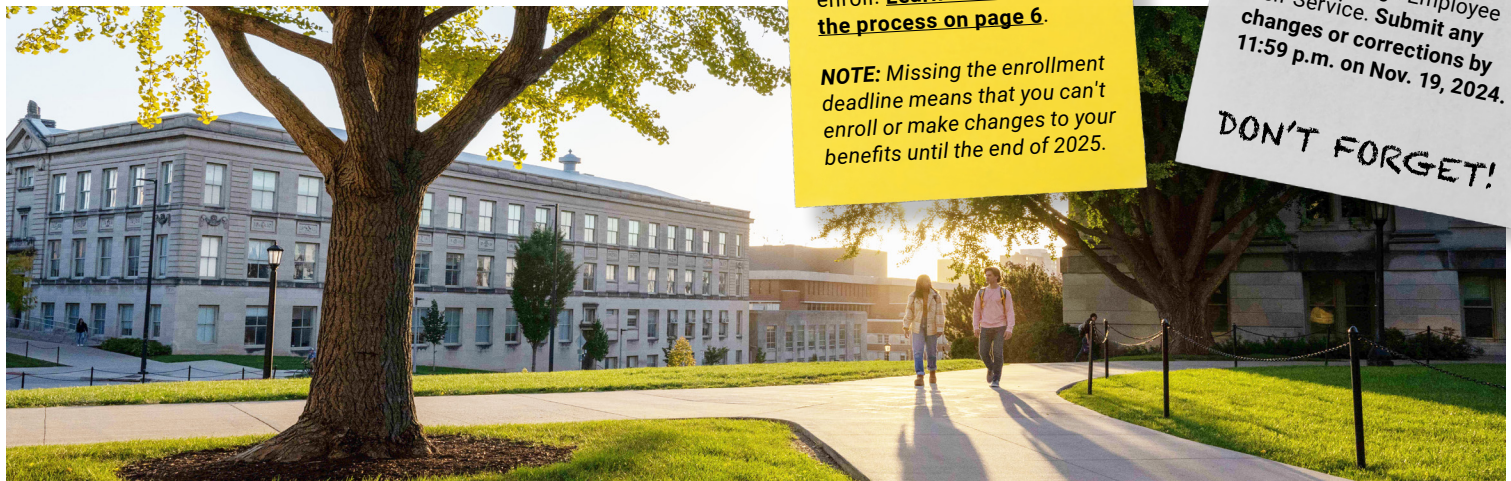
### IMPORTANT ENROLLMENT REMINDERS:

**Enroll online by 5 p.m. on Nov. 15, 2024.** Log in to Employee Self-Service to enroll. [Learn more about the process on page 6.](#)

**NOTE:** Missing the enrollment deadline means that you can't enroll or make changes to your benefits until the end of 2025.

**Confirm your elections.** Carefully review the confirmation statements you receive through Employee Self-Service. **Submit any changes or corrections by 11:59 p.m. on Nov. 19, 2024.**

**DON'T FORGET!**



# YOUR ENROLLMENT CHECKLIST



## REMEMBER:

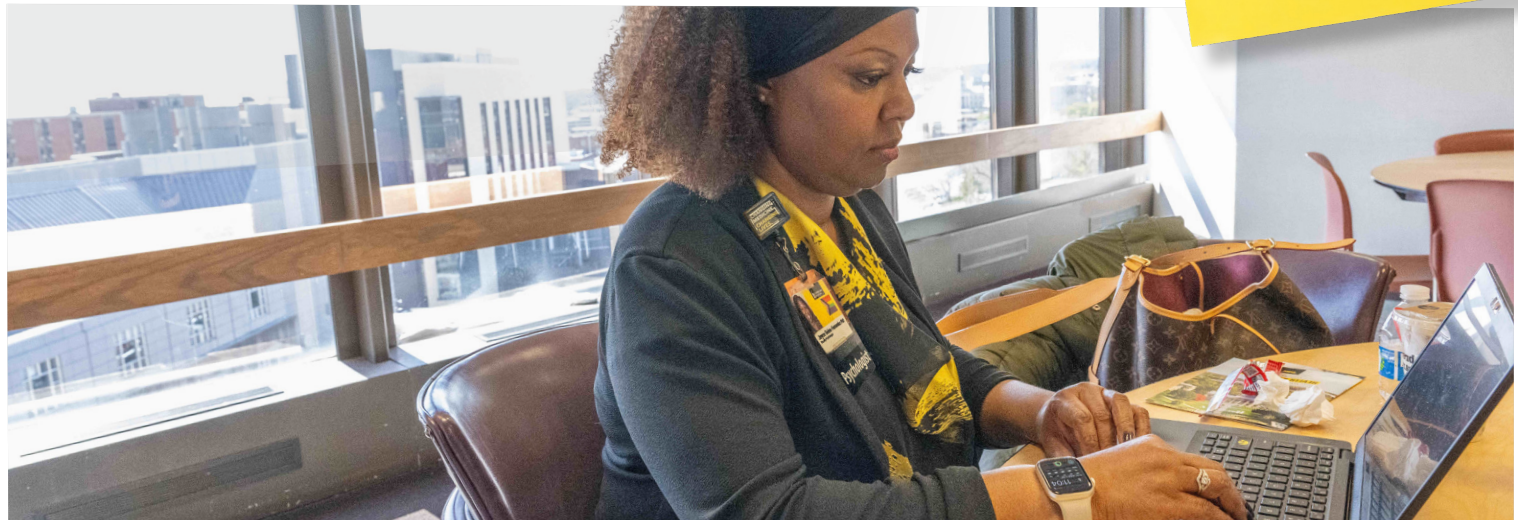
If you enrolled in an FSA in 2024 you will not be auto-enrolled in 2025. You **must** enroll in an FSA each year you'd like to participate.

**NEW 2025**  
FSA max: \$3,200

## During open enrollment (Nov. 1 - Nov. 15)

- Log in early.** Open enrollment is only two weeks, and no changes can be made after Nov. 15, unless you have a qualifying life event. To avoid issues, access your enrollment event in Employee Self-Service as soon as it opens (visit [hris.uiowa.edu](https://hris.uiowa.edu)).
- Ask questions.** Reach out to the Benefits Office at [benefits@uiowa.edu](mailto:benefits@uiowa.edu) if you have any questions.
- Ready to enroll?** Watch the "How to Enroll in Benefits" video on the [2025 Open Enrollment page](#).
- Make selections.** Choose the benefits that best meet your needs and budget. Double-check your selections for accuracy. Play around with different options and review your summary by selecting the *Recalculate* button as many times as you wish.
- Consider key factors:**
  - Dependents over age 26 and are no longer eligible to remain on UI plans.
  - Life insurance rates change at age 40, 50, and 60. Review your options between group life and voluntary life.
  - Remember:** You must enroll in an FSA every year.
- Submit your elections.** Once satisfied, submit your selections to the University Benefits Office at [benefits@uiowa.edu](mailto:benefits@uiowa.edu).

**IMPORTANT:**  
Wait for the Benefits Enrollment Results page to appear (this confirms your successful submission).



# YOUR ENROLLMENT CHECKLIST

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## After you enroll

- Review and confirm.** Within 24-48 hours after submitting your elections, you will receive a confirmation statement. **Please review this carefully!** You will have a short window to request changes if needed; **no changes will be accepted after 11:59 p.m. on Tuesday, Nov. 19.**
- Submit documentation.** If you added a new dependent (spouse, partner, or child) to your coverage, watch for your verify dependent email. You are required to upload documentation that verifies their eligibility for UI plans. Visit the [\*\*Dependent Eligibility Verification page\*\*](#) to learn more.
- Review personal information.** While in Employee Self-Service at [hris.uiowa.edu](https://hris.uiowa.edu), verify your address is correct to avoid delays in receiving new insurance cards.
- Flexible spending accounts.** If you are a new enrollee to the Flexible Spending Account (FSA) plan through HealthEquity®, watch your mail for a Visa® card to use for health expenses. Visit the [\*\*FSA page\*\*](#) for more information.



**IOWA**

**University Human Resources**

University Services Building (USB)  
1 W. Prentiss Street  
Iowa City, Iowa 52242

Benefits: 319-335-2676  
Payroll: 319-335-2381  
Administrative Services:  
319-335-3558

**QUESTIONS?** Your Benefits Office is here to help. Call 319-335-2676 or 877-830-4001 during business hours, or email [benefits@uiowa.edu](mailto:benefits@uiowa.edu). Visit the benefits office website at [hr.uiowa.edu/benefits](https://hr.uiowa.edu/benefits) for important contact information and to learn more.

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](https://hr.uiowa.edu/benefits/benefits-annual-federal-notices).

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