

# **THE UNIVERSITY OF IOWA**

## **2025 FACULTY & STAFF BENEFITS GUIDE**

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**ABOUT THIS GUIDE:** The benefits information presented in this book describes only the highlights of the plans 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 FEDERAL NOTICES:** 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 <https://hr.uiowa.edu/benefits/benefits-annual-federal-notices>.

# WELCOME

Welcome to the University of Iowa, new and existing Hawkeyes!

For over 175 years, dedicated faculty and staff like you have called Iowa home. I started my own UI story back in 1990 — and quickly fell in love with our diverse, vibrant, and thriving campus community. We take pride in our standing as a premier destination that prioritizes the well-being of our people, offers exceptional quality of life, and fosters a culture of collaboration that always values your contributions.

The following pages provide faculty and staff an in-depth look at the outstanding benefits available to eligible employees. I encourage you to review current plan details and 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](mailto:benefits@uiowa.edu).

Thank you for being a part of our community and making the University of Iowa great! On Iowa! Go Hawks!

Cheryl Reardon  
Chief Human Resources Officer and Associate Vice President

## KNOW BEFORE YOU ENROLL

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.

### Key deadlines & dates

**1<sup>st</sup> OF THE MONTH:** You are eligible for benefits the first of the month following the date you were hired.

**30 DAYS:** You must enroll in your new benefits within 30 calendar days of your hire date.

**60 DAYS:** You must enroll your retirement plan within 60 calendar days of your hire date. This is an irrevocable decision.

**1-2 BUSINESS DAYS:** You will receive a confirmation email within 24-48 hours of submitting your benefit choices. You will then have five days from your confirmation statement release date to make any necessary adjustments.

**Employees hired toward the end of the month:** Our system temporarily shuts down for a few days at the end of each month to run payroll. During this time, you may not have access to your new hire event in Employee Self-Service or receive your confirmation statement within the typical two business days.

### Before you choose

Before making your benefit elections, be sure to review this guide. It outlines each plan and the costs per month. It will also walk you through the decision-making and enrollment processes step-by-step.

### If you don't enroll

If you do not meet the enrollment dates and deadlines, you will not be able to enroll in benefits until the next annual enrollment period (usually in late fall) unless you have a qualifying event. Learn more about qualifying events on page 6.

### “What does that mean?”

Unsure about any of the insurance terms used in this guide? Check out the glossary on page 35.

### 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 <https://hr.uiowa.edu/benefits> to learn more about your benefit options and get help selecting the plans that are right for you.

# 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 (<https://hr.uiowa.edu/benefits/employee-benefits/regular-faculty-staff-benefits/taxable-coverage-adult-children-ui-insurance>) when covering adult children who are over age 26.

Learn more at <https://hr.uiowa.edu/benefits/eligibility-enrollment-changes>.

### Eligible dependents:

- Same- or opposite-sex legal spouse
- Same- or opposite-sex common-law spouse (affidavit required)
- Same- or opposite-sex domestic partner (affidavit required)
- Child up to the end of the year in which they turn age 26
- Child age 26 or older who is enrolled in an accredited educational institution as a full-time student
- Unmarried child who is deemed disabled. The disability must have existed before the child turned 26 or while the child was a full-time student, and they must meet the following criteria:
  - Claimed as a dependent on your tax return; and
  - Enrolled in and receiving Medicare benefits due to disability; or
  - Enrolled in and receiving Social Security benefits due to disability.

### Children you may cover:

A child is defined as:

- Natural child
- Stepchild or domestic partner's child
- Legally adopted child or child placed in your home for adoption
- Foster child
- Child for whom you have legal guardianship
- Natural child for whom a court orders coverage

Eligible children may be covered through Dec. 31 of the year in which they reach age 26 without tax implications. Coverage for children who are full-time students or disabled can continue if they continue in that status; however, there are tax implications for those who do not qualify as tax dependents per IRS rules.

## INFORMATION AND DOCUMENTATION REQUIREMENTS

- If you enroll new family members, some basic information is required (names, dates of birth, and Social Security numbers).
- 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 (Examples include: Birth certificates,

marriage certificates, and tax forms). 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 at <https://hr.uiowa.edu/benefits/eligibility-enrollment-changes/enroll-change-or-term-benefits/changing-your-benefits>.

Qualifying events that make you eligible to update your coverage:

- Birth/adoption
- Death of a spouse/dependent/domestic partner
- Marriage/domestic partner affidavit
- Divorce/legal separation/termination of a domestic partner agreement
- Gain or loss of health/dental insurance coverage
- Entitlement to, or loss of eligibility for, Medicare/Medicaid/SCHIP for employee or dependent
- Approved unpaid leave of absence for more than 30 days
- Dependent over age 26 no longer eligible
- Dependent over age 26 returning to school full time

Additional events may allow for changes to a dependent care flexible spending account.

**NOTE:** 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.

## 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 (up to \$1,080 per year) 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 the University of Iowa dental insurance plan, you will receive a Shared Savings Credit (\$25 per month).
- **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 (\$40 per month).

### 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 for paycheck examples: <https://hr.uiowa.edu/benefits/faculty-and-staff-benefits/general-and-shared-savings-credits>.
- 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. To receive full credits during every enrollment, you must log in and **answer the minimum value coverage question**. If you are not covered under another health plan that provides minimum value coverage, the maximum amount of University Credits you can receive in your health care FSA is \$500 for the entire calendar year. To confirm your plan meets the minimum value standard, check with your plan administrator.

# HEALTH INSURANCE

Administered by Wellmark® Blue Cross® and Blue Shield®

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

You'll pay significantly less for care on both plans if you choose doctors and hospitals on a lower provider level. (For example, all University of Iowa 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 locate in-network providers near you, visit <https://hr.uiowa.edu/how-find-providers>.

Put digital health care tools at your fingertips. Register for **myWellmark®** at <https://www.wellmark.com/mywellmark> and download the free app today.

## UISELECT

**Iowa-only residents 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.**

- \$0 EMPLOYEE
- \$320 EMPLOYEE + SPOUSE
- \$261 EMPLOYEE + CHILDREN
- \$343 FAMILY
- \$0 DOUBLE SPOUSE + FAMILY

### **LEVEL 1: Most affordable care options**

Includes UI Health Care, UI Health Care's Urgent Care and QuickCare, Washington County Hospital and Clinics, and The Iowa Clinic in Des Moines.

### **LEVEL 2: Providers from the Wellmark Blue HMO<sup>SM</sup> 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.

- \$90 EMPLOYEE
- \$431 EMPLOYEE + SPOUSE
- \$352 EMPLOYEE + CHILDREN
- \$462 FAMILY
- \$231 DOUBLE SPOUSE + FAMILY

### **LEVEL 1: Most affordable care options**



Includes UI Health Care, UI Health Care's Urgent Care and QuickCare, Washington County Hospital and Clinics, and The Iowa Clinic in Des Moines.

**LEVEL 2: Providers from the Wellmark Blue POS<sup>SM</sup> network**

Level 2 includes most providers in Iowa who are not in Level 1.

**LEVEL 3: Providers from the BlueCard<sup>®</sup> network**

BlueCard providers are readily available throughout the U.S. and around the globe.

# HEALTH COSTS

## UISELECT

### ANNUAL DEDUCTIBLE

LEVEL 1: Employee: \$500; Family: \$1,000

LEVEL 2: Employee: \$950; Family: \$1,900

### INPATIENT CARE DEDUCTIBLE (SEMI-PRIVATE ROOM)

See deductible

### COINSURANCE

LEVEL 1: 15%

LEVEL 2: 25%

### ANNUAL OUT-OF-POCKET MAXIMUM (OPM)

Levels 1 and 2 network providers combined

LEVEL 1: Employee: \$2,300; Family: \$4,000

LEVEL 2: Employee: \$3,500; Family: \$7,000

### PREVENTIVE CARE

Includes preventive exams, gynecological exams, immunizations, mammograms, and well-child care

LEVELS 1 and 2: \$0 copay. Not subject to deductible

### DOCTOR ON DEMAND

LEVELS 1 and 2: \$0 copay

### UI QUICK CARE

LEVEL 1: \$10 copay

LEVEL 2: N/A

### URGENT CARE VISIT

LEVEL 1: \$15 copay

LEVEL 2: \$40 copay

### OFFICE VISIT

Primary care copay will apply to chiropractic care and physical, speech & occupational therapies

LEVEL 1: Primary care: \$15 copay; Specialist: \$25 copay

LEVEL 2: Primary care: \$40 copay; Specialist: \$55 copay

### ER VISIT

Copay waived if admitted

LEVEL 1: \$150 copay followed by 10% coinsurance

LEVEL 2: \$150 copay followed by 10% coinsurance (includes out-of-state ER visits)

### MENTAL HEALTH CARE VISIT

LEVELS 1 and 2: \$0 copay

## **UI CHOICE**

### ANNUAL DEDUCTIBLE

LEVELS 1, 2, and 3: N/A. Deductible for inpatient hospital care only. See annual inpatient care deductible below.

### INPATIENT CARE DEDUCTIBLE (SEMI-PRIVATE ROOM)

LEVEL 1: \$500 deductible followed by 10% coinsurance (per admission)

LEVEL 2: \$750 deductible followed by 10% coinsurance (per admission)

LEVEL 3: \$1,000 deductible followed by 40% coinsurance (per admission)

### COINSURANCE

LEVEL 1: 10%

LEVEL 2: 20%

LEVEL 3: Varies based on location and service

### ANNUAL OUT-OF-POCKET MAXIMUM (OPM)

Levels 1 & 2 network providers combined

EMPLOYEE: \$2,000

FAMILY: \$4,000

Level 3 participating and non-participating providers

EMPLOYEE: \$2,500

FAMILY: \$5,000

### PREVENTIVE CARE

Includes preventive exams, gynecological exams, immunizations, mammograms, and well-child care

LEVELS 1 and 2: \$0 copay

LEVEL 3: Participating providers: \$0 copay. Non-participating providers: 0% coinsurance

Balance billing may apply to non-participating providers

### DOCTOR ON DEMAND

LEVELS 1, 2, and 3: \$0 copay

### UI QUICK CARE

LEVEL 1: \$10 copay

LEVELS 2 and 3: N/A

### URGENT CARE VISIT

LEVEL 1: \$15 copay

LEVEL 2: \$30 copay

LEVEL 3: 50% coinsurance

### OFFICE VISIT

LEVEL 1: \$15 copay

LEVEL 2: \$30 copay

LEVEL 3: 50% coinsurance

ER VISIT

Copay waived if admitted

LEVELS 1, 2, and 3: \$125 copay followed by 10% coinsurance

MENTAL HEALTH CARE VISIT

LEVELS 1 and 2: \$0 copay

LEVEL 3: 50% coinsurance

**PHARMACY COSTS**

UISELECT - BLUE RX VALUE PLUS<sup>SM</sup>

TIER 1 (Generic drugs): \$0 copay

TIER 2 (Name-brand drugs): 30% coinsurance

TIER 3 (Name-brand, non-formulary drugs): 50% coinsurance

TIER 4 (Name-brand, non-formulary drugs): N/A

PHARMACY ANNUAL OUT-OF-POCKET MAXIMUM: Employee: \$2,450; Family: \$4,900

UICHOICE - BLUE RX COMPLETE<sup>SM</sup>

TIER 1 (Generic drugs): \$0 copay

TIER 2 (Name-brand drugs): 30% coinsurance

TIER 3 (Name-brand, non-formulary drugs): 50% coinsurance

TIER 4 (Name-brand, non-formulary drugs): 50% coinsurance

PHARMACY ANNUAL OUT-OF-POCKET MAXIMUM: Employee: \$1,850; Family: \$3,700

## 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**

University of Iowa Health Care's free Health Access Line is available 24 hours a day to answer your health care questions. Call 800-777-8442 or 319-384-8442 at any time to speak with a nurse or on-call physician.

#### **UI HEALTH CARE'S QUICKCARE**

For only \$10 copay, UI Health Care's QuickCare clinics offer walk-in care to anyone ages 6 months and older. For common illnesses like earaches, strep throat, and the flu, UI Health Care's QuickCare clinics provide a convenient option for affordable care at several Iowa City-area locations.

Open Mon.-Fri., 7 a.m. to 7 p.m. and Sat.-Sun., 7 a.m. to 5 p.m.

Find UI QuickCare clinic locations at <https://uihc.org/services/quickcare>.

#### **UI HEALTH CARE'S URGENT CARE**

Get the same services as UI Health Care's Urgent Care, as well as X-rays, IV fluids, and stitches. Plus, with easy parking and extended hours (including most holidays), and at only \$15 a visit, the UI Health Care's Urgent Care clinic is ready with convenient, affordable care when you need it.

UI Health Care's Urgent Care offices are located at 2591 Holiday Road in Coraville and 3640 Middlebury Road off of Scott Boulevard in Iowa City. Both locations are open Mon.-Fri. 7 a.m. to 9 p.m. and Sat.-Sun., 7 a.m. to 7 p.m.

Learn more and reduce your wait by reserving an arrival time at <https://uihc.org/services/urgent-care>.

#### **DOCTOR ON DEMAND**

Use your smartphone, tablet, or computer to get free medical care anywhere 24/7. With Doctor On Demand, you can have video visits with board-certified physicians and get treatment and prescriptions\* for colds, flus, allergies, infections, and more.

- **No cost:** Free for covered faculty, staff, and dependents.
- **Convenient:** Available at home or on the go.
- **No waiting:** Be seen in minutes.
- **Always there:** Available 24/7, even in the middle of the night.

**To get this benefit**

Visit <https://doctorondemand.com> to register, then download the app for free.

## **TOOLS TO ACCESS CARE**

### **MEMBER ID CARDS**

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

As the contract holder, your name will appear on both your card and your spouse's/dependents' cards.

Keep your card with you at all times in your wallet or purse; you'll need it to receive care or to pick up prescription medications.

If you need a replacement card or would like to order a new card, call Wellmark's Customer Service Line at 800-643-9724. You can also access your card electronically and request replacement cards with the myWellmark® mobile app.

### **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 <https://www.wellmark.com/mywellmark> to sign up or log in, then, download the myWellmark mobile app.

## **WHERE TO GET CARE**

To learn where to get the right care for your condition at the right price, go to [https://www.healthcare.uiowa.edu/marcom/uihc/primary\\_care/right-to-care.html](https://www.healthcare.uiowa.edu/marcom/uihc/primary_care/right-to-care.html).

\*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, all 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 learn more about provider tiers and register for the Delta Dental Member Connection, visit <https://www.deltadentalia.com>.

### DENTAL INSURANCE TIERS

Tier 1: Providers in the Delta Dental PPO™ network.

Tier 2: Providers in the Delta Dental Premier® network.

Tier 3: All providers who do not participate with Delta Dental.

### DENTAL INSURANCE MONTHLY PREMIUMS

- \$0 EMPLOYEE
- \$21.00 EMPLOYEE + SPOUSE
- \$22.10 EMPLOYEE + CHILDREN
- \$29.60 FAMILY
- \$0 DOUBLE SPOUSE + FAMILY

### DEDUCTIBLE

Deductible does not apply to check-ups, teeth cleanings, or orthodontics.

Tier 1: \$0

Tier 2: \$15

Tier 3: \$15

### COINSURANCE

#### **Diagnostic & preventive care**

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.

Tier 1: 0%

Tier 2: 0%

Tier 3: 0%

#### **Routine & restorative care**

Includes regular cavity fillings, emergency treatment for the relief of pain, routine oral surgery, anesthesia, tooth extractions.

Tier 1: 0%

Tier 2: 20%

Tier 3: 20%

#### **Prosthesis, endodontics & periodontal services**

Includes bridges, partial and complete dentures, root canals, crowns, implants.

Tier 1: 10%

Tier 2: 20%



Tier 3: 20%

### **Orthodontics**

Tier 1: 50%

Tier 2: 50%

Tier 3: 50%

### **Maximum annual benefit**

All Tiers: \$2,000 per member per year; up to \$4,000 with annual carryover.

### **TO GO<sup>SM</sup>**

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.

### **ENHANCED BENEFIT PROGRAM**

Additional cleaning and fluoride applications may be covered if they are deemed medically necessary by Delta Dental. Please contact Delta Dental or your dental provider for more information.

### **COLLEGE OF DENTISTRY INCENTIVE PROGRAM**

You and your dependents may receive treatment from students at the University of Iowa College of Dentistry. There is no copy or deductible, and the University pays 100 percent of the treatment costs, up to \$2,000 annual maximum.

To learn more about the program, visit <https://hr.uiowa.edu/benefits> and, under dental insurance, look for the ***Student Dental Clinics Incentive***.

### **DELTA DENTAL ID CARDS**

You will receive your Delta Dental ID card in the mail approximately two weeks after your enrollment is processed. As the contract holder, your name will appear on all ID cards.

You can view, print, and request a replacement ID card from the Delta Dental Member connection. Register or log in at <https://www.deltadentalia.com>.

## **FLEXIBLE SPENDING ACCOUNTS (FSAs)**

*Administered by HealthEquity® and WageWorks, Inc.®*

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.

If you enroll in the FSA program, you will receive a Quick Start Guide ([https://hr.uiowa.edu/sites/hr.uiowa.edu/files/2023-01/HealthEquityQuickStartGuide2023%28cs%29\\_1.pdf](https://hr.uiowa.edu/sites/hr.uiowa.edu/files/2023-01/HealthEquityQuickStartGuide2023%28cs%29_1.pdf)) from HealthEquity with instructions to access and manage your participant account. Health care FSA plan participants will receive a mailing with a HealthEquity Visa® debit card. This mailing will be sent to the home address on file with University Benefits. Ensure your address is up to date in Employee Self-Service to avoid delays.

**NOTE:** Be sure to estimate your expenses carefully, as changes cannot be made unless you have a qualifying event.

### **HEALTH CARE FSA**

**Contribute up to \$3,200 annually per employee.**

This benefit allows you to be reimbursed for qualified medical expenses.

Learn more at <https://hr.uiowa.edu/benefits/employee-benefits/regular-faculty-staff-benefits/flexible-spending-accounts>.

### **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. This includes but is not limited to: daycare, preschool, and afterschool care for children under 13, and daytime and elder care for adults with disabilities.

Learn more at <https://hr.uiowa.edu/benefits/employee-benefits/regular-faculty-staff-benefits/flexible-spending-accounts>.

### **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, 2025.
- You may file for reimbursement at any time during the year but no later than April 30, 2026. Any money remaining in the account after the deadline is forfeited.
- Flexible spending account elections do not carry over from year to year. IRS regulations require you to enroll each year.
- You can review the HealthEquity FSA qualified eligible expenses here:
  - Health care (<https://www.healthequity.com/fsa-qme>)
  - Dependent care (<https://www.healthequity.com/dcfsa-qme>)

For more information, please visit <https://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 at <https://hr.uiowa.edu/benefits/employee-benefits/regular-faculty-staff-benefits/life-accident-disability-insurance>.

### 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 two times your salary, up to the maximum coverage amount of \$400,000.

Regular benefits-eligible employees may enroll in the following options:

- Individuals whose salary is over \$25,000 may elect \$50,000 only (this includes a \$40 shared savings credit)
- Two times your salary: the university covers this option and will give you credits to cover the cost
- Two and a half times your salary
- Three times your salary

**Please note:** House staff employees are only eligible for the two-times salary option.

### 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 SPOUSE/PARTNER AND 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 percent of your own. For example, if your salary is \$40,000 and you elect ½ times salary in voluntary term life for yourself, you must elect \$20,000 or less in coverage for your spouse.

### 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.

# **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 and spouse/domestic partner
- Plan 3: Employee and children
- Plan 4: Employee and family

## **ADDITIONAL INFORMATION**

- Spouses and domestic partners are covered at 75 percent of the employee's benefit.
- Dependent children are covered at 20 percent 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 at <https://hr.uiowa.edu/benefits/life-disability-insurance/accidental-death-and-dismemberment-insurance>.

## 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 percent time. It is provided automatically by the university at no cost to you. No enrollment is needed.

Learn more at <https://hr.uiowa.edu/benefits/employee-benefits/regular-faculty-staff-benefits/life-accident-disability-insurance/long>.

- Coverage is 60 percent 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<sup>SM</sup>) or in the University Funded Retirement Plan through TIAA<sup>®</sup>.

Get more information and access a side-by-side comparison of the plans by visiting <https://hr.uiowa.edu/benefits/employee-benefits/regular-faculty-staff-benefits/retirement/retirement-plan-options>.

## CHOOSE FROM TWO OPTIONS:

### IPERS PROGRAM

The IPERS retirement plan is a defined benefit plan. Retirement income is contingent on a formula based on your years of service and salary earned.

You must elect beneficiaries on the IPERS website.

For more information on the IPERS program, please visit <https://ipers.org> or contact IPERS directly at 800-622-3849.

### UNIVERSITY FUNDED RETIREMENT PLAN THROUGH TIAA

The University Funded Retirement Plan is a defined contribution plan. Retirement income is contingent upon your individual elected investments and returns.

If you elect to participate with TIAA, you must complete a TIAA beneficiary designation online at the TIAA website. While there, you can also learn about the investment options available and allocate your retirement funds. If you do not make an investment selection, your funds will be automatically deposited into a lifecycle fund based on your expected year of retirement based on your age.

For further information on TIAA, please visit their website at <https://www.tiaa.orgd/public/tcm/uiowa/home> or contact TIAA directly at 800-842-2776. You can also contact the Coralville office at 319-356-8000 or toll-free at 866-842-2977.

### OTHER RETIREMENT SAVINGS OPPORTUNITIES

Staff members have the option to make additional pre-tax or after-tax contributions into a retirement account. Participation in these programs is voluntary, and the university does not contribute.

Programs include:

- 457(b) Deferred Compensation Program from TIAA
- 403(b) Voluntary Retirement Savings Program from multiple vendors, including TIAA

For more information, visit <https://hr.uiowa.edu/benefits/employee-benefits/regular-faculty-staff-benefits/retirement> or log in to Employee Self-Service to enroll.

## **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.



## **VOLUNTARY BENEFITS PROGRAMS**

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 a discounted rate.

### **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 at <https://hr.uiowa.edu/benefits/other-insurance-benefits/voluntary-vision-insurance>.

### **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. (No couple will receive more than a \$2,000 per adoption or more than the lifetime maximum of \$4,000.)

To learn more about eligibility and qualified expenses, visit our Adoption Assistance webpage at <https://hr.uiowa.edu/benefits/voluntary-benefits/adoption-assistance>.

### **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 (<https://hr.uiowa.edu/savitiaa-student-loan-repayment-tool>) or visit the dedicated UI employee Savi website (<https://uiowa.bysavi.com>) to learn more about Savi and the student loan forgiveness program.

### **OTHER VOLUNTARY INSURANCE PROGRAMS**

- Accident insurance
- Auto insurance
- Boat owner's insurance
- Critical illness/cancer insurance
- Homeowners/renters insurance
- Hospital indemnity insurance

- Long-term care insurance
- Personal umbrella insurance
- Recreational vehicle insurance
- Short-term disability insurance

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 at <http://hr.uiowa.edu/benefits/employee-benefits/regular-faculty-staff-benefits/voluntary-benefits>.

## TIME-OFF BENEFITS

At the University of Iowa, we believe a solid work-life balance is essential to the overall health and well-being of our faculty and staff. 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:

- 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.

**Please note:** Days off may vary by employee workweek. For example, when New Year's Day, Independence Day, or Christmas Day falls on Saturday, employees with a Mon.-Fri. workweek will have the holiday on the preceding Friday. When any of these three holidays falls on Sunday, the Monday following will be the holiday. For employees who do not have a Mon.-Fri. workweek, the holiday will be on its actual calendar date.

### VACATION AND PERSONAL HOLIDAYS

Full- and part-time faculty and staff accrue vacation time, with some exceptions.

#### VACATION ACCRUAL RATES (including personal holidays):

- **Faculty and Professional & Scientific** (excluding those covered by SEIU contract):
  - Monthly accrual: 16 hours
  - Annual accrual: 192 hours
  - Maximum accrual: 384 hours
- **SEIU Professional & Scientific** (For those hired on or after July 1, 1999, and covered by SEIU contract)
  - Up to 3 years of service
    - Monthly accrual: 10 hours
    - Annual accrual: 120 hours
    - Maximum accrual: 240 hours
  - 3-6 years of service
    - Monthly accrual: 13.333 hours
    - Annual accrual: 160 hours
    - Maximum accrual: 320 hours
  - 6+ years of service
    - Monthly accrual: 16 hours
    - Annual accrual: 192 hours
    - Maximum accrual: 384 hours

- **All Merit Staff Members**
  - 1-4 years of service:
    - Monthly accrual: 8 hours
    - Annual accrual: 96 hours
    - Maximum accrual: 192 hours
  - 5-11 years of service:
    - Monthly accrual: 11.333 hours
    - Annual accrual: 136 hours
    - Maximum accrual: 272 hours
  - 12-19 years of service:
    - Monthly accrual: 14.667 hours
    - Annual accrual: 176 hours
    - Maximum accrual: 352 hours
  - 20-24 years of service:
    - Monthly accrual: 16 hours
    - Annual accrual: 192 hours
    - Maximum accrual: 384 hours
  - 25+ years of service:
    - Monthly accrual: 18 hours
    - Annual accrual: 216 hours
    - Maximum accrual: 432 hours

#### **VACATION ACCRUALS**

- Part-time staff members accrue vacation at their fractional equivalent of full-time employment.
- Vacation accrual for partial month is computed based on the number of working days in the month.
- No vacation accrues when an individual is not in pay status.

The following employees are not eligible for vacation leave:

- Faculty appointed on an academic-year basis or who hold visiting or emeritus appointments.
- Faculty and staff whose appointments are designated as temporary, on-call, provisional, project appointments of four months or less, or emergency appointments.
- Students hired through the office of Student Financial Aid, and students hired in positions reserved specifically for student employees.

Learn more at <https://hr.uiowa.edu/benefits/time-off-benefits>.

#### **SICK LEAVE**

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

#### **SICK LEAVE ACCRUAL:**

- **Full-time Faculty and Staff:**
  - Monthly accrual: 12 hours
  - Annual accrual: 144 hours

- Maximum accrual: unlimited hours
- **Full-time Faculty Holding Academic Year Appointments:**
  - Monthly accrual: 12 hours
  - Annual accrual: 120 hours
  - Maximum accrual: unlimited hours
- **Part-time Faculty and Staff:**
  - Monthly and accrual: At your fractional equivalent of full-time employment
  - Maximum accrual: unlimited hours

The following employees are not eligible for sick leave:

- Faculty and staff whose appointments are designated as temporary, on-call, provisional, project appointments of four months or less, or emergency appointments.
- Students hired through the Office of Student Financial Aid, and students hired in positions reserved specifically for student employees.

### **FAMILY CAREGIVING LEAVE**

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

The maximum usage per year is 40 hours of sick leave for full-time faculty and staff (pro-rated for part-time), as well as any unused family caregiving leave allowances from the previous calendar year, up to 80 hours in total for full-time faculty and staff (pro-rated for part-time).

### **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 by visiting <http://hr.uiowa.edu/benefits/time-off-benefits>.

## EMPLOYEE WELL-BEING

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.

Learn more at <https://hr.uiowa.edu/employee-well-being>.

### **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.

Complete your Personal Health Assessment (PHA) in Employee Self-Service or visit <https://hris.uiowa.edu/healthCoach/livewell.php> to unlock the following liveWELL benefits:

- Earn liveWELL Points and get access to wellness programs.
- Work with a health coach and create a personalized plan to manage stress, become more physically active, improve nutritional habits, and more. A health coach can also refer you to programs such as our Diabetes Prevention Program or Mindfulness-based Stress Reduction Program at no cost.
- Get a 50 percent reimbursement when you participate in the Recreation Membership Incentive program.
- Find out how you could receive four free visits to any of the Rec Services facilities. New employees and employees who have not previously visited the facilities are eligible for this benefit. Visit <https://recserv.uiowa.edu/facultystaff-employee-visit-pass> to learn more.

### **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, including:

- Stress
- Depression
- Anxiety
- Job concerns
- Sleep issues
- Alcohol and substance abuse
- Relationship support
- Resilience programming
- Suicide prevention

To reach the Employee Assistance Program and access their services, call 319-335-2085 or email [EAPhelp@uiowa.edu](mailto:EAPhelp@uiowa.edu).

Learn more at <http://hr.uiowa.edu/well-being/employee-assistance-program>.

### **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. These programs include:

- Childcare and new-parent resources
- Lactation facilities and resources
- Elder care resources and referrals
- One-on-one financial coaching and educational opportunities
- Workplace flexibility (work arrangement), guidance, and resources

Visit <http://hr.uiowa.edu/family-services> to learn more.

### **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.

For more information, go to <https://hr.uiowa.edu/well-being/ergonomics-program>.

# ENROLLMENT TIPS & INSTRUCTIONS

## BEFORE YOU ENROLL

1. Make sure you've **set up your Two-Step Login profile**: <https://its.uiowa.edu/duo>.
2. **Gather personal information for each person you are enrolling**. (This includes full legal names, birth dates, and Social Security numbers.)
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 <https://hawkid.uiowa.edu>.
  - If you have difficulty with your **HealthCareID** or password: Call 319-356-0001 or go to <http://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 <http://hris.uiowa.edu>.
2. **Select *Benefits Enrollment*** (You'll find it under *Benefits & Wellness*.)
3. **Select *OPEN – Edit Your Benefit Elections* to begin your enrollment.**
4. **Review your beneficiaries and add dependents.**
  - On the right, select *I agree - View & Update Dependents/ Beneficiaries*.
  - Enter the required information and select *Submit*.
  - Select the *Return to Benefits Enrollment* button to continue with your elections.
5. **Elect your benefits.**
  - Select *OPEN - Edit Your Benefit Elections*.
  - On the left, select *I agree - Continue to Benefits Enrollment*.
  - Under Medical, choose you preferred plan by selecting the corresponding option code in the Medical Coverage Selection drop-down box. If you are waiving coverage, answer the questions in the red box and select option 90 from the drop-down.
  - If you need to add a dependent, check the box next to their name to add them to your coverage. If you are removing a dependent from your coverage, uncheck the box next to their name.
  - Complete the same process for dental insurance, life insurance voluntary term life insurance AD&D, and dependent life insurance.  
**NOTE:** Long-term disability insurance is required and provided to all benefit-eligible employees at no cost. You cannot change this selection.
6. **Enroll in flexible spending accounts.**
  - If you wish to contribute to a health care FSA or dependent care FSA in 2025, **you must elect this benefit during enrollment, even if you had an FSA this past year**. Enter the amount you wish to contribute to your FSA in the corresponding boxes. Then, select *Recalculate* to see your Benefits Overview, including your monthly deductions.
7. **Save your progress, or complete your enrollment.**
  - Review all your benefit selections. Then, select one of the following:
    - *Keep For Later*, if you need to come back to make adjustments. You must log back in to complete your benefit elections before your 30-day enrollment period ends.
    - *Finish Enrollment*, if you have completed your selections.



- Your final Benefits Overview will appear. If you are satisfied, select the *Continue – Finish Enrollment* button to submit to University Benefits.

**8. IMPORTANT: Wait for the Benefits Enrollment Results page.** When you see this page, it means you have successfully submitted your enrollment. If you do not see this page, University Benefits has not received your submission, and your benefits will not be updated for 2025.

**NOTE: If you add a new dependent to your coverage, once your email notification arrives, you must submit documentation to verify eligibility.**

- You will receive an email from University Benefits when your Verify Dependent link is available in Employee Self-Service.
- Select the link in Employee Self-Service and upload the required documents. You must do this within four weeks of enrolling your new dependent, or they will be removed from your coverage and cannot be added without a qualifying event.

Review the full list of required documents as well as instructions for submitting them. Learn more at <https://hr.uiowa.edu/benefits/benefits-overview-and-enrollment/eligibility/dependent-eligibility-verification>.

## **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 address.**

- Under *My Self-Service*, select *Address/Phone Change*.

### **2. Watch for your confirmation statement.**

- You will receive an email notifying you of your online confirmation statement within 24 to 48 hours of submitting your benefit selections. Please review this carefully. You will only have five days from the date of your statement to request any changes to your enrollment.

### **3. If you added dependents to your benefits plan, gather the documents you need to complete the dependent eligibility verification.**

- An email will be sent to your University of Iowa account once your *Verify Dependents* link in Employee Self-Service is available.

### **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**

### **University Benefits**

<http://hr.uiowa.edu/benefits>

319-335-2676

[benefits@uiowa.edu](mailto:benefits@uiowa.edu)

### **Wellmark Blue Cross and Blue Shield**

<https://www.wellmark.com>

800-643-9724

### **Delta Dental of Iowa**

<https://www.deltadentalia.com>

800-544-0718

[claims@deltadentalia.com](mailto:claims@deltadentalia.com)

### **HealthEquity**

[help.healthequity.com/en](http://help.healthequity.com/en)

877-924-3967

Launch the Help Center located in the lower right-hand corner of any page for online chat.

### **Principal Financial Group**

<https://www.principal.com>

800-245-1522

### **TIAA**

<https://www.tiaa.org/public/tcm/uiowa/home>

Access code IAFP67

800-842-2273

### **IPERS**

<http://ipers.org>

800-622-3849

[info@ipers.org](mailto:info@ipers.org)

### **World Insurance Associates**

<http://uofi.benefitowa.com>

800-728-9620

[benefitiowa@worldinsurance.com](mailto:benefitiowa@worldinsurance.com)

### **Zurich Insurance**

<https://www.zurichna.com/about/contact-us>

800-382-2150

[info.source@zurichna.com](mailto:info.source@zurichna.com)

## **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 (OPM)**

The most you have to pay in a plan year. After you spend this amount on deductibles, copays, and coinsurance, the plan pays 100 percent 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/Nonparticipating 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.

### **Flexible spending account (FSA)**

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 <https://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](mailto:diversity@uiowa.edu).

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