

HOUSE STAFF 2025 BENEFITS SUMMARY

IOWA

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HEALTH INSURANCE

Two plans available:

UISELECT PLAN

- Must live in Iowa to be eligible
- Only covers providers in Iowa
- Lower premium, higher out-of-pocket costs
- \$0 premium for single only/double spouse family
- Out-of-pocket max (OPM):
 - Level 1: \$2,300 single or \$4,000 family
 - Level 2: \$3,500 single or \$7,000 family
- 3-tier prescription benefit with free generic drugs
 - Pharmacy annual OPM: \$2,450 single or \$4,900 family



UICHOICE PLAN

- Choose any in-network provider
- Higher premium, lower out-of-pocket costs
- Out-of-pocket max (OPM):
 - Levels 1 & 2 network providers:
 - \$2,000 single or \$4,000 family
 - Level 3 participating and non-participating providers:
 - \$2,500 single or \$5,000 family
- 4-tier prescription benefit with free generic drugs
 - Pharmacy annual OPM: \$1,850 single or \$3,700 family

DENTAL INSURANCE

DENTAL II PLAN

- Choose any provider
- Free employee-only coverage
- \$2,000 max annual benefit, up to \$4,000 carryover
- 2 diagnostic/preventive visits per year
- Orthodontia coverage for children and adults
- 3-tier provider network (PPO, regular Delta Dental network, and non-participating providers)

LIFE, DISABILITY, AND ACCIDENT INSURANCE

GROUP LIFE (university-paid)

- UI funds 2x your salary (max \$400,000)

LONG TERM DISABILITY (university-paid)

- 60% salary replacement for up to 2 years (max \$300,000 per year)

VOLUNTARY TERM LIFE (voluntary)

- .5-3.5x your salary (max 1,000,000)

DEPENDENT LIFE (voluntary)

- Premium paid on an after-tax basis (must enroll in voluntary term life to elect dependent life)

ACCIDENTAL DEATH & DISMEMBERMENT (voluntary)

- Coverage available in \$100,000 increments (max \$1,000,000)

FLEXIBLE SPENDING ACCOUNTS (FSA)

HEALTH CARE FSA

- Contribute up to \$3,200 per year tax-free for reimbursement of eligible medical expenses

DEPENDENT CARE FSA

- Contribute up to \$5,000 per year; tax-free reimbursement available for eligible care expenses for qualified individuals

VOLUNTARY INSURANCE

SAVING EXTRA FOR RETIREMENT

403(b) Voluntary Retirement Savings Program (VRSP)

- Make pre-tax or after-tax contributions into a retirement account
- 6 vendor options to choose from

457(b) Deferred Compensation Program

- Make pre-tax or after-tax contributions into a retirement account
- TIAA is only vendor option.

OTHER VOLUNTARY INSURANCE PROGRAMS

- Long-term care, critical illness insurance, short-term disability, auto insurance and more.

EMPLOYEE WELL-BEING

liveWELL

- 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 nutrition habits, and more.
- Get a 50% reimbursement when you participate in the Recreation Membership Incentive Program.
- Find out how you can receive 4 free visits to any of the Rec Services facilities. Visit recserv.uiowa.edu/facultystaff-employee-visit-pass.

FAMILY SERVICES

- Child care and new parent resources, lactation facilities, and resources
- Elder care resources and referrals
- One-on-one financial coaching and educational opportunities

UI EMPLOYEE ASSISTANCE PROGRAM (UI EAP)

- UI EAP offers employees and their families access to FREE and confidential help, services, and support for various issues and topics.
- Learn more at <http://bit.ly/employeeassistanceprogram>

ERGONOMICS PROGRAM

- The program focuses on the safety, health, and well-being of all staff
- Education and risk assessments by request
- Learn more at hr.uiowa.edu/well-being/ergonomics-program

FAMILY AND MEDICAL LEAVE

- Eligible employees will receive a total of 12 work weeks (up to 480 hours) during the calendar year for one or more of the following reasons: Birth of a child, adoption, care for a family with a severe health condition, etc. Female house staff members will receive up to 6 weeks of paid disability leave for each pregnancy.

PUBLIC SERVICE LOAN FORGIVENESS (PSLF)

- The University is a U.S.-based government organization at the state level and is a qualifying employer. Find more information at: <https://hr.uiowa.edu/benefits/employee-benefits/regular-faculty-staff-benefits/public-service-loan-forgiveness-pslf>

This document is a high-level summary of most benefits offered by the University of Iowa. Not all employee categories are eligible for some benefits offerings. Review eligibility at hr.uiowa.edu/benefits

MORE ►

EMPLOYEE DISCOUNTS

UI OPTICAL

- Discounts available at UI Optical UIHC and UI Optical-IRL with 15 percent off on complete purchase of glasses.

DELTA DENTAL VISION

- Delta Dental members receive discounts at EyeMed vision providers; learn more at deltadentalia.com/deltavision

EMPLOYEE DISCOUNT PROGRAM

- For discounts on hundreds of goods and services from third-party vendors, visit bit.ly/UIEmployeeDiscountProgram

REVITALIZE U MED SPA & SALON

- Revitalize U partners with UI Health Care providers to offer high-quality medical services, including a 10% employee discount on any salon or med-spa treatment; visit revitalizeuspa.com to learn more.

ENROLLMENT TIPS AND INSTRUCTIONS

BEFORE YOU ENROLL

1. Make sure you've set up your Two-Step Login profile. (<https://its.uiowa.edu/services/two-step-login-duo-security>)
2. Gather personal information for each person you are enrolling (full legal names, birth dates, Social Security numbers)
3. Have your HealthCareID and your password ready (If you have difficulty with your HealthCareID or password, call 319-356-0001 or go to healthcareid.uiowa.edu)

HOW TO ENROLL

When you're ready to go online and make your benefit elections, follow these steps.

1. Log in to Employee Self-Service at hris.uiowa.edu.
2. Under Benefits & Wellness, select Benefits, then Benefits Enrollment. Select OPEN - Edit Your Benefit Elections to begin your enrollment.
3. Add beneficiaries and dependents. (On the right, select the black button "I Agree - View & Update Dependents/Beneficiaries.")
 - a. Enter the required information and select submit. Choose the Return to Benefits Enrollment button to continue with your elections.
4. Select OPEN - Edit Your Benefit Elections. (On the left, select the gold button labeled "I Agree - Continue to Benefits Enrollment.")
 - a. Under Medical, choose your 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.
 - b. If you need to add a dependent, check the box next to their name to add them to your coverage. If removing a dependent from your coverage, uncheck the box next to their name.
 - c. Complete the same process for dental insurance, life insurance, voluntary term life insurance, AD&D, and dependent life insurance.
5. If you wish to contribute to a health care FSA or dependent care FSA, enter the amount you want to contribute in the corresponding boxes. Select Recalculate to see your Benefits Overview, including your monthly deductions.
6. Save your progress, or complete your enrollment. If you select "Keep for Later," you must return and submit your final choices. Your final Benefits Overview will appear. If satisfied, select the "Continue - Finish Enrollment" button to submit to University Benefits.

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. Watch for your confirmation statement. You will receive an email notifying you of your online confirmation statement within 24-48 hours of submitting your benefit selections.
 - a. Please review this carefully. You will only have five days from your statement date to request any changes to your enrollment.
2. If you enrolled in an FSA account, look for communications from HealthEquity about setting up your online account.
3. If you add dependents to your benefits plan, gather the documents to complete your dependent eligibility verification.
 - a. An email will be sent to your UIOWA account once your Verify Dependents link in Employee Self-Service is available.
4. Update your home and work addresses in Employee Self-Service. This is where your insurance cards will be sent.
5. PAYROLL
 - a. If you still need to set up your direct deposit for payroll, log in to Employee Self-Service under Time and Pay and select Direct Deposit. Note: The direct deposit link requires two-step confirmation to ensure your privacy.
 - b. If your training program has Dining Dollars available, you must opt in for Charging and Payroll Deduction. In Employee Self-Service, under Time and Pay, select Charging and Payroll deduction and select "Opt-in."



The deadline to enroll in your benefits is 30 days from your hire date.

IMPORTANT:

If you do not enroll within 30 days of your start date:

You will not be able to enroll in benefits until the annual open enrollment period, which is typically late fall each year, or unless you have a qualifying event.


DEPENDENT ELIGIBILITY VERIFICATION

- Once your email notification arrives, select the Verify Dependents link under the Benefits & Wellness tab in Employee Self-Service and upload the required documents.
- You must do this within four weeks of enrolling your new dependent(s), or they will be removed from coverage and cannot be added without a qualifying event.
- Review the complete list of required documents as well as instructions for submitting them by scanning the QR code below:



This summary was produced by the University Benefits Office, 120 University Services Bldg, Iowa City, IA 52242

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 hr.uiowa.edu/benefits