

University Benefits Office

New Hire Benefits Orientation

2025 Benefits Overview, Important Deadlines, and How to Enroll

Jan. 1, 2025 – Dec. 31, 2025



Agenda for Presentation

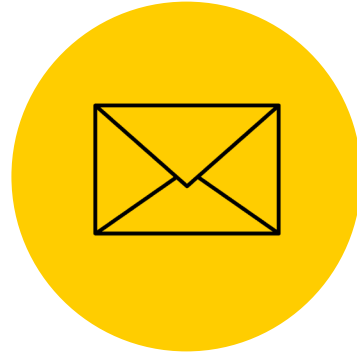
1. [Benefit Eligibility](#)
2. [Important Dates/Deadlines](#)
3. [University Credits](#)
4. [Health Insurance](#)
5. [Dental Insurance](#)
6. [Mandatory Benefits](#)
7. [Voluntary Benefits](#)
8. [Time Off](#)
9. [Well-being](#)
10. [Ready to Enroll](#)
11. [After Enrollment](#)



University Benefits Office



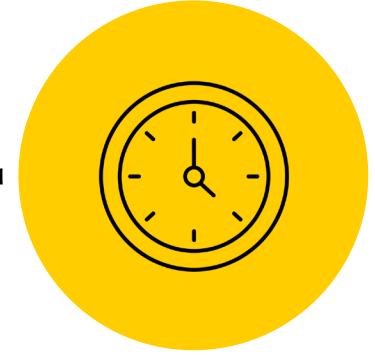
hr.uiowa.edu/benefits



benefits@uiowa.edu



319-335-2676



Monday – Friday
8 a.m. to 5 p.m.



Benefit Eligibility

Eligibility requirements and important enrollment dates and deadlines



Who is eligible?

- **Employees**

- Faculty and staff
- Regular, benefit-eligible position
- Working 50% time or greater

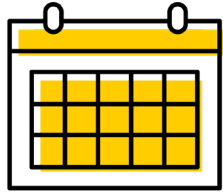
- **Employee's dependents**

- **Legal Spouse**,
- **Common Law Spouse** (affidavit required)
- **Domestic Partner** (affidavit required)
- **Dependent Children**
 - Biological, adopted, step-children
 - Through the end of the calendar year in which they turn 26
 - Full-time students over the age 26 or those physically or mentally unable to provide self care

[Review Dependent Eligibility Verification Process](#)



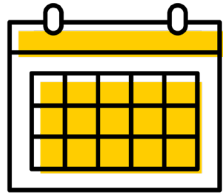
Important Dates and Deadlines



1st of the month following

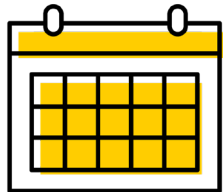
Your insurance benefits will be effective the **first of the month following your hire date**.

Ex: If your hire date is Jan. 16, 2025, your benefits become effective Feb. 1, 2025.



30 calendar days

Benefit-eligible employees have **30 calendar days** from their hire date to enroll in benefits online.



60 calendar days

Employees have **60 calendar days** from their hire date to enroll in their mandatory retirement plan (IPERS or TIAA).

If you **miss the deadline, you will be defaulted into IPERS** which is an irrevocable decision.



University Credits

General, shared savings, and double spouse credit



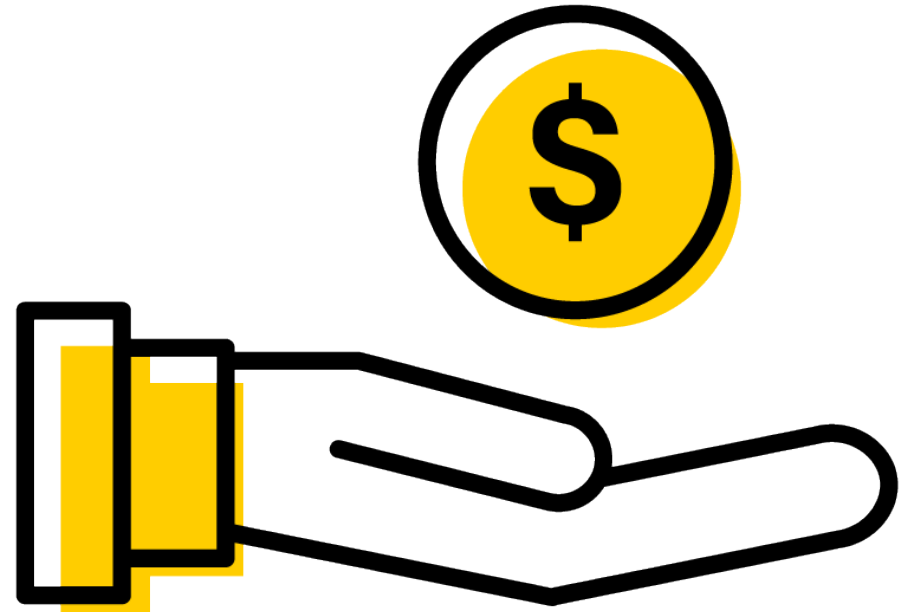
University Credits

Who is eligible for credits?

- Regular, benefit-eligible employee working 50% or greater.
- House staff and temporary employees are not eligible.

What are credits?

- Pre-tax credit allowance given to you each month to use toward your benefits cost
- **NOT** part of your salary and **cannot** be paid out in cash
- You are not taxed on credits
- Listed under **Earnings** section on paycheck
- Leftover credits are automatically put into a Health Care Flexible Spending Account for employee.



Types of Credits

General Benefit Credit

 **\$90.00**

- Every regular benefit-eligible employee receives \$90 credit dollars each month.

Shared Savings Credit – Waiving Dental

 **\$25.00**

- Waive dental insurance.
- Cannot be covered on another UI dental plan.

Shared savings credit – Group life insurance

 **\$40.00**

- Must have a base salary of \$25,000 or more.
- Elect only \$50,000 in group life insurance plan.

Example:

\$90 (general) + \$25 (waive dental) + \$40 (elect \$50k in group life) = \$155 per month in university credits.

That is potentially \$1,860 in free money the University gives eligible employees to help reduce costs for benefits each year.



Maximizing Credits

Waiving Insurance

- Can still receive \$90 credit even if you waive health/dental insurance.
- You must log in to Employee Self-Service, complete your benefits enrollment and elect **WAIVE**.
- Answer the pop-up questions in red text
 - Health – Do you have minimum value coverage?
 - Dental – Are you on another UI dental plan?

Limitations

- If you do not answer the minimum value coverage question or do not have minimum value coverage, **your total credits are limited to \$500 for the year.**
- You must answer this question every year during open enrollment.



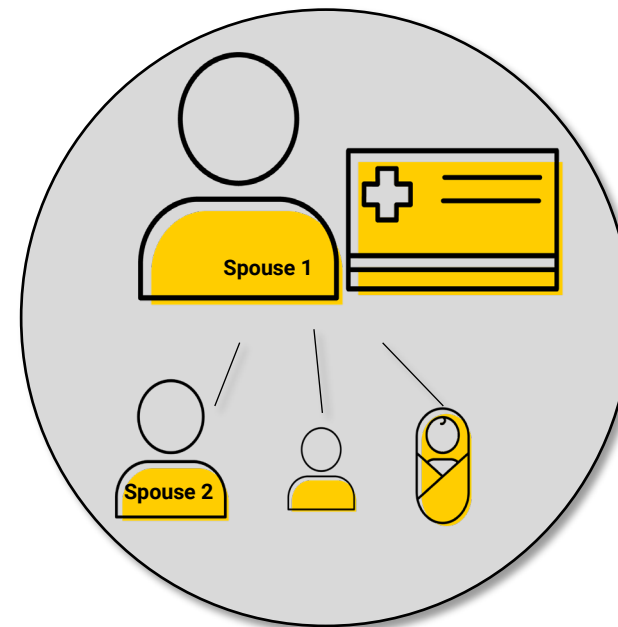
Double Spouse Credit

May be eligible if:

(Temporary staff are **NOT** eligible)



1. Your spouse/domestic partner works for UI in benefit eligible position,
2. **AND** family coverage is elected.



Spouse 1 carries family health and/or dental insurance coverage.

If eligible, fill out the Double Spouse Credit form within 30 days of your hire date.

No financial benefit unless covering dependent children. If no children to cover, both employees **should enroll in single coverage.**



Health Insurance Plans

UISelect and UIChoice administered by Wellmark Blue Cross & Blue Shield of Iowa

Health Plans Offered



UISelect

- **Must live in Iowa to enroll in this plan.**
- **Lower premium cost**, higher out-of-pocket costs
- Traditional deductible plan
- Providers – **covers providers only in Iowa** (level 1 and 2 providers only)
 - Exceptions: emergencies, guest membership, services not available in Iowa.



UIChoice

- Nationwide coverage, best for those that travel frequently and **required if remote work arrangement outside of Iowa**
- **Higher premium cost**, lower out-of-pocket costs
- Non-traditional deductible plan – **only applies to inpatient hospital stays**
- Provider – Covers providers nationwide (Level 1, 2, and 3 providers)



Understanding Provider Levels

LEVEL 1 PROVIDERS



University of Iowa Health Care: Medical Center on the University campus, Medical Center Downtown (formerly Mercy Iowa City), and coming soon in Spring 2025, the North Liberty Campus, UI Urgent Care, UI QuickCare, and select providers like Washington County Hospital and The Iowa Clinic, PC in Des Moines.

LEVEL 2 PROVIDERS



Includes most providers in Iowa who are not in Level 1.

- **UISelect** uses providers in the Wellmark Blue HMO network
- **UIChoice** uses providers in the Wellmark Blue POS network

LEVEL 3 PROVIDERS



Providers not in levels 1 or 2, may or may not participate in Blue Cross Blue Shield plans.

Examples include out-of-state providers.

2025 Health Plan Premium Rates

UISelect

Rates effective from Jan. 01 – Dec. 31, 2025

Coverage Option	Monthly Premium
Employee Only	\$0
Employee + Spouse/Partner	\$320
Employee + Child(ren)	\$261
Family	\$343
Double Spouse Family	\$0

UIChoice

Rates effective from Jan. 01 – Dec. 31, 2025

Coverage Option	Monthly Premium
Employee Only	\$90
Employee + Spouse/Partner	\$431
Employee + Child(ren)	\$352
Family	\$462
Double Spouse Family	\$231

Comparing Health Plan Provisions

UISelect

	Level 1	Level 2
Annual Deductible	Single= \$500 Family= \$1,000	Single= \$950 Family= \$1,900
Annual Inpatient Deductible	Subject to annual deductible	
Coinsurance	15%	25%
Copayment	Primary care= \$15 Specialist care= \$25	Primary care= \$40 Specialist care= \$55
Annual OPM	Single= \$2,300 Family= \$4,000	Single= \$3,500 Family= \$7,000

UIChoice

	Level 1	Level 2	Level 3
Annual Deductible	N/A Inpatient deductible ONLY		
Annual Inpatient Deductible	\$500 followed by 10% coinsurance	\$750 followed by 10% coinsurance	\$1,000 followed by 40% coinsurance
Coinsurance	10%	20%	Varies based on location of service
Copayment	\$15	\$30	No copay. Subject to coinsurance
Annual OPM	Levels 1 and 2, providers combined; Single= \$2,000 and Family= \$4,000		Level 3 providers; Single = \$2,500 and Family= \$5,000

Comparing Health Plan Pharmacy Benefits

UISelect

Formulary: Blue Rx Value Plus	
Tier 1 - Generic	\$0 copay
Tier 2 – name brand, formulary	30% coinsurance
Tier 3 – name brand, non-formulary	50% coinsurance
Tier 4 – name brand, non-formulary	Not covered under plan
Annual Pharmacy OPM	Single = \$2,400 Family = \$4,900

UIChoice

Formulary: Blue Rx Complete	
Tier 1 - Generic	\$0 copay
Tier 2 – name brand, formulary	30% coinsurance
Tier 3 – name brand, non-formulary	50% coinsurance
Tier 4 – name brand, non-formulary	50% coinsurance
Annual Pharmacy OPM	Single = \$1,850 Family = \$3,700



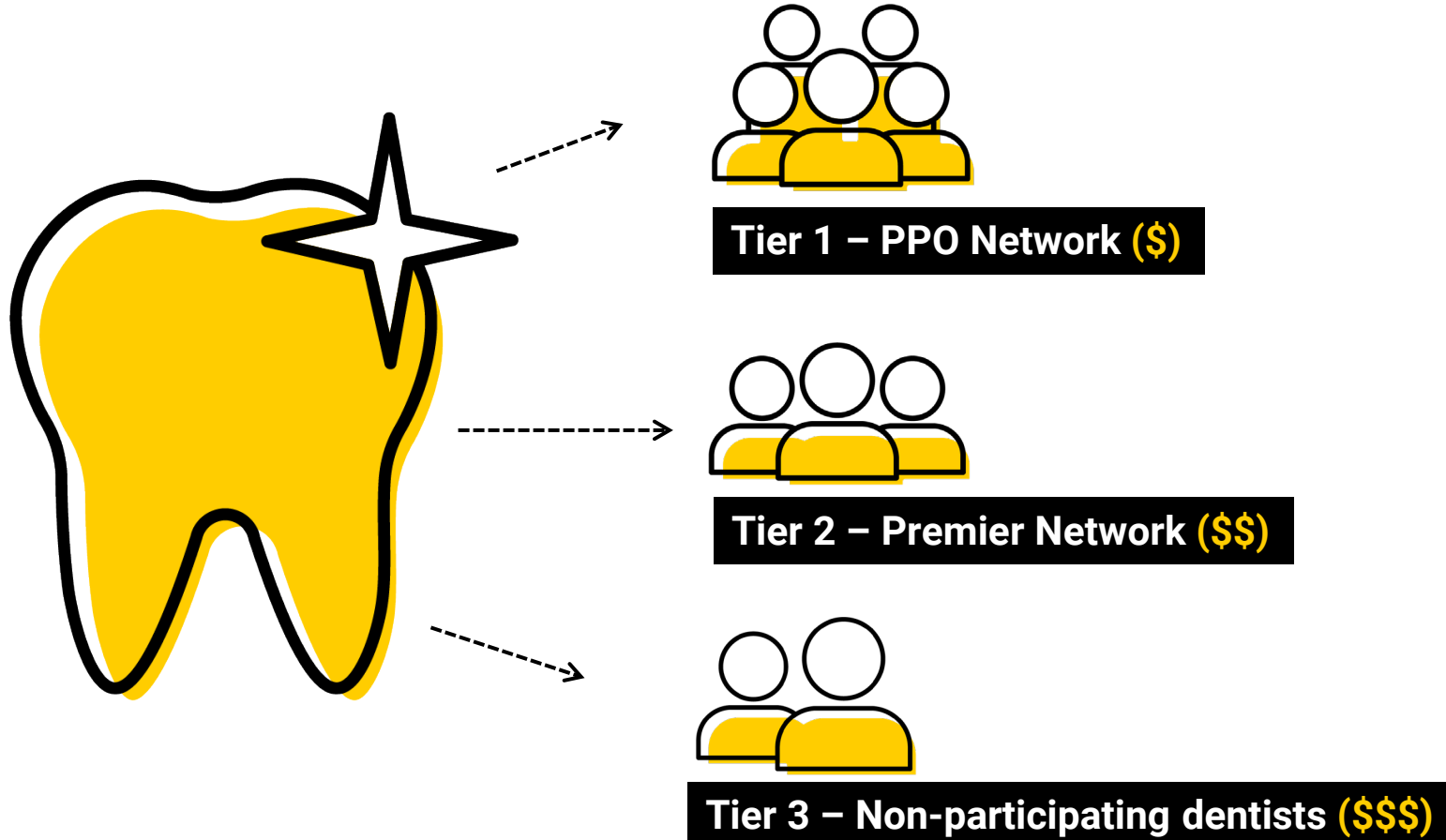
Dental Insurance

Dental II administered by Delta Dental of Iowa

Plan offered & Providers

Dental II

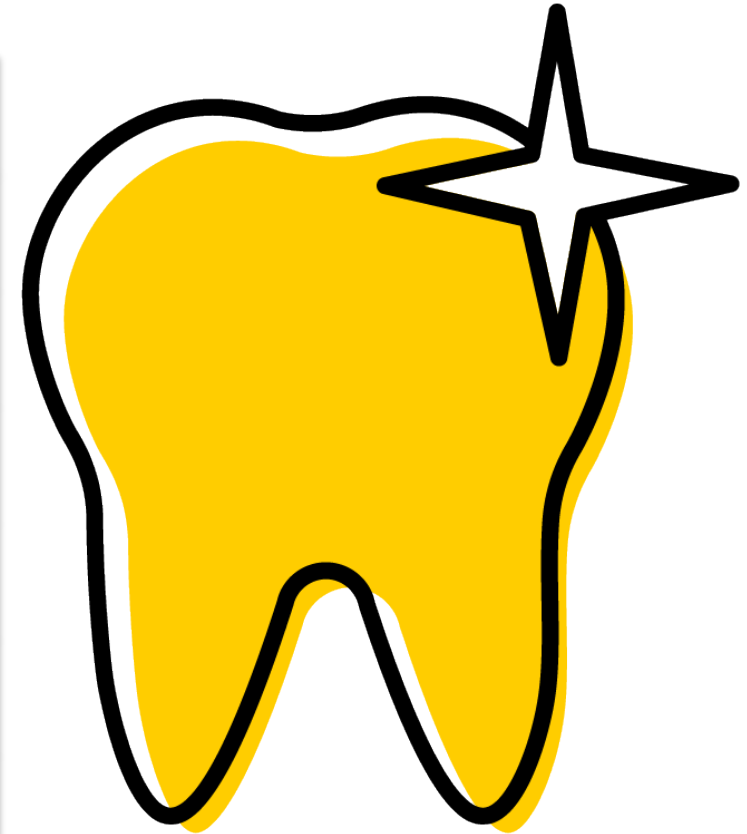
- Visit any provider
- Your provider determines benefit level and costs
- <https://www.Deltadentalia.com> >> Find a Provider >> Delta Dental Network Dentist



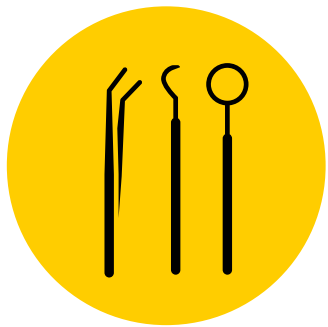
2025 Dental Premium Rates

Rates effective Jan. 01 – Dec. 31, 2025

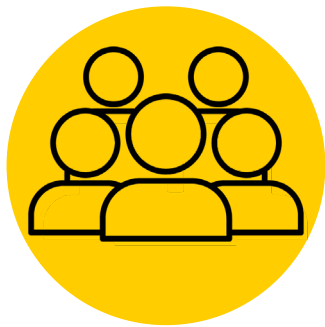
Coverage Option	Monthly Premium
Waive	Receive a \$25 credit if you waive coverage and are not covered under another UI dental plan
Employee Only	\$0
Employee + Spouse/Partner	\$21.00
Employee + Child(ren)	\$22.10
Family	\$29.60
Double Spouse Family	\$0



Dental II Plan Features



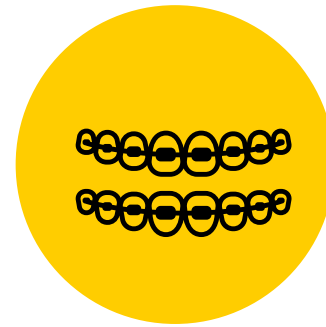
Diagnostic, preventive, routine, restorative, prosthetic, endodontic, periodontal, and orthodontics



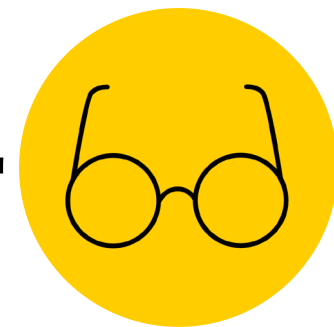
Visit any dentist you wish.
3-tier provider network



\$2,000 annual maximum benefit, per member, per year –
ToGo Option – carry over unused benefit to next year if meet requirements



Adults and dependent children (up to age 26) can receive orthodontia coverage



College of Dentistry Incentive program
&
DeltaVision Discount



Dental II Plan Provisions

	TIER 1 PPO	TIER 2 PREMIER	TIER 3 NON- PARTICIPATING
DEDUCTIBLE Does not apply to check-ups, teeth cleanings, or orthodontics	\$0	\$15	\$15
COINSURANCE			
Diagnostic & preventive care Two visits per year, per member, includes routine exam	0%	0%	0%
Routine and restorative care regular cavity fillings, emergency treatment, routine oral surgery	0%	20%	20%
Prosthesis, endodontics & periodontal includes bridges, dentures, crowns, implants	10%	20%	20%
Orthodontics No age limit, covered dependents no longer eligible by end of month they turn 26.	50%	50%	50%





Mandatory Benefits

Group life insurance, long-term disability, and retirement plan

Group Life Insurance

- **Participation is required**
 - University provides coverage of **2 times your salary at not cost to you**
- **Term life insurance policy**
 - Conversion available at termination/retirement
- **Max payout is \$400,000**
- **\$0.246 per \$1,000**
- **Group life insurance is not age rated**

Coverage Options

\$50,000

No out-of-pocket cost to you. If elected and annual base salary is greater than \$25,000, receive a \$40 shared savings credit.

2 times salary

Default coverage amount, paid by University with extra credits.

2.5 times salary

Receive university credits equal to amount for 2 times salary, Employee will pay the difference pre-tax.

3 times salary

Receive university credits equal to amount of 2 times salary, Employee will pay the difference pre-tax.



Long-Term Disability (LTD)

- **Participation is required**
 - University pays premium and you are automatically enrolled into this insurance.
- **60% salary replacement** coverage for up to 2 years for employees who become disabled while actively employed
 - 90 working day waiting period before payments begin
 - maximum benefit of \$300,000/year
- After 2-year period must be totally disabled and unable to perform any occupation for payment to continue
- Pre-existing conditions not covered for 12 months





Mandatory Retirement Plan

Mandatory Participation

- Must be in a qualified position
- Working at least 50% time for 6 months or longer
- House staff are not eligible

Enroll within 60 days

- Make election in Employee Self-Service
- If 60-day deadline is missed, employee will default into IPERS

Irrevocable Decision

- Cannot change your election after 60 days
- Would need a 31 plus break in service to have another enrollment opportunity

Retirement Plan Vendors– IPERS or TIAA

Iowa Public Employees Retirement System (IPERS)



- Defined Benefit Plan, IRS 401(a)
- Retirement income based on a formula of:
 - Years of eligible service
 - Salary earned during employment
- <https://www.ipers.org/>

Teachers Insurance and Annuity Association (TIAA)



- Defined Contribution Plan, IRS 403(b)
- Retirement income contingent on the returns from individually elected investment
- <https://www.tiaa.org/public/tcm/uiowa/home>

Retirement Plan Contributions

IPERS Plan	Vesting Schedule	Length of Employment	Portion of Annual Salary	Employee Contrib.	University Contrib.
IPERS	28 quarters	Beginning first day	All Salary	6.29%	9.44%
IPERS Certified Law Enforcement	16 quarters	Beginning first day	All Salary	6.21%	9.31%

TIAA Plan	Vesting Schedule	Length of Employment	Portion of Annual Salary	Employee Contrib.	University Contrib.
TIAA	First day of employment	First five years	First \$4,800 of salary	3.33%	6.66%
			Salary above \$4,800	5%	10%
		After five years	All Salary	5%	10%

Important:

- You cannot increase or decrease the mandatory contributions.
- Make your election in Employee Self-Service within 60 days of your hire/eligibility date.
- Once enrolled in a plan, be sure to log in to your vendor account and update your beneficiary information.



Saving Extra for Retirement

→ **403(b) Voluntary Retirement Savings Program (VRSP)**

- Voluntary
- Pre-tax or After-tax contributions
- After-tax contributions are included in your maximum contribution limits + catchup limits
- 6 different vendors to choose from
- Enroll online through your chosen vendor first and then Employee Self-Service

→ **457(b) Retirement Savings Account**

- Voluntary
- Pre-tax or After-tax contributions
- Tax-deferred compensation plan
- TIAA is vendor
- Enroll online through TIAA first and then Employee Self-Service



Voluntary Insurance and Benefit Programs

Voluntary life insurance, accidental death & dismemberment, flexible spending accounts (FSA) and more



Voluntary Life Insurance for the Employee

→ Voluntary Term Life

- Age Rated per \$1,000
- Minimum coverage: .5x salary
- Maximum coverage: 3.5x salary
- Maximum benefit paid \$1,000,000

AGE	MONTHLY RATE PER \$1,000
Less than 40	\$ 0.04
40 but less than 50	\$ 0.10
50 but less than 60	\$ 0.26
60 and up	\$ 0.56

Taxable Life Insurance – Imputed Income

- Per IRS: if an employer allows access to life insurance more than \$50,000, the amount more than \$50,000 has a taxable value to the employee
- <https://hr.uiowa.edu/benefits/taxable-life-insurance>



Voluntary Life Insurance for Spouse and Dependents

→ **Spouse and/or Dependent Life** (after tax – credits do not apply)

Coverage Options	Amount		
Spouse Coverage	\$10k	\$20k	\$40k
Dependent Coverage, per child	\$5k	\$10k	\$20k
Combination Spouse / Dependent(s)	\$10k / \$5k	\$20k / \$10k	\$40k / \$20k

✓ **Dependent Children**

- Age 14 days to end of calendar year in which they turn 26, or
- full-time student or disabled

✓ The employee **must** have voluntary term life insurance in equal or greater amount



Accidental Death & Dismemberment (AD&D)

- Optional enrollment
- Provides coverage at all times for most accidents
 - Coverage is available in \$100,000 increments, up to \$1,000,000
 - Spouse / DP – 75% of principal of plan
 - Dependent Children – 20% of principal of plan, limited to \$100,000
- Dual spouse may not double insure each other or dependents

Plan Options	
PLAN 1	Employee Only
PLAN 2	Employee + Spouse/domestic partner
PLAN 3	Employee + Children
PLAN 4	Employee + Family



Flexible Spending Accounts (FSA) Program

→ Participation is optional

- Payroll deduction – pre-tax deduction
- Unused credits – funds available, optional to claim

→ HealthEquity – FSA plan administrator

- Submit claims online through the employee portal, mobile app, or have HealthEquity pay the provider for you.
- Quick turn-around on reimbursements
- 24/7 customer service

→ IRS regulated program

- Use it or lose it
- Expenses must be incurred during the plan year, while active participant in the plan (Jan. 1 – Dec. 31)
- Claims must be submitted by April 30 of the following year



Flexible Spending Accounts (FSA)



Health Care FSA

- Reimbursed for eligible out-of-pocket health expenses.
- Examples of eligible expenses:
 - Medical & Dental– copays, coinsurance, prescriptions not covered by plan.
 - Vision expenses – new glasses, contacts, copays, coinsurance.
 - Over the counter meds and more.
- **May pledge up to \$3,200 in 2025**
- HealthEquity Eligible Expenses List:
<https://healthequity.com/fsa-qme>



Dependent Care FSA

- Reimbursed for eligible expenses incurred for childcare, dependents up to age 13 or an IRS dependent who is physically or mentally incapable of self care.
- Examples of eligible expense
 - Daycare
 - Nanny
 - BASP programs
 - Summer day camps
- **May pledge up to \$5,000/year per household.**
- HealthEquity Eligible Expenses List:
<https://healthequity.com/dcfsa-qme>



Voluntary Benefit Programs

→ **Not administered by the University of Iowa**

→ Various vendors; contact company directly

- **Examples of options:**

- **Voluntary Vision Insurance – World Insurance Associates**
- Long Term Care (Genworth)
- Critical Illness/Cancer Insurance
- Auto Insurance
- Short Term Disability

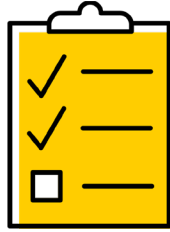
→ <https://hr.uiowa.edu/benefits/employee-benefits/regular-faculty-staff-benefits/voluntary-benefits>



Time Off

Vacation, sick leave, and holidays

Vacation, Sick Leave, and Paid Holidays

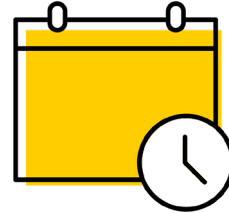


Eligibility

all regular benefit-eligible employees working 50% time or more.

Review the Benefits website for specific eligibility rules per job classification.

<https://hr.uiowa.edu/benefits/vacation-and-sick-leave>



Accrual Rates - Based on your percent-time worked.

Vacation accrual rates vary depending on your classification

- May not exceed twice the current annual rate of accrual.
- When max is reached, you will not lose time, but you will not accrue time until you fall below the maximum amount.

Accrue sick leave at 12 hours/month

- Accumulate a min of 240 hours and not use any sick leave for a full calendar month, employee may elect to convert 12 hours of sick leave into 4 hours of vacation leave.



Paid Holidays

9 holidays are observed each year

- New Years Day
- Martin Luther King Jr. Day
- Memorial Day
- 4th of July
- Labor Day
- Thanksgiving and Friday after
- Christmas and one other day



Other Types of Leave

Family Caregiving Leave

- Short-term leave to care for sick or injured immediate family members.
- If eligible for sick leave, can use up to 40 hours.
- Family caregiving leave balance carry over to next year if not used. Up to 80 hours in total.

Catastrophic Leave Program

- Assists those who have exhausted paid leave due to catastrophic illness/injury of them or immediate family member.
- Employees can donate unused vacation time to help others to remain in a paid status for longer.

Leave of Absence

- A period which an employee is absent from their job.
- Many situations, different type of leaves.
- **Always work with your supervisor and Human Resources department.**



Employee Well-Being

- liveWELL, Family Services, UI Employee Assistance Program, Ergonomics and more
- Includes many resources to support you
 - Free health coaching and programs
 - Discount to campus recreation facilities (Receive 4 free visits as a new hire!)
 - Financial well-being resources and coaches
 - New parent and aging parent caregiving resources
 - Free and confidential counseling with EAP
 - Workplace Wellness
- Visit <https://hr.uiowa.edu/employee-well-being> for more details

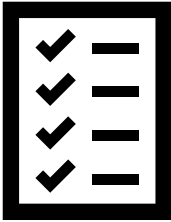


Ready to Enroll

Benefit enrollment process online in Employee Self-Service



Online Enrollment Details



Online enrollment completed through Employee Self-Service

Must submit to Benefits Office within **30 days** of your employment eligibility date

“How to Enroll in Employee Self-Service” video located on the Benefits Resources page at:
hr.uiowa.edu/benefits/benefit-resources



Make elections for:

- Health Insurance
- Dental Insurance
- Group Life Insurance
- Voluntary Term Life Insurance
- AD&D (Accidental Death & Dismemberment)
- Spouse and Dependent Life Insurance
- Flexible Spending Accounts



Waiving Coverage

If you plan to waive health and dental coverage, **you must log in and work your new hire event and select “Waive” for both plans.**

You must answer a couple of questions about the coverage you have.



Coverage Options

Waive coverage



You will have **no** UI insurance coverage.

Employee + Child(ren)



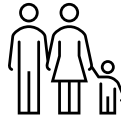
UI insurance coverage for yourself and your child(ren) only.

Employee Only



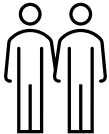
UI insurance coverage for yourself only.

Employee + Family



UI insurance coverage for yourself, your spouse/partner and dependent children.

Employee + Spouse/***Domestic Partner**



UI insurance coverage for yourself and your spouse/partner.

***Double Spouse Family**



Both spouse/partners work for the university and will need family UI insurance coverage.

***Coverage options require action. Modified event is needed. (e.g., Domestic Partner Affidavit, Double Spouse Credit request form)**

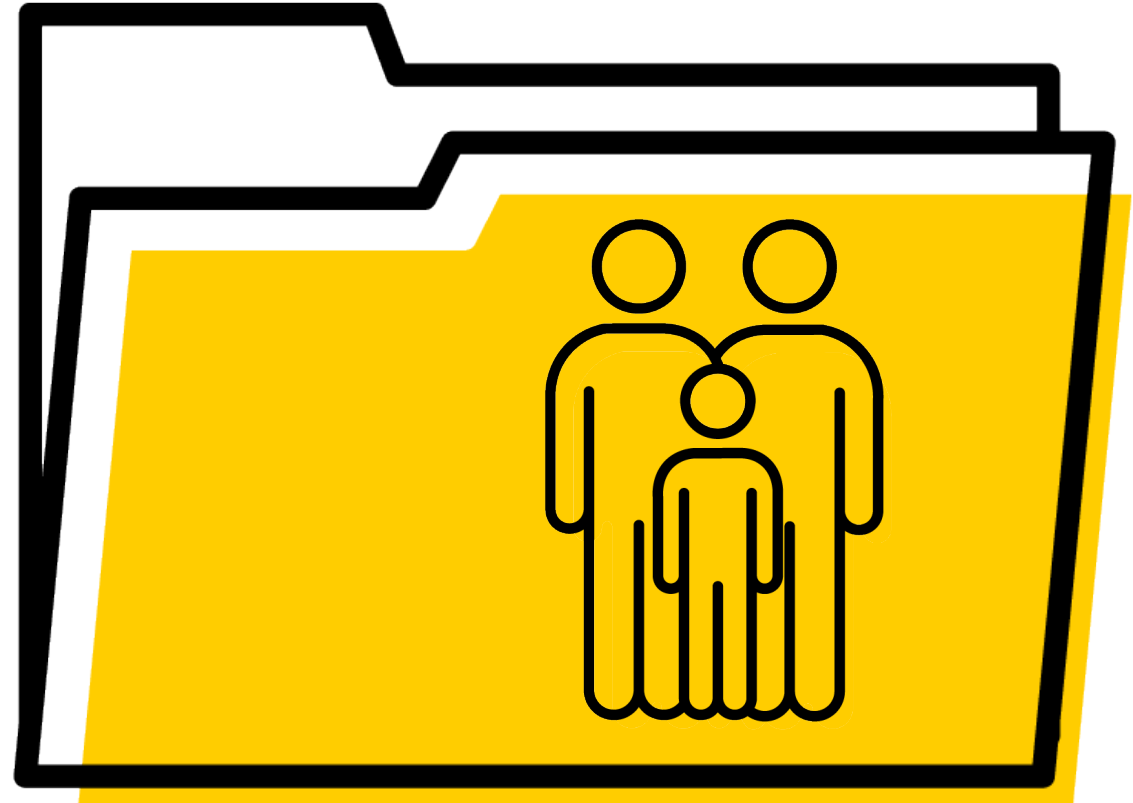
After Enrollment

DEV, confirmation statements, and making changes

Dependent Eligibility Verification

- Must verify dependent(s) added to UI plans.
- After enrolling, watch for an email from Benefits with instructions.
- 4 weeks to submit required documentation.
- Find a list of required documents you may submit.
- Dependent(s) will be removed if not verified.
- Find examples of what documents need to be provided for each dependent:

<https://hr.uiowa.edu/benefits/dependent-eligibility-verification/required-docs>



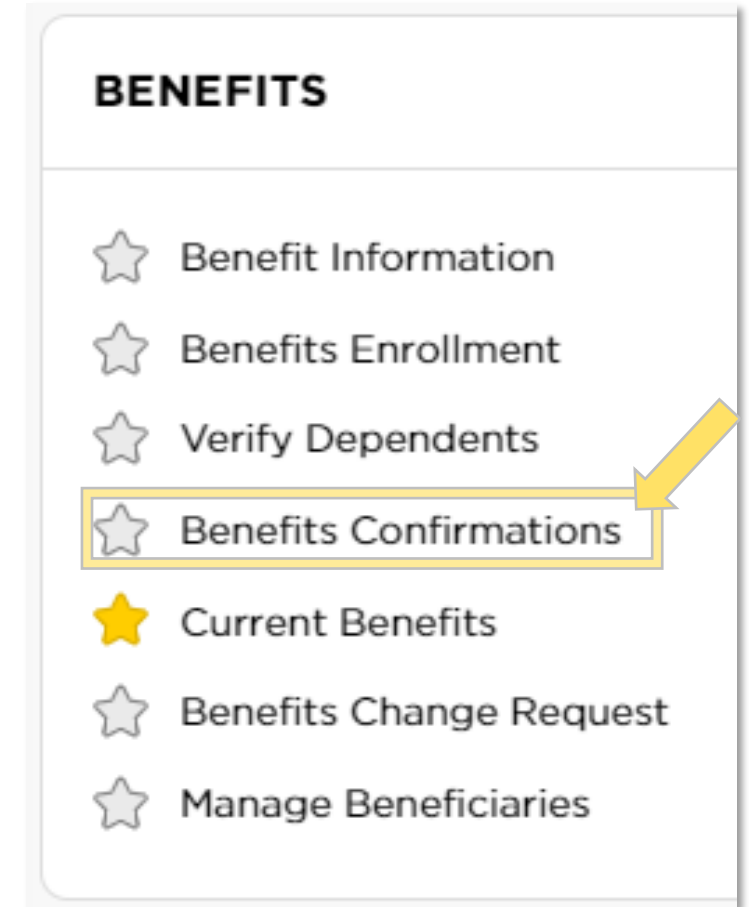
Enrollment Confirmation Statement

→ Upon completion of enrollment

- Notified of confirmation by email within 48 hours of enrollment (unless during payroll cutoff)
- Confirmation available in Employee Self-Service

→ Changes to benefit elections

- Requested through Employee Self-Service (Benefits Confirmations)
- Refer to **deadline for changes dated on the top of your confirmation statement** (5 calendar days from release date)



ID Cards & Online Services for Health and Dental Insurance

- **ID Cards mailed directly to the policyholder**
 - Home address on file in Employee Self-Service at the time of enrollment
 - Cards received 2-3 weeks following the receipt of your confirmation statement.
- **All ID cards will have the policyholder's name**
 - Additional cards can be requested through online services
- **Online services available:**
 - Wellmark.com/mywellmark
 - Deltadentalia.com



Changing Benefits After New Hire Enrollment

→ Annual Open Enrollment or Qualifying Event

- Open enrollment is every fall - typically beginning of November

→ What is considered a qualifying event?

- Birth/Adoption
- Death of spouse/dependent/domestic partner
- Marriage/domestic partner affidavit or Divorce
- Loss or Gain of health and/or dental coverage
- Dependent Child over age 26 and no longer in school

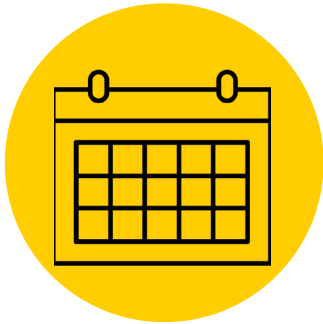


→ When and How do I notify Benefits of my event?

- Request changes that are consistent with qualifying event within 30 days of the event (60 days for birth or adoption)
- Documentation may be required to support the change
- Enrollment must be completed within 30 days of the event (60 if birth or adoption)
- The new coverage takes effect the first of the month following your event (exception: birth/adoption)



Deadline Reminders



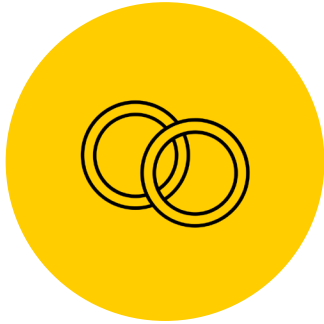
30 days to enroll in benefits



5 days to request any changes



60 days to elect your retirement plan



30 days to submit a benefits change request for a qualifying life event (60 days if a birth)



2-3 weeks after you receive your confirmation statement. Cards will be mailed to your home address

QUESTIONS?

University Benefits Office

120 University Services Building
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