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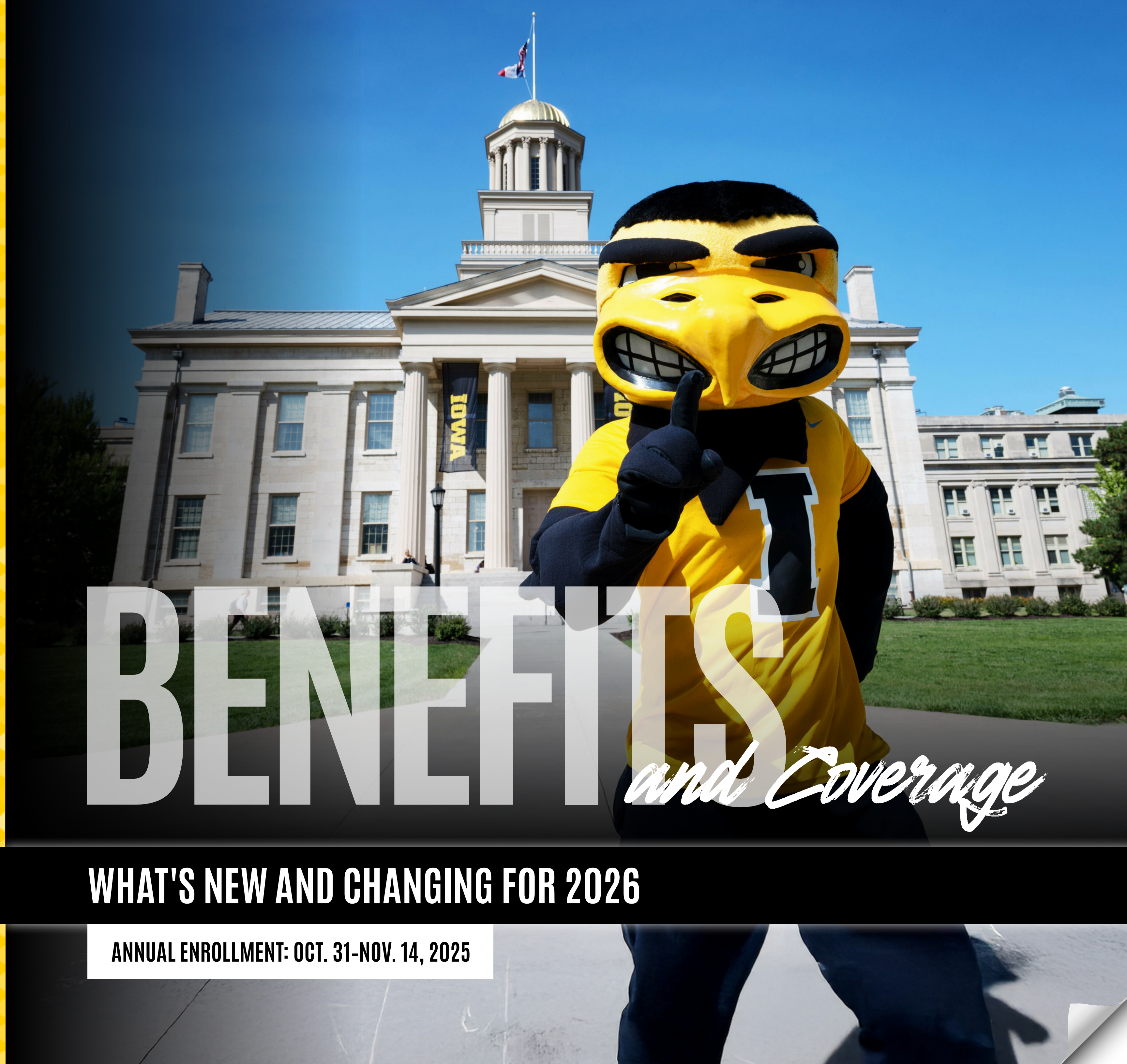
YOUR 2026 BENEFITS *and Coverage*



WHAT'S NEW AND CHANGING FOR 2026

ANNUAL ENROLLMENT: OCT. 31-NOV. 14, 2025

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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.

Here are some essential things to know:

Key dates

- **Annual enrollment:** Oct. 31–Nov. 14, 2025
- **Enrollment closes:** Nov. 14, 2025, at 5 p.m. CST
- **New benefits effective:** Jan. 1, 2026

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**. 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.

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 guide will help you better understand what's available for you and your family in the year ahead.

REMEMBER:

Learn how to **locate in-network providers** and facilities near you.

2026 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 2026

UISELECT PLAN COSTS				
EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILDREN	FAMILY	DOUBLE SPOUSE + FAMILY
$0	$325	$266	$349	$0

UICHOICE PLAN COSTS				
EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILDREN	FAMILY	DOUBLE SPOUSE + FAMILY
$95	$456	$372	$488	$244

Medical OPMs for 2026

Annual out-of-pocket maximums (OPMs) can change from year to year. Here's what to expect for 2026:

<table>
<tr><th></th><th colspan="2">UISELECT OPMs</th><th colspan="3">UICHOICE OPMs</th></tr>
<tr><th></th><th>LEVEL 1</th><th>LEVEL 2</th><th>LEVEL 1</th><th>LEVEL 2</th><th>LEVEL 3</th></tr>
<tr><td>Previous 2025 rates</td><td>Single: $2,300
Family: $4,000</td><td>Single: $3,500
Family: $7,000</td><td colspan="2">Single: $2,000
Family: $4,000</td><td>Single: $2,500
Family: $5,000</td></tr>
<tr><td>NEW 2026 rates</td><td>Single: $2,700
Family: $4,700</td><td>Single: $4,100
Family: $8,100</td><td colspan="2">Single: $2,300
Family: $4,600</td><td>Single: $3,000
Family: $6,000</td></tr>
</table>

NOTE: Care costs from levels 1 & 2 providers combine to count towards the OPM in both medical plan options.

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

DENTAL INSURANCE

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

Tier 1	Delta Dental PPO™ provider
Tier 2	Delta Dental Premier® provider
Tier 3	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.

2026 DENTAL PLAN 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	$21.90	$23.00	$30.80	$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	$30	$50
COINSURANCE			
Diagnostic & preventive care	0%	0%	0%
Routine & restorative care	0%	20%	20%
Prosthesis, endodontics, & periodontal services	10%	20%	20%
Orthodontics	50%	50%	50%
Maximum annual benefit: $2,000 per member per year; up to $4,000 annual carryover			

NEW IN 2026

REMEMBER:

To take maximum advantage of your health care FSA benefits, be sure to check the list of eligible medical expenses found on the HealthEquity website **here**.

2026 FLEXIBLE SPENDING ACCOUNTS (FSAs) CHANGES

Administered by HealthEquity® and WageWorks, Inc.®

Each year you have the opportunity to enroll and contribute pre-tax dollars to a health care FSA, dependent care FSA, or both.

Next year will be the first permanent increase to the dependent care FSA limit since 1986!

Maximum contribution limit updates

- **Health care FSA:** Up to $3,300 per employee.
- **Dependent care FSA:** Up to $7,500 per household ($3,750 per spouse if filing separately).

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**.
- your **HealthCareID** or **password**: Go to **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).
- ☐ **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.com** 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**.

IMPORTANT ENROLLMENT REMINDERS

Enroll online by 5 p.m. on Nov. 14, 2025. Log in to Employee Self-Service to enroll. **Learn more about the process on page 7**.

NOTE: *Missing the enrollment deadline means that you can't enroll or make changes to your benefits until the end of 2026.*

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. 18, 2025.**

DON'T FORGET!

YOUR ENROLLMENT CHECKLIST

REMEMBER:

If you enrolled in an FSA in 2025 you will **not** be auto-enrolled in 2026. **You must enroll in an FSA each year you'd like to participate.**

NEW IN 2026

Health care FSA max:
$3,300 per employee

Dependent care FSA max:
$7,500 per household

During open enrollment (Oct. 31–Nov. 14, 2025)

- ☐ **Log in early.** Open enrollment is only two weeks, and no changes can be made after enrollment ends, 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**).
- ☐ **Ask questions.** Reach out to the Benefits Office at **benefits@uiowa.edu** if you have any questions.
- ☐ **Ready to enroll?** Watch the "How to Enroll in Benefits" video on the ***2026 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**.

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

YOUR ENROLLMENT CHECKLIST

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. 18, 2025.**
- ☐ **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**, 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.

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

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University Human Resources

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

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

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