

2026 BENEFITS SUMMARY

HEALTH INSURANCE

Two plans available:

1 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: \$2,700 single or \$4,700 family
 - Level 2: \$4,100 single or \$8,100 family
- 3-tier prescription benefit with free generic drugs
 - Pharmacy annual OPM: \$2,450 single or \$4,900 family

MUST LIVE IN IOWA

2 UICHOICE PLAN

- Choose any in-network provider
- Higher premium, lower out-of-pocket costs
- OPM:
 - Levels 1 & 2 network providers: \$2,300 single or \$4,600 family
 - Level 3 participating and non-participating providers: \$3,000 single or \$6,000 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, Delta Dental Premier® providers, and non-participating providers)

GENERAL/SHARED SAVINGS CREDITS

GENERAL CREDIT

- Benefit-eligible employees receive \$90 per month in general benefit credits (to reduce the cost of elected benefits)
- Can only use toward the cost of before-tax benefits

SHARED SAVINGS CREDITS

- Waive UI-offered dental insurance for \$25 credit per month
- If base salary exceeds \$25,000 and you select \$50,000 in group life, receive \$40 credit per month

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.

RETIREMENT

Every staff member with employment expected to last 6+ months must participate in a retirement program. (Not all employee categories are eligible.)

IOWA PUBLIC EMPLOYEES RETIREMENT SYSTEM (IPERSSM)

DEFAULT PLAN

- Defined Benefit Pension 401(a) plan
- Retirement income determined with a formula based on years of service and salary earned
- Vested after 7 years or at age 65
- Contributions:

<i>standard</i>	<i>protection occupations</i>
Employee 6.29%	Employee 6.34%
University 9.44%	University 9.19%

Effective July 1, 2025–June 30, 2026

TEACHERS INSURANCE ANNUITY ASSOCIATION (TIAA[®])

- Defined Contribution 403(b) plan
- Both contributions are fully and immediately vested
- Contributions for the first 5 years:

<i>based on first \$4,800 of earned salary</i>	<i>after \$4,800 earned</i>
Employee 3.33%	Employee 5%
University 6.66%	University 10%

In addition to the above choices, UI offers the following plans (but does not contribute)

RETIREMENT SAVINGS PROGRAM (voluntary)

- A 403(b) plan with 6 vendor options

DEFERRED COMPENSATION PROGRAM (voluntary)

- A 457(b) plan with TIAA as the only vendor

LIFE, DISABILITY & 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 \$3,300 per year tax-free for reimbursement of eligible medical expenses

DEPENDENT CARE FSA

- Contribute up to \$7,500 per year; tax-free reimbursement available for eligible care expenses for qualified individuals

VOLUNTARY BENEFIT PROGRAMS

Learn more about these voluntary benefit programs and more at hr.uiowa.edu/benefits/employee-benefits/regular-faculty-staff-benefits/voluntary-benefits.

ADOPTION ASSISTANCE PILOT PROGRAM

- Reimbursement of eligible adoption expenses; limited to \$2,000 per finalized adoption
- Benefit assists with up to 2 adoptions per eligible employee

VISION INSURANCE

- Avesis® or EyeMed, available for purchase through World Insurance Associates LLC

STUDENT LOAN REPAYMENT TOOL

- Savi and TIAA have partnered to create a robust search tool that helps employees identify ways to easily lower loan payments and/or pursue federal loan forgiveness options, visit uiowa.bysavi.com to learn more

SHORT-TERM DISABILITY INSURANCE

- Elect coverage through MetLife to receive income protection of up to 60% of your earnings if you are unable to work due to a non-work-related illness, injury, or pregnancy. Coverage is effective on the first of the month following your hire date.

PUBLIC SERVICE LOAN FORGIVENESS (PSLF)

The University is a U.S.-based government organization at the state level and is a qualifying employer. For more information, visit <https://bit.ly/UI-PSLF>.

EMPLOYEE DISCOUNTS

UI OPTICAL

- Discounts available at UI Optical and UI Optical-IRL with 15% 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

TIME-OFF BENEFITS

Full- and part-time faculty and staff are eligible for vacation and sick time (some employment types aren't eligible).

PAID HOLIDAYS & VACATION

- 9 paid holidays (may vary, based on work schedule)
- Full-time faculty and P&S staff accrue 16 hours of time off per month
- Service Employees International Union (SEIU) and merit staff accrue time off based on a tiered schedule
- Part-time staff accrue time off hours at the fractional equivalent of full-time employment

SICK LEAVE

- Full-time employees accrue 12 hours per month with unlimited maximum accrual; can transfer sick leave into vacation time

FAMILY CAREGIVING LEAVE

- 40 hours sick leave per year available for care of sick or injured immediate family members; up to 80 hours unused time can carry over to next calendar year

IOWA PAID PARENTAL LEAVE (IPPL)

- Employees eligible for the Family and Medical Leave Act (FMLA) also qualify for IPPL benefits
- 4 weeks (160 hours) for birthing or adoptive parents; 1 week (40 hours) for non-birthing parents

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UI WORK-LIFE • UI WELLNESS • UI EAP

EMPLOYEE HEALTH & WELL-BEING

Our employees' health, well-being, and work-life balance are ... OUR #1 PRIORITY.

Visit hr.uiowa.edu/livewell to view our extensive well-being benefit options

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

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