

University Benefits Office

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# New Hire Benefits Orientation

**2026 Benefits Overview, Important Deadlines, and How to Enroll**

Jan. 1, 2026 – Dec. 31, 2026

# University Benefits Office



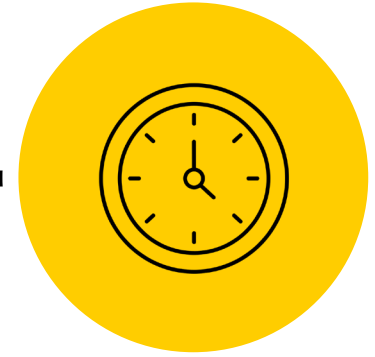
[hr.uiowa.edu/benefits](https://hr.uiowa.edu/benefits)



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



319-335-2676



Monday – Friday  
8 a.m. to 5 p.m.



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# Eligibility & Enrollment Deadlines

Eligibility requirements and important enrollment dates and deadlines



# Who is eligible?

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- **Employees**

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

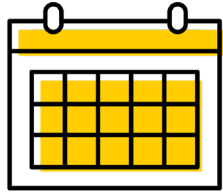
- **Employee's dependents**

- **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 disabled.



# Important Dates and Deadlines

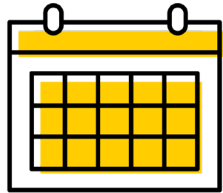
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## Benefits Start Date

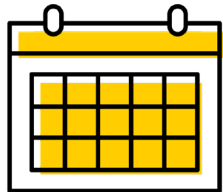
Your insurance benefits will be effective the **first of the month following your hire date**.

*Ex: If your hire date is Jan. 14, 2026, your benefits become effective Feb. 1, 2026.*



## 30 calendar days – Benefits Enrollment Deadline

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



## 60 calendar days – Mandatory Retirement Plan Enrollment

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.

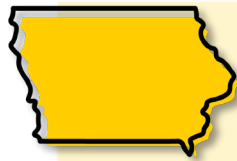


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# Health Insurance Plans

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

# Overview of Plan Options



## 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**
- Providers – Covers providers nationwide (Level 1, 2, and 3 providers)

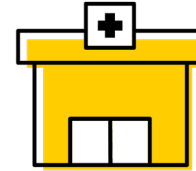
# Understanding Provider Levels

## LEVEL 1 PROVIDERS



**University of Iowa Health Care:**  
Medical Center on the University Campus, Medical Center Downtown, North Liberty Campus, Stead Family Children's Hospital, UI Urgent Care, UI QuickCare, and select providers like Washington County Hospital and Clinics, 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.

# 2026 Monthly Premium Rates

## UISelect

Rates effective from Jan. 01 – Dec. 31, 2026

Coverage Option	Monthly Premium
Employee Only	\$0
Employee + Spouse/Partner	\$325
Employee + Child(ren)	\$266
Family	\$349
Double Spouse Family	\$0

## UIChoice

Rates effective from Jan. 01 – Dec. 31, 2026

Coverage Option	Monthly Premium
Employee Only	\$95
Employee + Spouse/Partner	\$456
Employee + Child(ren)	\$372
Family	\$488
Double Spouse Family	\$244

# Plan Provision Comparison

## UISelect

Provision	Level 1	Level 2
<b>Annual Deductible</b>	Single= \$500 Family= \$1,000	Single= \$950 Family= \$1,900
<b>Annual Inpatient Deductible</b>	Subject to annual deductible	
<b>Coinsurance</b>	15%	25%
<b>Copayment</b>	Primary care= \$15 Specialist care= \$25	Primary care= \$40 Specialist care= \$55
<b>Annual OPM</b>	Single= \$2,700 Family= \$4,700	Single= \$4,100 Family= \$8,100

## UIChoice

Provision	Level 1	Level 2	Level 3
<b>Annual Deductible</b>	N/A Inpatient deductible ONLY		
<b>Annual Inpatient Deductible</b>	\$500 followed by 10% coinsurance	\$750 followed by 10% coinsurance	\$1,000 followed by 40% coinsurance
<b>Coinsurance</b>	10%	20%	Varies based on location of service
<b>Copayment</b>	\$15	\$30	No copay. Subject to coinsurance
<b>Annual OPM</b>	Levels 1 and 2, providers combined; Single= \$2,300 and Family= \$4,600		Level 3 providers; Single = \$3,000 and Family= \$6,000

# 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 = \$2,450 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

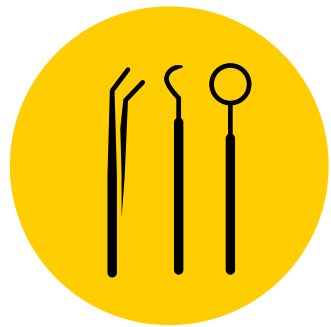


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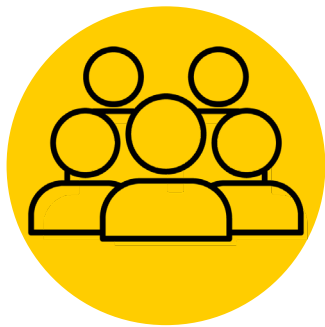
# Dental Insurance

Dental II administered by Delta Dental of Iowa

# Dental II Plan Overview & Features



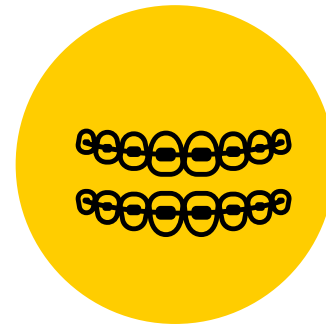
Diagnostic, preventive, routine, restorative, prosthetic, endodontic, periodontal, and orthodontics



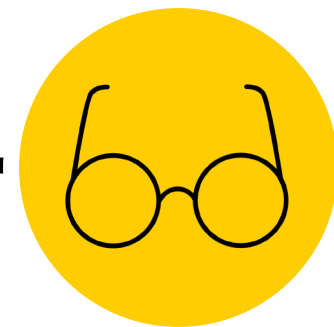
Visit any dentist you wish.  
3-tier provider network



\$2,000 annual maximum benefit, per member, per year –  
ToGo Option – carry over unused benefit



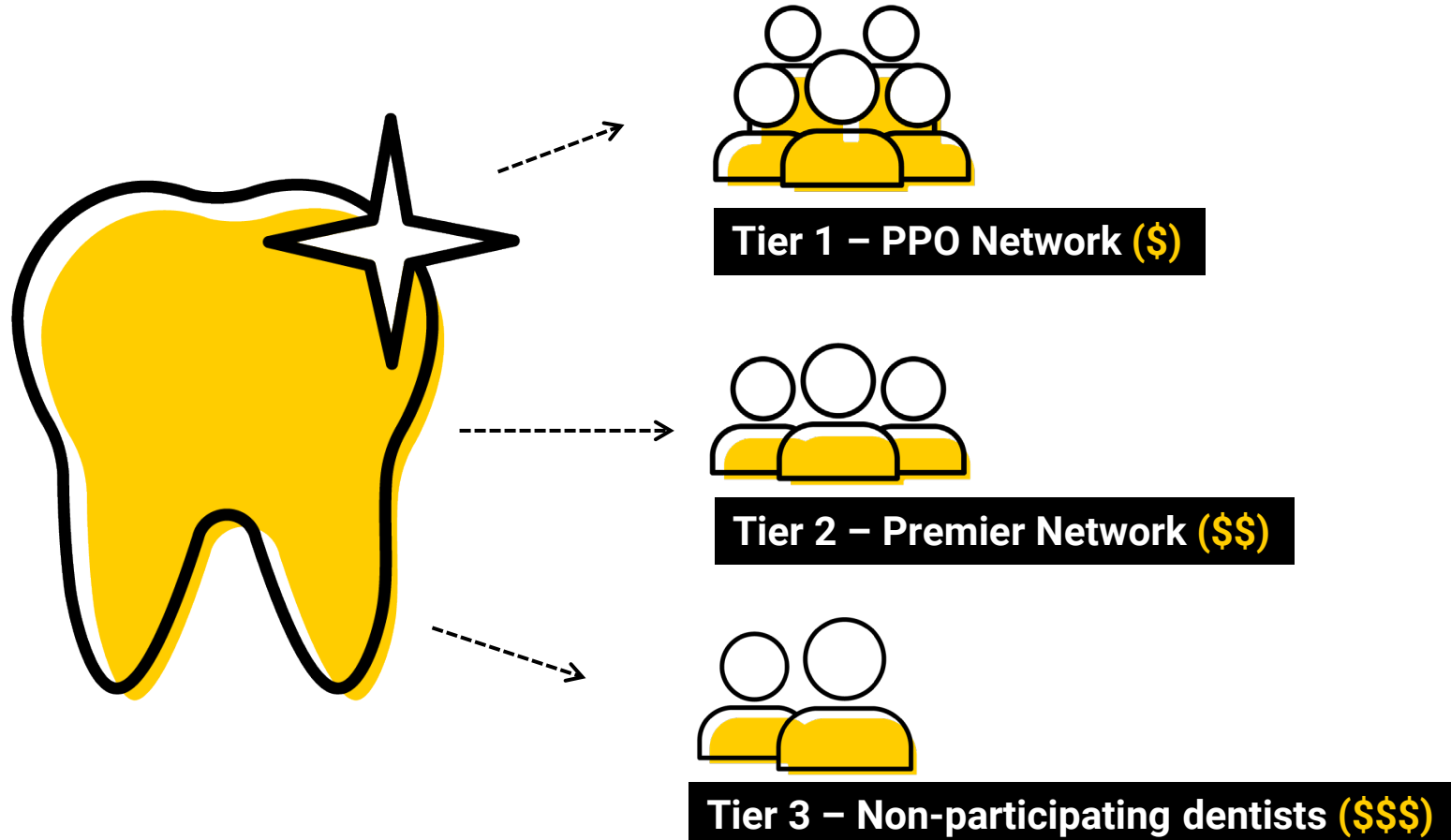
Adults and dependent children (up to age 26) can receive orthodontia coverage



College of Dentistry Incentive program  
&  
DeltaVision Discount

# Dental Providers

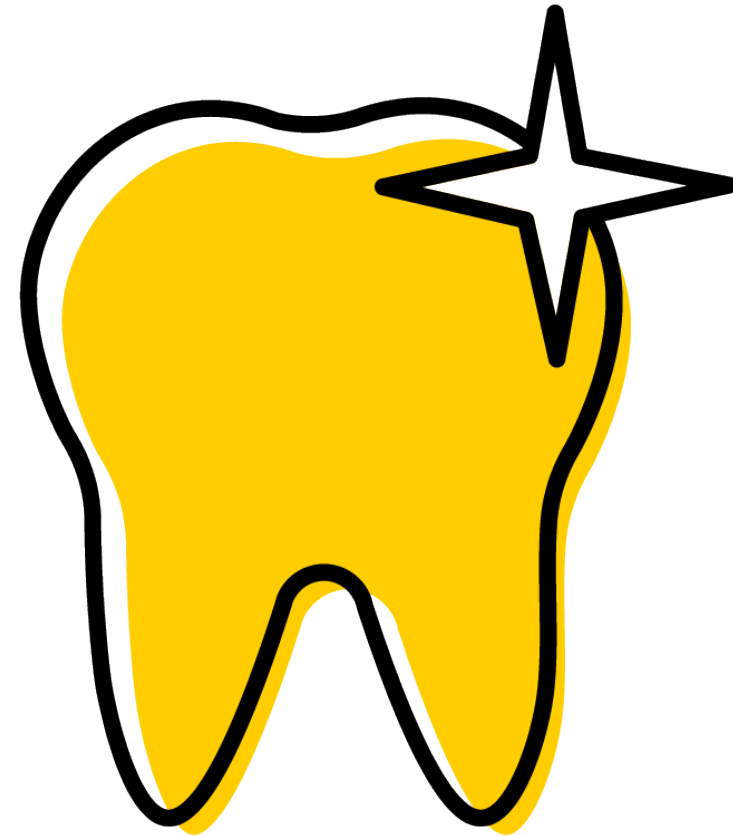
- Visit any provider
- Your provider determines benefit level and costs
- <https://www.Deltadentalia.com> >> Find a Provider >> Delta Dental Network Dentist



# 2026 Monthly Premium Rates

*Rates effective Jan. 01 – Dec. 31, 2026*

Coverage Option	Monthly Premium
Employee Only	\$0
Employee + Spouse/Partner	\$21.00
Employee + Child(ren)	\$22.10
Family	\$29.60
Double Spouse Family	\$0



# Dental II Plan Provisions

Plan Provision	TIER 1 PPO	TIER 2 PREMIER	TIER 3 NON- PARTICIPATING
<b>DEDUCTIBLE</b> Does not apply to check-ups, teeth cleanings, or orthodontics	\$0	\$30	\$50
<b>COINSURANCE</b>			
<b>Diagnostic &amp; preventive care</b> Two visits per year, per member, includes routine exam	0%	0%	0%
<b>Routine and restorative care</b> regular cavity fillings, emergency treatment, routine oral surgery	0%	20%	20%
<b>Prosthesis, endodontics &amp; periodontal</b> includes bridges, dentures, crowns, implants	10%	20%	20%
<b>Orthodontics</b> No age limit, covered dependents no longer eligible by end of month they turn 26.	50%	50%	50%



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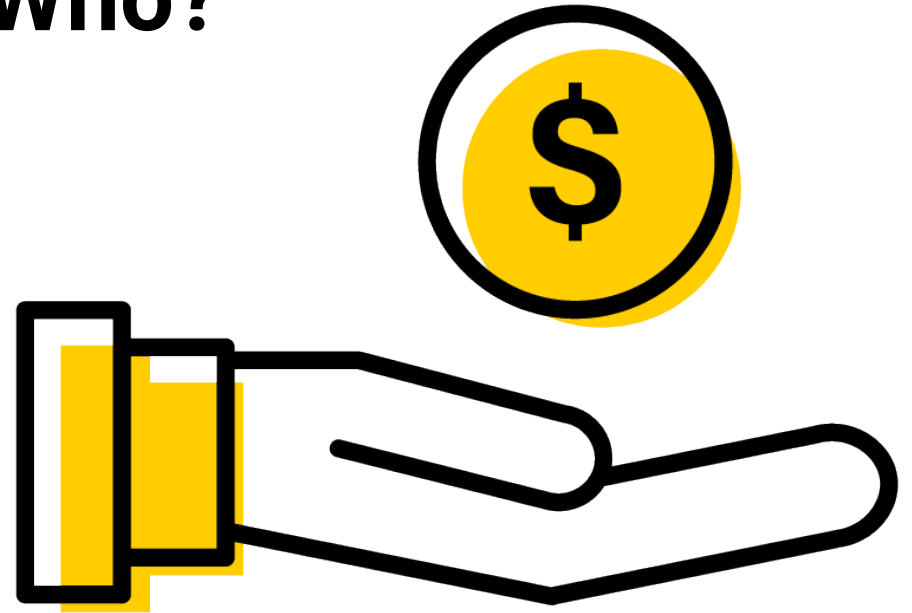
# University Credits

General, shared savings, and double spouse credit

# University Credits – What and Who?

## What are credits?

- Pre-tax credits given each month to offset the cost of benefits
- **NOT** part of salary and **cannot** be paid out in cash
- You are not taxed on credits
- Listed under **Earnings** section on paycheck



## Who is eligible for credits?

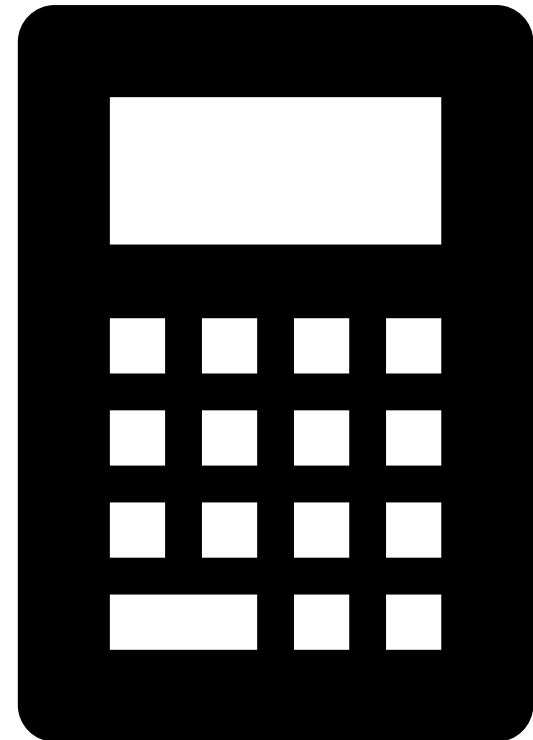
- Regular, benefit-eligible employees working 50% or greater.
- House staff and temporary employees are not eligible.



# How Do Credits Work?

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- Credits are **applied to any pre-tax benefits** costs you have elected.
- Or use the credits to **purchase more benefits** coverage.
- **Leftover credits default** into a Health Care FSA for you.
- Total amount of credits received depends on your benefit elections.
- **Review Paycheck Examples:**  
<https://hr.uiowa.edu/benefits/faculty-and-staff-benefits/general-and-shared-savings-credits>



# Types of University 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 follow-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.



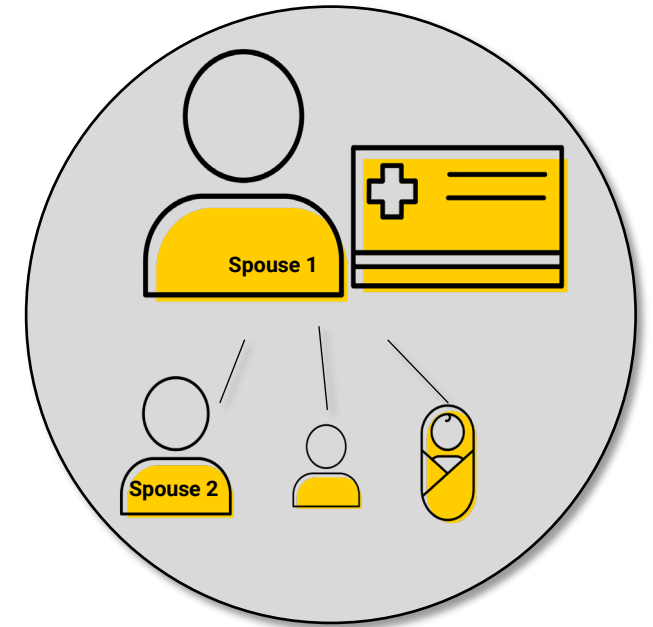
# Double Spouse Credit

## 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.**



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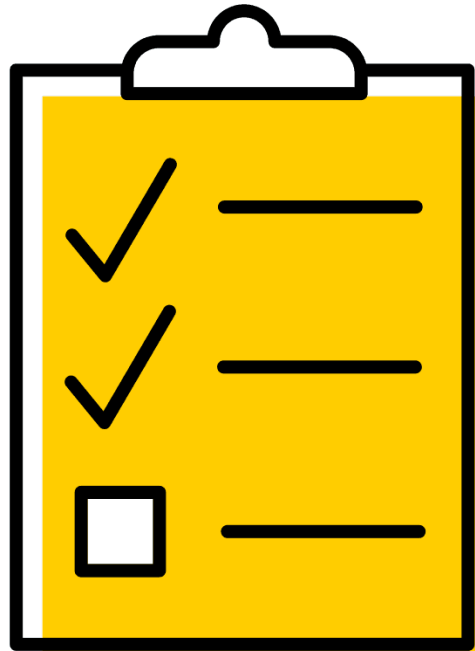
# Time Off

Vacation, sick leave, and holidays



# Eligibility

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- Regular benefit-eligible employee
- Working 50% or greater
  
- House staff, temporary staff and some faculty positions are not eligible



<https://hr.uiowa.edu/benefits/employee-benefits/regular-faculty-staff-benefits/time-benefits/vacation-and-sick-leave>



# Vacation, Sick Leave, & Paid Holidays

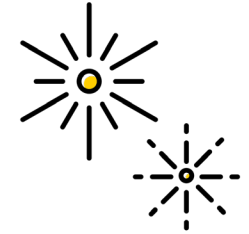
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## Vacation and Sick Leave



- **Vacation accrual rates** vary by Job classification, and years of service.
- **Sick leave** accrues at **12 hours per month**.
- Both are prorated by your appointment percentage.
- 240 hours sick leave accrued, no time used previous month, you can convert 12 hours to 4 hours of vacation.

## Paid Holidays



Nine paid holidays each year

- New Years Day
- Martin Luthor King Jr. Day
- Memorial Day
- 4<sup>th</sup> of July
- Labor Day
- Thanksgiving and Friday after
- Christmas and one other day



# Other Types of Leave

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## 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.**



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# 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**
- **Group life insurance is not age rated**
- **Receive a \$40 shared savings credit if you elect only \$50,000 in coverage.**

## 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)

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- **Participation is required**
  - University pays premium and you are automatically enrolled into this insurance.
- **60% salary replacement** for up to 2 years if become disabled while actively employed
- 90-working-day waiting period
- **Maximum benefit is \$300,000**
- Pre-existing conditions not covered for 12 months





# Mandatory Retirement Plan

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## 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 Options

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## IPERS - Iowa Public Employees Retirement System

- Defined Benefit Plan, IRS 401(a)
- University **Default Plan**
- Vested after 7 years or age 65
- Retirement income based on a formula of:
  - Years of eligible service
  - Salary earned
- Website: <https://www.ipers.org/>



## TIAA - Teachers Insurance and Annuity Association

- Defined Contribution Plan, IRS 403(b)
- Immediately Vested
- Retirement income depends on investment returns elected by employee.
- Website:  
<https://www.tiaa.org/public/tcm/uiowa/home>

# Retirement Contribution Details

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

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## → **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



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# Additional Benefits

Voluntary + Discounts and Well-Being

# 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

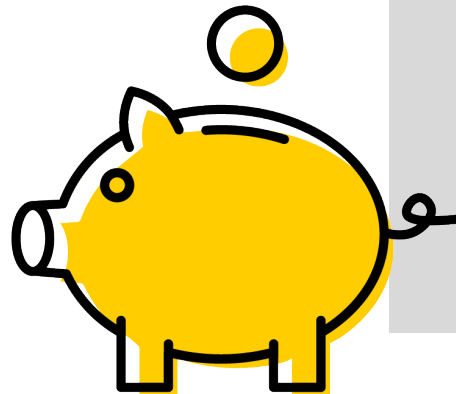
- Payroll deduction – pre-tax
- Leftover credits default to health care FSA

## → HealthEquity — FSA plan administrator

- If participating in Health Care FSA, watch for a HealthEquity Visa Card in the mail

## → IRS regulated program

- Use it or lose it
- Must re-enroll every year
- Expenses must be incurred during plan year you are participating



## → Two types of FSA Accounts

- **Health Care FSA**
  - Contribute up to \$3,300 for 2026
  - Examples: copays, coinsurance, vision, dental expenses
- **Dependent Care FSA**
  - Contribute up to \$7,500 per household in 2026
  - Examples: Daycare, summer camp
- Review HealthEquity's eligible expenses list at: <https://www.healthequity.com/fsa-qme>



# Voluntary Benefit Programs

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

→ Various vendors; contact company directly

- **Examples of options:**

- **Voluntary Vision Insurance – World Insurance Associates**

- Two vision plans available
- Enroll within your first 30 days of your hire date
- Must remain enrolled for one full year.

- Other options:

- Critical Illness/Cancer Insurance
- Auto Insurance + more

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



# Employee Discounts & Well-Being Services

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## Employee Discount Program

- Available to all UI employees
- Large online list of travel, education, health and beauty services and more
- Never hurts to ask!
- <https://hr.uiowa.edu/benefits/employee-benefits/regular-faculty-staff-benefits/additional-benefits-programs/employee>

## Well-being Services

- **UI Wellness**
  - Personal Health Assessment
  - Health Coach Services
  - Recreation Membership Incentive program and more!
- **UI Work-Life**
  - Family Services
  - Financial Well-Being
  - Workplace Flexibility
- **UI Employee Assistance Program**
  - Short-term Counseling
- <https://hr.uiowa.edu/livewell>



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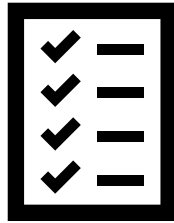
# Ready to Enroll

Benefit enrollment process online in Employee Self-Service



# Enrollment Process

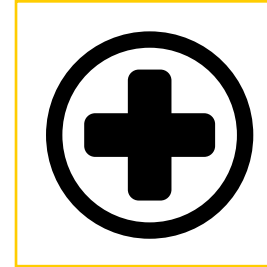
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## Online enrollment completed through Employee Self-Service

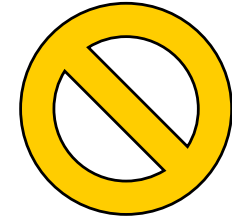
Must submit to Benefits Office within **30 days** of your employment eligibility date

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



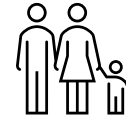
UI insurance coverage for yourself and your child(ren) only. (does not matter # of children)

## Employee Only



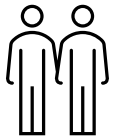
UI insurance coverage for yourself only.

## 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)**

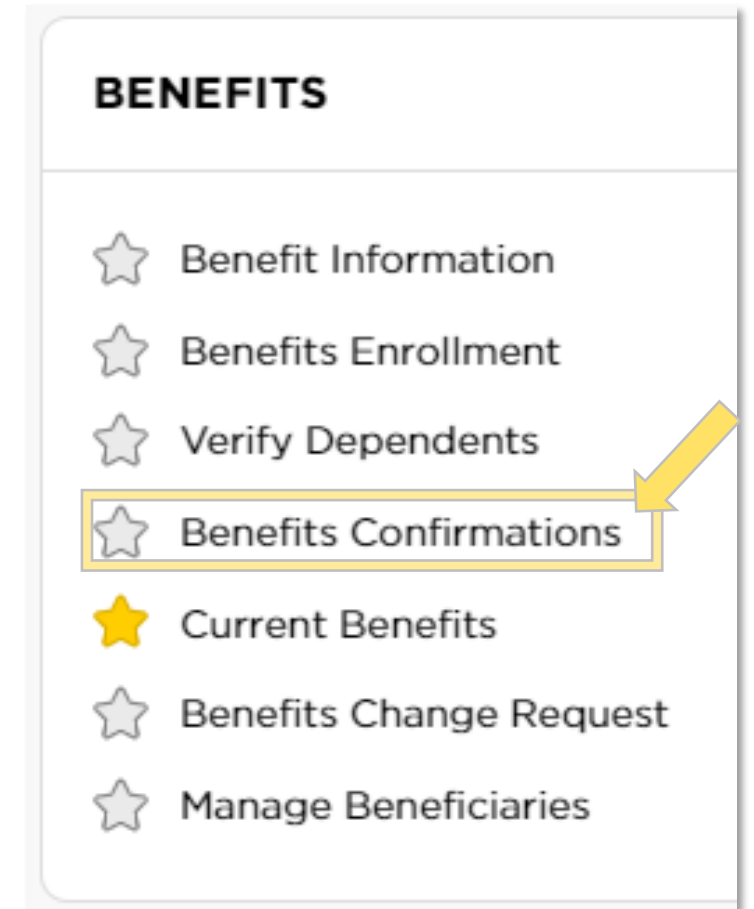
# Enrollment Confirmation

## → Upon completion of enrollment

- Email notification sent to your uiowa email address
- Confirmation available in Employee Self-Service for your review

## → Changes to benefit elections

- Use the “Request Changes” button
- Only have 5 calendar days from release of your statement
- Please be very specific in the text box



# ID Cards & Online Services for Health and Dental Insurance

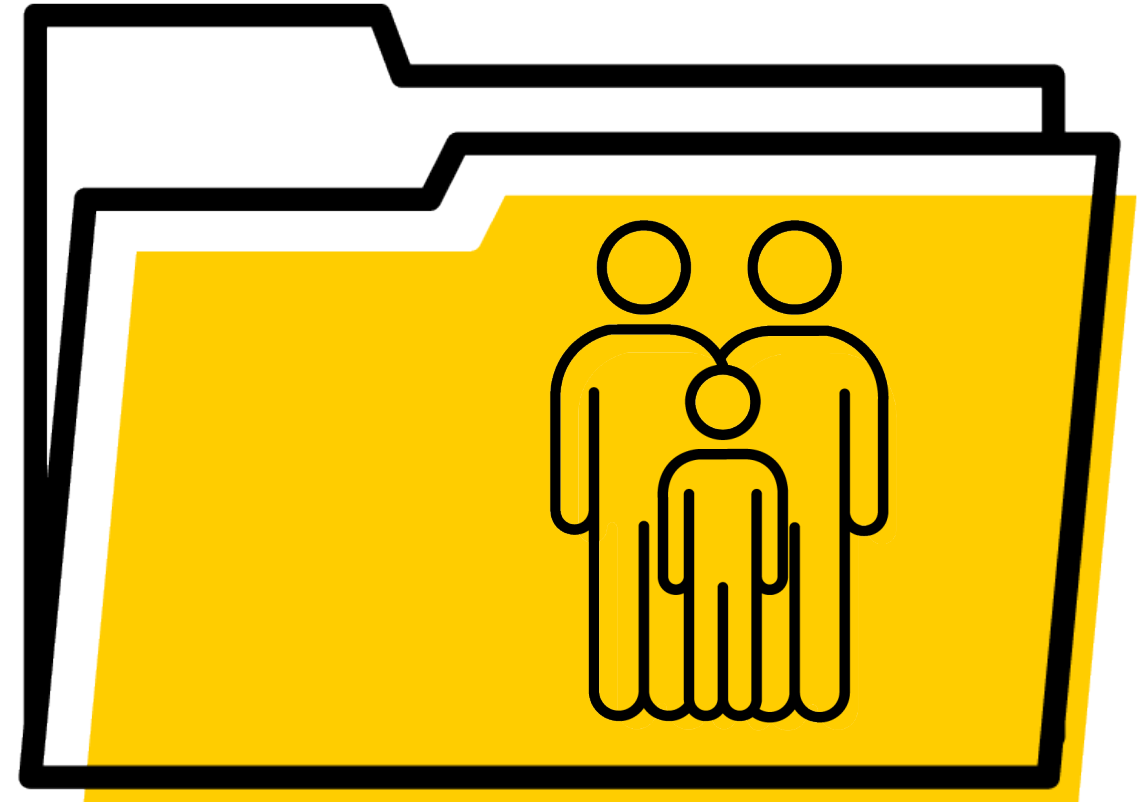
- **ID Cards mailed directly to the policyholder**
  - Home address on file in Employee Self-Service at the time of enrollment
  - Cards received 2-3 weeks following the receipt of your confirmation statement.
- **All ID cards will have the policyholder's name**
  - Additional cards can be requested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



# 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.
- 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>



# Making Changes After 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)

# Important Deadline Recap



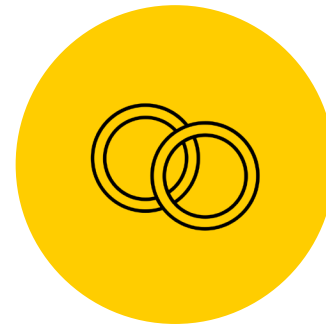
**30 days to enroll in benefits**



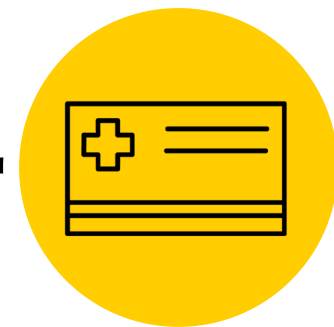
**5 days to request any changes**



**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**



**IOWA**

# QUESTIONS?

## University Benefits Office

120 University Services Building  
Iowa City, IA 52242  
319-335-2676

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

Office Hours:  
Monday – Friday, 8am – 5pm

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

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