

HOUSE STAFF 2026 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: \$2,700 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



UICHOICE PLAN

- Choose any in-network provider
- Higher premium, lower out-of-pocket costs
- Out-of-pocket max (OPM):
 - Levels 1 & 2 network providers:
 - \$2,300 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, 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 \$3,300 per year tax-free for reimbursement of eligible medical expenses

DEPENDENT CARE FSA

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

VOLUNTARY INSURANCE PROGRAMS

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.

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.
- Learn more at <https://hr.uiowa.edu/benefits/employee-benefits/regular-faculty-staff-benefits/additional-benefits-programs/short-term-disability>

STUDENT LOAN REPAYMENT TOOL

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

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>

EMPLOYEE WELL-BEING

UI WELLNESS

- 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.

UI WORK-LIFE

- Family Services: child care, new parent resources, lactation facilities, and elder care resources and referrals
- Financial Well-Being: meeting a financial coach, access to resources.

UI EMPLOYEE ASSISTANCE PROGRAM (UI EAP)

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

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

ENROLLMENT TIPS AND INSTRUCTIONS

BEFORE YOU ENROLL

1. Set up your Two-Step Login.

Visit <https://its.uiowa.edu/services/two-step-login-duo-security> for step-by-step instructions

2. Gather personal information for each person you are enrolling, including:

- Full legal names
- Date of Birth
- Social Security number

3. Have your HealthCareID and password ready.

If you have difficulty with your HealthCareID or password, call 319-356-0001 or visit 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. Under Benefits & Wellness, select Benefits, then Benefits Enrollment. Select OPEN - Edit Your Benefit Elections to begin enrollment.
2. Add beneficiaries and dependents. On the right side of the page, select the black "I Agree - View & Update Dependents/Beneficiaries" button and enter the required information for each dependent, and submit. Choose the Return to Benefits Enrollment button to continue with your elections.
3. Select OPEN - Edit Your Benefit Elections again. On the left side of the page, select the gold "I Agree - Continue to Benefits Enrollment" button. Under Medical, choose your preferred plan and coverage choice by selecting the appropriate option code from the Medical Coverage Selection drop-down menu.
 - a. To add a dependent to your coverage, check the box next to their name and select the blue "Recalculate" button.
4. Repeat this process for dental, life, voluntary term life, AD&D, dependent life, and short-term disability.
5. If you wish to contribute to a health care FSA or a dependent care FSA, enter your contribution amount in the appropriate box.
6. Select Recalculate to view your Benefits Overview, including monthly deductions. You may choose this button as many times as you wish during the enrollment process.
7. Complete your enrollment. Once satisfied with your elections, select the "Finish Enrollment", review one last time, and then click the "Continue - Finish Enrollment" button to submit to University Benefits.

AFTER YOU ENROLL

Complete these steps to confirm your coverage and make the most of your benefits:

1. Review Your Confirmation Statement - Within 48 hours of submitting your benefit selections, you'll receive an email with a link to your online confirmation statement. Check your statement carefully. You have five days from the statement release date to request any changes.
2. Flexible Spending Account (FSA). If you enrolled in an FSA, watch for communications from HealthEquity.
3. Verify Dependent Eligibility - If you added dependents, gather the required documents for verification. You'll receive an email when the Verify Dependents link is available in Employee Self-Service.
4. Update Your Address - Make sure your home and work addresses are up to date in Employee Self-Service. Your insurance cards will be mailed to the address on file.
5. Payroll Setup
 - a. If you haven't set up direct deposit, log in to Employee Self-Service under Time and Pay and select Direct Deposit. Note: This requires two-step confirmation for security.
 - b. If your training program includes Dining Dollars, opt in for Charging and Payroll Deduction under Time and Pay by selecting "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