

IOWA

**YOUR
2027**

BENEFITS *and Coverage*

WHAT'S NEW AND CHANGING FOR 2027

ANNUAL ENROLLMENT: NOV. 2-NOV. 16, 2026

TABLE OF CONTENTS

- 3 What's new in 2027
- 4 What's changing
- 7 Your enrollment checklist
 - 7 Before open enrollment
 - 8 During enrollment
 - 9 After you enroll

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:** Nov. 2-Nov. 16, 2026
- **Enrollment closes:** Nov. 16, 2026, at 5 p.m. CST
- **New benefits effective:** Jan. 1, 2027



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.



WHAT'S NEW?

3

VOLUNTARY BENEFITS

The University of Iowa has expanded its voluntary benefit offerings, giving employees new options to protect their income and care for their pets. Enrollment is optional, and premiums are paid entirely by participating employees through after-tax payroll deductions.



REMEMBER:

Voluntary benefits give you more choices to support your health, finances, and family. Learn more about your options on our [Additional Benefits and Programs page](#).

NEW VOLUNTARY BENEFIT

Short-Term Disability (STD) Insurance

Administered by MetLife®

Protect your income when life takes an unexpected turn. Short-Term Disability (STD) Insurance provides income replacement if you're unable to work because of a covered non-work-related illness, injury, or pregnancy.

Highlights

- ▶ Replaces up to 60 percent of your earnings
- ▶ Benefits begin after 0 days for covered accidents and 7 days for covered illnesses
- ▶ Benefits may continue for up to 13 weeks
- ▶ Benefit payments are tax-free



BENEFIT EXTRAS FROM CORESTREAM

Choose the Corestream pet coverage that's best for you. Year-round enrollment available.

Pet Wellness *Provided by Wagmo®*

Get reimbursed for routine and preventive pet care, like wellness exams, vaccinations, grooming, and more.

Highlights

- ▶ Use any licensed U.S. veterinarian
- ▶ No waiting periods or deductibles
- ▶ 24/7 virtual veterinary support
- ▶ Wellness resources and pet discounts
- ▶ Fast reimbursement for eligible expenses

Pet Health Insurance *Provided by Nationwide®*

Help protect against unexpected veterinary costs with coverage for eligible accident- and illness-related expenses.

Highlights

- ▶ Visit any licensed U.S. veterinarian, specialist, or emergency provider
- ▶ Benefits may include surgeries, treatments, prescriptions, and hospital stays
- ▶ 24/7 veterinary support
- ▶ Lost pet recovery assistance
- ▶ Pre-existing conditions may not be covered

WHAT'S CHANGING?

4

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.



REMEMBER:

Learn more about prescription drug coverage by reviewing the formulary drug lists for the **UISelect** and **UIChoice** health plans.

2027 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.

Medical plan premiums and UIChoice plan update for 2027

UISELECT PLAN COSTS				
EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILDREN	FAMILY	DOUBLE SPOUSE + FAMILY
\$0	\$346	\$283	\$371	\$0

UICHOICE PLAN COSTS				
EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILDREN	FAMILY	DOUBLE SPOUSE + FAMILY
\$102	\$488	\$398	\$523	\$261

NEW FOR 2027

Note: For UIChoice Level 3 preventive care, both participating and non-participating providers will now have a 10% coinsurance.

Pharmacy OPMs for 2027

Annual out-of-pocket maximums (OPMs) can change from year to year. **In 2027, only pharmacy OPMs are changing. Medical OPMs are not.** Here's what to expect:

	UISELECT BLUE RX VALUE PLUS SM	UICHOICE BLUE RX COMPLETE SM
Previous 2026 Pharmacy OPM	Single: \$2,450 Family: \$4,900	Single: \$1,850 Family: \$3,700
NEW 2027 Pharmacy OPM	Single: \$2,900 Family: \$5,800	Single: \$2,150 Family: \$4,300

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

WHAT'S CHANGING?

5

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.

2027 DENTAL PLAN CHANGES

Administered by Delta Dental® of Iowa



The 2027 plan year includes changes to coverage for periodontal maintenance therapy.

Premium rate updates

DELTA DENTAL PLAN COSTS				
EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILDREN	FAMILY	DOUBLE SPOUSE + FAMILY
\$0	\$22.80	\$24.00	\$32.10	\$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**.

New in 2027

Periodontal maintenance therapy is a follow-up cleaning and monitoring program typically provided to patients who have been treated for gum (periodontal) disease.

Starting January 1, 2027, periodontal maintenance therapy will no longer be covered at 100%.

The table below shows the member coinsurance for periodontal services received on or after January 1, 2027.

MEMBER COINSURANCE:

Tier 1 (Delta Dental PPO): 10%

Tier 2 (Delta Dental Premier): 20%

Tier 3 (Non-participating provider): 20%



WHAT'S CHANGING?

6

FLEXIBLE SPENDING ACCOUNTS

Be sure to estimate your expenses carefully, as changes to your flexible spending account (FSA) elections can only be made if you experience a qualifying event.

To make the most of your health and dependent care FSA benefits, review the list of eligible expenses on **HealthEquity**.

REMEMBER:

Unused credits automatically default to a health care FSA account. If you'd prefer your credits to be applied to a dependent care FSA, make sure to select that option during enrollment.

2027 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. If you enrolled in an FSA in 2026 you will **not** be auto-enrolled in 2027. **You must enroll in an FSA each year you'd like to participate.**



Maximum contribution limit updates

- **Health care FSA:** Up to \$3,400 per employee.
- **Dependent care FSA:** Up to \$7,500 per household (\$3,750 per spouse if filing separately).



YOUR ENROLLMENT CHECKLIST

7

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.

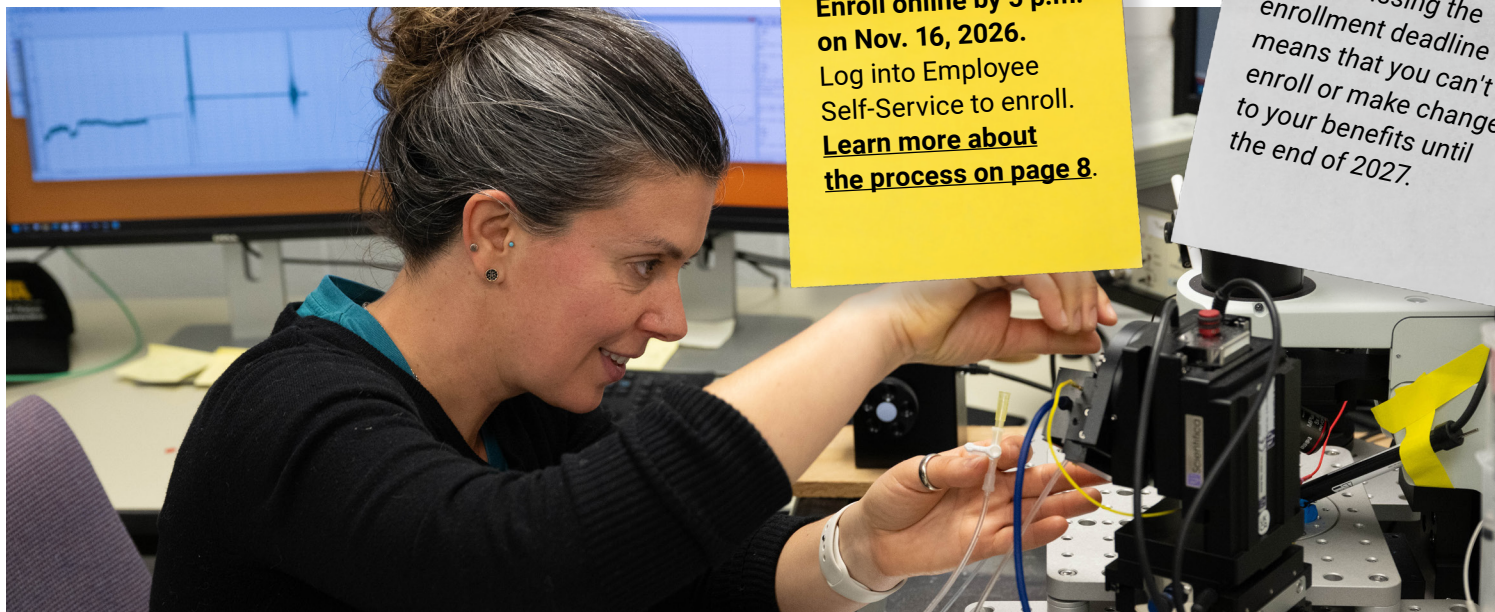
Before open enrollment

- ☐ **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. 16, 2026.
Log into Employee Self-Service to enroll.
Learn more about the process on page 8.

NOTE: Missing the enrollment deadline means that you can't enroll or make changes to your benefits until the end of 2027.



YOUR ENROLLMENT CHECKLIST

8

REMEMBER:

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. 19, 2026.**

During open enrollment (Nov. 2 - Nov. 16, 2026)

- ☐ **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 **2027 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 Account Overview by selecting the **Recalculate** button as many times as you wish.
- ☐ **Consider key factors:**
 - ▶ Dependents over age 26 may remain on UI plans only if eligible as a full-time student or disabled dependent.
 - ▶ Life insurance rates change at age 40, 50, and 60. Review your options between group life and voluntary life.
 - ▶ Remember, you must re-enroll in an FSA every year.
- ☐ **Submit your elections.** Once satisfied, submit your elections through the online enrollment system.

IMPORTANT:

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



YOUR ENROLLMENT CHECKLIST

9

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 Thursday, Nov. 19, 2026.**
- ☐ **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.
- ☐ **Register for online portals.** Once you receive your ID cards, log in to your secure member portals at **myWellmark.com** and **deltadentalia.com** to review plan documents, search for in-network providers, track claims, and more.

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



Federal law requires the university to broadly disseminate certain policies to faculty, staff and students on an annual basis. For a full list of federal notices, visit hr.uiowa.edu/benefits/benefits-annual-federal-notices.

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