

2027 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: \$2,900 single or \$5,800 family



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: \$2,150 single or \$4,300 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 7.89%
University 9.44%	University 7.66%

Effective July 1, 2026 – June 30, 2027

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%

UI also offers the following (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 2× your salary (max \$400,000)

LONG-TERM DISABILITY (*university-paid*)

- 60% salary replacement for up to 2 years (max \$300,000 per year)

SHORT-TERM DISABILITY (*voluntary*)

- Income protection of up to 60% for non-work related illness, injury, or pregnancy

VOLUNTARY TERM LIFE (*voluntary*)

- .5-3.5× your salary (max \$1,000,000)

DEPENDENT LIFE (*voluntary*)

- Must enroll in Voluntary Term Life coverage to elect Dependent Life coverage for a spouse, partner, or children

ACCIDENTAL DEATH & DISMEMBERMENT (*voluntary*)

- Coverage available in \$100,000 increments (max \$1,000,000)

FLEXIBLE SPENDING ACCOUNTS (FSA)

HEALTH CARE FSA

- Contribute up to \$3,400 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 about [additional benefits and programs](#) available to all benefit-eligible employees.

UI BENEFIT EXTRAS THROUGH CORESTREAM

- Pet wellness and insurance coverage help manage routine care costs and unexpected veterinary expenses, with access to any licensed U.S. veterinarian and 24/7 support

VISION INSURANCE

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

ADOPTION ASSISTANCE PROGRAM

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

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 the UI employee [Savi site](#) 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. Learn more about [PSLF](#).

EMPLOYEE DISCOUNTS

DELTA DENTAL VISION

- Delta Dental members receive discounts at in-network [EyeMed](#) vision providers

UI OPTICAL

- Discounts available at UI Optical and UI Optical-IRL with 15% off on complete purchase of glasses

EMPLOYEE DISCOUNT PROGRAM

- Explore [discounts](#) on hundreds of goods and services from third-party vendors

UI REC SERVICES NEW HIRE BENEFIT

- New University of Iowa faculty and staff receive four free visits to Recreational Services facilities. Claim your pass and explore the [Recreation Membership Incentive Program](#).

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)

- Supports benefit-eligible employees who welcome a child through birth or adoption
- 4 weeks (160 hours) for birthing or adoptive parents; 1 week (40 hours) for non-birthing parents
- Provides paid time away separate from sick and vacation leave; available for use within 12 months of birth or adoption

CATASTROPHIC LEAVE

- Helps employees continue receiving pay during an extended absence from work
- Provides income continuation for eligible employees who have exhausted their paid leave because of a serious illness, injury, or qualifying family medical situation
- Funded through voluntary donations of accrued vacation time from other employees

liveWELL™

UI WORK-LIFE • UI WELLNESS • UI EAP

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

Visit [UI liveWELL](#) to view our extensive well-being benefit options.

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