Benefits Orientation
Please…

• Silence phones / pagers

• Hold questions until end

…Thank you!
University Benefits Office

- Office hours: 8am-5pm, Monday-Friday
- Email: benefits@uiowa.edu
- Website: https://hr.uiowa.edu/benefits
- Phone: 319-335-2676
- Fax: 319-335-2776
- Campus address: 120-40 USB
- Street address: 1 W. Prentiss St. (corner of Capitol & Prentiss streets)
Eligibility, Enrollment, & Effective Date

• Eligibility
  • Regular, benefit eligible position
  • 50% time or greater appointment

• Enrollment Deadlines
  • Online Benefit Enrollment – 30 days of employment eligibility date
  • Retirement Plan Election – 60 days of employment eligibility date

• Coverage Effective Date
  • 1st of the month following date of hire, with completion of online enrollment within 30 days of hire
Choosing your Benefits during the online enrollment process

- Health Insurance – UI Choice, coverage selection required
- Dental Insurance – Dental II, coverage selection required
- Life Insurance – mandatory participation in Group Life Insurance plan
- Supplemental Life – participation is optional
- AD&D – participation is optional
- Spouse/Dependent life insurance – participation is optional
- Health & Dependent Care Spending Accounts – participation is optional
- LTD – mandatory participation, auto enrolled - no selection required
- Retirement – mandatory participation in Retirement Plan
Eligible Dependents

• Legal Spouse

• Common Law Spouse
  • Affidavit required

• Domestic Partner
  • Same or opposite sex partner
  • Affidavit required

• Dependent Children
  • Through the end of the calendar year in which they turn 26
  • Full time students or those physically or mentally unable to provide self care

• The University of Iowa reserves the right to require documentation to substantiate a dependent’s eligibility status at any time
Insurance Coverage Options

• Health and Dental Insurance
  • Waive (no insurance coverage)
  • Employee only
  • Employee + Spouse/Domestic Partner
  • Employee + Child(ren)
  • Family
University Credits

- Benefit eligible employees

- Credits lower the out of pocket costs of eligible benefit options

- Unused credits default to a health care spending account
  - May select for credits to go to dependent care spending account in enrollment process
University Credits

• General Benefit Credits
  • Each eligible employee receives $90 per month in General Benefit Credits

• Shared Savings Credits
  • $25 per month for employees who choose to waive dental insurance AND are not covered by a University of Iowa dental plan
  • $40 per month for those employees whose salary is over $25,000, who elect $50,000 in group life insurance
Double Spouse Credit

• May be eligible if:
  • Spouse/Domestic Partner works for UI/UIHC in benefit eligible position
  • AND family coverage is elected

• No financial benefit to those who need employee/spouse coverage

• One employee carries family health and dental insurance coverage at no cost
Double Spouse Credit

• Process for enrolling as Double Spouse
  • Submit Double Spouse Credit form to Benefits Office
    • Spouse #1 (contract holder) – all benefit options
    • Spouse #2 – only life insurances/AD&D/LTD/flexible spending
  • Receive email from Benefits Office once form is processed
  • Complete enrollment in Employee Self Service
    • Spouse #1 enroll in all benefit options – family health and dental
    • Spouse #2 enroll only in life insurances/AD&D/LTD/flexible spending

• Form: https://hr.uiowa.edu/sites/hr.uiowa.edu/files/double_spouse.pdf
Health Insurance

Plan - UIChoice
UIChoice Health Insurance

• Worldwide coverage

• Provider/facility determines the benefit level (what you pay)
  • *Level 1 Providers*: UIHC, UI Health Alliance Facilities and Primary Care Clinics
  • *Level 2 Providers*: Blue Choice network providers not included in Level 1
  • *Level 3 Providers*: Providers not in Level 1 or 2. May or may not participate in Blue Cross/Blue Shield plans
Providers - Participating vs Non-Participating

• Participating providers:
  • Accept Blue Cross & Blue Shield payment arrangements
  • Over 4,000 physicians and all hospitals in Iowa
  • Result - lower out-of-pocket costs

• Non-participating providers
  • Do not accept Blue Cross & Blue Shield payment arrangements
  • Insured must file the claim to Blue Cross & Blue Shield
  • Patient may be balance billed for the fee amount remaining after Blue Cross & Blue Shield payment and patient payment have been made
## UIChoice Benefit Summary

<table>
<thead>
<tr>
<th></th>
<th>LEVEL 1</th>
<th>LEVEL 2</th>
<th>LEVEL 3</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Copay or Coinsurance</strong></td>
<td>$10 copay</td>
<td>$25 copay</td>
<td>50% coinsurance</td>
</tr>
<tr>
<td>– Office Visit</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Copay and Coinsurance</strong></td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>– ER Visit</td>
<td>+10% coinsurance</td>
<td>+10% coinsurance</td>
<td>+40% coinsurance</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>10%</td>
<td>10-20%</td>
<td>40-50%</td>
</tr>
<tr>
<td>– other services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>$400</td>
<td>$600</td>
<td>$800</td>
</tr>
<tr>
<td>– inpatient stay only</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Out of Pocket Maximum</strong></td>
<td></td>
<td>$1700 single</td>
<td>$2000 single</td>
</tr>
<tr>
<td>Participating Providers</td>
<td></td>
<td>$3400 family</td>
<td>$4000 family</td>
</tr>
<tr>
<td><strong>Out of Pocket Maximum</strong></td>
<td>N/A</td>
<td>N/A</td>
<td>$2000 single</td>
</tr>
<tr>
<td>Non-Participating Providers</td>
<td></td>
<td></td>
<td>$4000 family</td>
</tr>
</tbody>
</table>
UIChoice Prescription Benefit Summary

<table>
<thead>
<tr>
<th></th>
<th>TIER 1</th>
<th>TIER 2</th>
<th>TIER 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Copay / Coinsurance</td>
<td>$0</td>
<td>30%</td>
<td>50%</td>
</tr>
<tr>
<td>Out of Pocket Maximum</td>
<td></td>
<td>$1100 single</td>
<td>$2200 family</td>
</tr>
</tbody>
</table>

Formulary: *Blue Rx Complete*

drug formulary found on wellmark.com

Plan includes mail order option
Other Available Services

• UI QuickCare
  • Convenient choice when mildly ill
  • Locations in Iowa City, Coralville, North Liberty
  • Monday – Friday, 7am – 7pm; Saturday – Sunday, 8am – 5pm
  • $5 co-pay

• UI eCare
  • Tele-medicine care for minor illnesses with smartphone or computer with webcam
  • FREE to UIChoice members
  • Use 8 digit University ID number and UIChoice ID number to request care
  • Available in Iowa and 20 other states

• 24-Hr Health Access Line
  • FREE to UI Choice members
  • Access to nurse or on-call physician
Health Plans Office

• Provides assistance with:
  • UIChoice plan questions
  • Advocacy for special health care needs
  • Resolving health care claim concerns
  • Preferred network providers assistance

• E-mail: uihealthplans@uiowa.edu
• Phone: 319-356-8442
• https://uihc.org/ui-health-plans-customer-care-services
# 2018 UIChoice Monthly Premiums

<table>
<thead>
<tr>
<th>Type of Contract</th>
<th>Total Cost</th>
<th>UI Contribution</th>
<th>Employee Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$ 605.00</td>
<td>$ 605.00</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Employee + Spouse/DP</td>
<td>$ 1,443.00</td>
<td>$ 1,154.00</td>
<td>$ 289.00</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$ 1,177.00</td>
<td>$ 942.00</td>
<td>$ 235.00</td>
</tr>
<tr>
<td>Family</td>
<td>$ 1,547.00</td>
<td>$ 1,238.00</td>
<td>$ 309.00</td>
</tr>
<tr>
<td>Double Spouse Family</td>
<td>$ 1,547.00</td>
<td>$ 1,547.00</td>
<td>$ 0.00</td>
</tr>
</tbody>
</table>
• Convenient Locations:
  • UIHC
  • Iowa River Landing
  • Scott Boulevard
  • North Dodge
  • North Liberty
  • River Crossing
  • Muscatine
  • UI Sports Medicine
  • UI Quick Care (5 locations)
  • Urgent Care
  • + multiple outreach locations across Iowa

Additional locations: https://uihc.org/locations
Continually ranked as one of America’s best hospitals

Stead Family Children’s Hospital opened in 2017, nationally ranked in seven specialties

Staff dedicated to world class personalized care

Coordinated services from primary care to specialists treating the most complex conditions in one location

Advanced technology - Most Wired Award for one of America’s most wired hospitals for use of electronic and related technology
Reserve your spot at UI QuickCare or Urgent Care before you visit to spend less time waiting!

uihc.org/quickcare
uihc.org/urgentcare
UIHC
MyChart

• Free to UI Health Care patients
• Communicate with your health care provider from the comfort of your home
• Request prescription refills for refillable medications
• Access test results without waiting for mail
• Manage your appointments by viewing past and upcoming appointments, as well as scheduling additional appointments
• Find helpful tips and other trusted information

• https://mychart.uihealthcare.com/mychart/
Dental Insurance

Plan – Dental II
Dental II - Dental Insurance

• Visit any provider - cost advantage to using participating providers

• Provider determines benefit level:
  • Level 1: PPO Network
  • Level 2: Premier Network (regular Delta Dental network)
  • Level 3: Non-participating dentists

• Provider search: https://www.deltadentalia.com/find-a-provider/
Dental Plan Features

- **Maximum Annual Benefit (per member per year):** $2,000
- **Carryover feature**
  - Amount remaining for calendar year will carryover to your annual maximum for the following year, up to $4,000, by meeting the criteria:
    - Do not use all of your $2,000 maximum benefit
    - Have been covered by the insurance the full year
    - Submitted at least one claim
- **$25 Shared Savings Credit**
  - Employees who choose to waive dental insurance and are not covered by a University of Iowa dental plan
## Dental II Benefit Summary

<table>
<thead>
<tr>
<th></th>
<th>LEVEL 1</th>
<th>LEVEL 2</th>
<th>LEVEL 3</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PPO</td>
<td>Premier</td>
<td>Non-Participating</td>
</tr>
<tr>
<td><strong>Copay</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>– Preventive Care</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>limit of 2 per year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>– Routine Visit</td>
<td>0%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>– Restorations</td>
<td>10%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Orthodontics</strong></td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Maximum Annual Benefit</strong></td>
<td>$2000, up to $4000 with annual carryover</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
College of Dentistry Incentive Program

- Qualifying treatment plans
  - Academically beneficial to residents at College of Dentistry
  - Treatment must be provided by residents at College of Dentistry
  - Processed through dental insurance plan

- University pays 100% of patient’s expense for covered treatment
  - No copays or deductibles
  - $2,000 annual maximum

- [https://hr.uiowa.edu/benefits/dental-2/student-dental-clinics-incentive](https://hr.uiowa.edu/benefits/dental-2/student-dental-clinics-incentive)
DeltaVision Discount

- Delta Dental members & covered dependents qualify for vision discount through DeltaVision providers
  - Discounts on eye exams, lenses, frames, conventional contact lenses & LASIK

- Locate DeltaVision provider: https://www.eyemedvisioncare.com/locator/locator.emvc?execution=e1s
  - Inform provider of discount when scheduling appointment
  - Provide Delta Dental card at appointment
## 2018 Dental II Monthly Premiums

<table>
<thead>
<tr>
<th>Type of Contract</th>
<th>Total Cost</th>
<th>UI Contribution</th>
<th>Employee Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$ 45.00</td>
<td>$ 45.00</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Employee + Spouse/DP</td>
<td>$ 93.00</td>
<td>$ 74.00</td>
<td>$ 19.00</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$100.00</td>
<td>$ 80.00</td>
<td>$ 20.00</td>
</tr>
<tr>
<td>Family</td>
<td>$ 133.00</td>
<td>$ 106.00</td>
<td>$ 27.00</td>
</tr>
<tr>
<td>Double Spouse Family</td>
<td>$133.00</td>
<td>$ 133.00</td>
<td>$ 0.00</td>
</tr>
</tbody>
</table>
ID Cards and Online Services - Health & Dental Insurance

• ID Cards mailed directly to the insured
  • Home address on file in Employee Self Service at the time of enrollment
  • Cards received 2-3 weeks following completed online enrollment

• All ID cards will have the policy holder’s name
  • Additional cards can be requested through online services

• Online services available:
  • wellmark.com/mywellmark
  • deltadentalia.com
Flexible Spending Accounts
Flexible Spending Accounts

• Participation is optional
  • Payroll deduction – pre-tax deduction
  • Unused credits – funds available, optional to claim

• IRS regulated program
  • Eligible expenses: [https://hr.uiowa.edu/fsa](https://hr.uiowa.edu/fsa)
  • Use it or lose it
  • Expenses must be incurred during the plan year, while active participant in the plan (Jan 1 – Dec 31)
  • Claims must be submitted by April 30 of the following year
Flexible Spending Accounts

• Health Care Spending Account (HCSA)
  • Elect up to $2,600 / year
  • Copays/co-insurance/deductibles, prescriptions: eye glasses, contacts, and medications
  • Eligible expenses for self and IRS eligible dependents

• Dependent Care Spending Account (DCSA)
  • Elect up to $5,000 / year per household
  • Daycare, nanny, BASP, pre-school, day camps
  • Expenses for eligible dependents up to age 13 or tax dependent who is physically or mentally incapable of self-care
Flexible Spending Accounts

• Submit claims in Employee Self Service
  • Include required documentation

• Processing of Claims
  • Goal – 10 business days to process claims (normal claims volume)
  • Peak times – up to 30 business days : Dec/Jan, April/May

• Reimbursements
  • HCSA: reimbursed for full amount of annual contribution at any time during plan year
  • DCSA: must have funds in account for reimbursement
  • Direct Deposit required
Other Benefit Offerings

LTD, Supplemental Life Insurance, Spouse/Dependent Life Insurance, AD&D
Long Term Disability (LTD)

- University pays premium for mandatory participation
  - Auto enrolled
- 60% salary replacement coverage for up to 2 years for employees who become disabled while actively employed
  - 90 working day waiting period before payments begin
  - Maximum benefit $300,000/year
- After 2 year period must be totally disabled and unable to perform any occupation for payment to continue
- Pre-existing conditions not covered for 12 months
Group Life Insurance

- Term life insurance policy
  - Conversion privilege available at termination/retirement
- Participation required
  - University provides coverage of 2x salary at no cost through credits
- Coverage options:
  - $50,000* - no out of pocket cost to employee
  - 2x salary - default coverage amount, paid in full by University Credits
  - 2.5x salary – receive University Credits equal to amount for 2x salary
  - 3x salary – receive University Credits equal to amount for 2x salary
- Maximum payment is $400,000
- *Shared Savings Credits of $40 for those with a salary over $25,000 who elect $50,000 in life insurance
Optional Life Insurance Plans

- **Supplemental Life**
  - Age Rated per $1000
  - Minimum coverage: .5x salary
  - Maximum coverage: 3.5x salary
  - Maximum benefit paid $1,000,000

- **Spouse and/or Dependent Life**
  - Must have supplemental life insurance (beginning 1/2019)
  - After-tax deduction
  - Coverage Options
    - Spouse coverage - $10,000, $20,000, $40,000
    - Dependent coverage, per child - $5,000, $10,000, $20,000
    - Combination Spouse / Dependent(s) - $10,000/$5,000; $20,000/$10,000; $40,000/$20,000

<table>
<thead>
<tr>
<th>AGE</th>
<th>MONTHLY RATE PER $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 40</td>
<td>$.04</td>
</tr>
<tr>
<td>40 but less than 50</td>
<td>$.10</td>
</tr>
<tr>
<td>50 but less than 60</td>
<td>$.26</td>
</tr>
<tr>
<td>60 and up</td>
<td>$.56</td>
</tr>
</tbody>
</table>
Optional Life Insurance Plans

• Accidental Death & Dismemberment (AD&D)
  • Coverage in $100,000 increments, up to $1,000,000
  • Coverage allowed on only one UI plan
  • Dependent Children
    • age 14 days to end of calendar year in which they turn 26, or
    • full-time student or disabled

• Taxable Life Insurance – Imputed Income
  • IRS has determined if an employer allows access to life insurance
    in excess of $50,000, the amount in excess of $50,000 has a
    taxable value to the employee
  [Link](https://hr.uiowa.edu/benefits/taxable-life-insurance)
Retirement Plans
Retirement Plans

• Mandatory participation with a qualified position

• Enroll within 60 days of hire date
  • Default election is IPERS

• Irrevocable decision

• If you are already participating in a university retirement plan, you will not have an election available
Retirement Plan Options

I-PERS

or

TIAA
• Defined Benefit Plan, IRS 401(a)

• Retirement income based on a formula of:
  • Years of eligible service
  • Salary earned during employment

• https://www.ipers.org/
• Defined Contribution Plan, IRS 403(b)

• Retirement income contingent on the returns from individually elected investment

• https://www.tiaa.org/public/tcm/uiowa/home
## Contributions to Retirement

<table>
<thead>
<tr>
<th>Plan</th>
<th>Length of Employment</th>
<th>Portion of Salary</th>
<th>Employee Contribution</th>
<th>University Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>TIAA</td>
<td>First five years</td>
<td>First $4,800 of annual salary</td>
<td>3.33%</td>
<td>6.66%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Salary above $4,800</td>
<td>5%</td>
<td>10%</td>
</tr>
<tr>
<td></td>
<td>After five years</td>
<td>All Salary</td>
<td>5%</td>
<td>10%</td>
</tr>
<tr>
<td>IPERS</td>
<td>Any</td>
<td>All Salary</td>
<td><strong>Effective 7/1/18:</strong> 6.29%</td>
<td><strong>Effective 7/1/18:</strong> 9.44%</td>
</tr>
<tr>
<td>IPERS Certified Law Enforcement Occupations</td>
<td>Any</td>
<td>All Salary</td>
<td><strong>Effective 7/1/18:</strong> 6.81%</td>
<td><strong>Effective 7/1/18:</strong> 10.21%</td>
</tr>
</tbody>
</table>
Making Your Retirement Plan Election

• Complete election through Retirement Enrollment link in Employee Self Service

• Complete the Enrollment/Beneficiary Designation through the selected program’s website
Electronic Benefit Enrollment Process
Benefit Enrollment Process

• Electronic enrollment through Employee Self Service
  • Begin enrollment process 8/20/2018
  • Must complete enrollment by 9/14/2018

• Make elections for:
  • Health Insurance
  • Dental Insurance
  • Group Life Insurance
  • Voluntary Term Life Insurance (Supplemental Life)
  • AD&D (Accidental Death & Dismemberment)
  • Spouse and Dependent Life Insurance
  • Flexible Spending Accounts
Enrollment via Employee Self Service

- **Must** have Two Step set up to login from any computer
- Information about the Two Step process can be found here: [http://its.uiowa.edu/two-step](http://its.uiowa.edu/two-step)
- For assistance, contact IT
  - UIHC – HCIS Help Desk 356-0001
• 1) Personal Tab
• 2) Benefits section
• 3) Benefits Enrollment
Electronic Benefit Enrollment Process

• Interactive program
  • Click “Recalculate” to see selected changes
  • Click “Keep for Later” to save changes and complete enrollment later
  • Click “Finish Enrollment” to submit enrollment selections

• Review selections in Account Overview

• Must select the green “Continue - Finish Enrollment” button to finalize selections
Benefit Confirmation

• After completion of your enrollment, will receive a confirmation statement in campus mail showing benefit elections

• Given 2 weeks to make changes to confirmation statement and return to Benefits Office to update elections

<table>
<thead>
<tr>
<th>YOUR BENEFIT CHOICES</th>
<th>Benefit Option</th>
<th>Coverage Category/Base</th>
<th>Pay Period PreTax Deduction</th>
<th>Pay Period AfterTax Deduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>(03) UICHOICE</td>
<td>2 Employee + Spouse</td>
<td>$289.00</td>
<td></td>
</tr>
<tr>
<td>Dental</td>
<td>(2) Dental 2</td>
<td>2 Employee + Spouse</td>
<td>$19.00</td>
<td></td>
</tr>
<tr>
<td>Life</td>
<td>(05) Glife 3X</td>
<td>$132,000</td>
<td>$51.48</td>
<td></td>
</tr>
<tr>
<td>Supplemental Life</td>
<td>(07) Slife 5X</td>
<td>$154,000</td>
<td>$15.40</td>
<td></td>
</tr>
<tr>
<td>AD and D</td>
<td>(05) AD1MM BTAX</td>
<td>$1,000,000</td>
<td>$27.00</td>
<td></td>
</tr>
<tr>
<td>Dependent Life</td>
<td>(09) Sppl. 4000</td>
<td>$40,000</td>
<td></td>
<td>$12.71</td>
</tr>
<tr>
<td>Long-Term Disability</td>
<td>(02) LTD</td>
<td></td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td>Flex Spending Health - U.S.</td>
<td>(01) Pth Care</td>
<td>$0</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Flex Spending Dependent Care</td>
<td>(00) Wtave</td>
<td></td>
<td>$0.00</td>
<td></td>
</tr>
</tbody>
</table>

** Pay Period Deduction amount may change if this Enrollment is retroactive.
Employee Self Service

Other Benefits Functions
Employee Self Service Benefits Functions

Benefits

- Benefits Enrollment
- Retirement Enrollment
- Current Benefits
- Benefit Change Request
- Information Release Form
- Manage Beneficiaries
- Spending Account Recap/Forms
- Voluntary Retirement Savings Program (VRSP)
- Workers Compensation - First Report of Injury
Benefit Changes

- Open enrollment (each fall)
  - Changes effective the following January 1
  - Enrollment completed in Benefit Enrollment through Employee Self Service

- Qualifying Eligible Event (per IRS section 125)
  - Eligible events found on website: https://hr.uiowa.edu/benefits/changes
  - Request must be made in timely manner:
    - Within 30 days of event
      - Effective date first of the month following date of event
    - Within 60 days of birth/adoption
      - Effective date retroactive to first day of month for birth/adoption
Benefit Changes – Qualifying Event

- Process for Benefit Change with Qualifying Event
  - Complete Benefit Change Request in Employee Self Service
    - Qualifying Event
    - Date of Event
  - Receive email from Benefits Office once request is processed
- Complete Benefit Enrollment Event through Employee Self Service
Information Release Form

• Optional

• Release allows Benefits Office to speak with listed individual(s) regarding your benefits
  • Limited period or open ended release

• Complete form in Employee Self Service
Beneficiaries

- **Beneficiary Designation**
  - Beneficiary is not the same as a dependent
  - Primary or Contingent
  - May elect % or set amount, otherwise divided equally

- **Changes to beneficiaries**
  - During open enrollment
  - Manage Beneficiaries through Employee Self Service
  - Beneficiary Designation form on our website

- **Beneficiaries for retirement accounts** are designated with TIAA or IPERS, not through Employee Self Service
Voluntary Retirement Savings Program (VRSP)

- Voluntary; no University contribution
- Additional pre-tax or after-tax contribution to retirement account
- Multiple vendor options, including TIAA
- Enroll via Employee Self Service
- More info: https://hr.uiowa.edu/retirement/saving-extra
Workers’ Compensation

• Approved claims for job-related injuries/illnesses may entitle injured employee to medical coverage and portion of lost wages

• Report injury to supervisor within 24 hours

• Complete First Report of Injury (FROI) in Employee Self Service

• Treatment locations:
  • UI Occupational Health Clinic
    3 Lions Dr. North Liberty
    Monday – Friday 8am-5pm
    319-356-3335
  • UIHC Emergency Room – for emergencies and/or treatment outside of clinic hours

• [https://hr.uiowa.edu/workers-compensation](https://hr.uiowa.edu/workers-compensation)
Employee Self Service

Other Benefits Functions
Miscellaneous Benefit Offerings

- Voluntary Insurance Options
- Employee Discounts
- Health and Well-Being Programs
Voluntary Insurance Options

- Not administered by University
- Various vendors; contact company directly
  - Examples of options:
    - Vision Insurance
    - Long Term Care (Genworth)
    - Critical Illness/Cancer insurance
    - Auto insurance
    - Short term disability

- [https://hr.uiowa.edu/benefits/voluntary-insurances-programs](https://hr.uiowa.edu/benefits/voluntary-insurances-programs)
Vision Insurance

- Optional Insurance Plan

- Offered through Two Rivers Insurance Services
  - Avesis & EyeMed plan options
  - Contact Two Rivers directly to enroll
  - UI payroll deduction (after-tax)
  - Enroll within 30 days of hire date or during open enrollment (Jan/Feb every year w/ April 1 eff date)

Employee Discount Programs

- Not administered by University
- Various vendors; contact company directly
  - Examples of discount categories:
    - Cell phone companies
    - Car Rental
    - Hawkeye Athletics
    - Fitness / Sports
    - Travel

- [https://hr.uiowa.edu/benefits/employee-discounts](https://hr.uiowa.edu/benefits/employee-discounts)
UI Optical Discount

- Discount for UI employees and their dependents
- 15% discount on complete purchase of glasses
- 10% discount on LASIK and PRK surgery

Locations
- UI Optical – UIHC
- UI Optical - IRL
Health and Well-Being Programs
Employee Self Service liveWELL

LiveWell
- My Health and Wellness
- Personal Health Assessment
Health and Well-Being Programs

Human Resources provides leadership in shaping an inclusive culture that drives excellence and innovation by supporting talent, engagement, and the employee work experience.
A Culture of Well-Being

Some Programs Include

- Health Coaching
- Online Sleep Program
- Suicide Prevention Training
- Elder Caregiving Services
- Mindfulness-Based Stress Reduction
- Resilience Training
- Financial Well-Being
- Confidential Counseling
- Ergonomics Tools
- Back-up Child Care
- Support for Supervisors
Health & Well-Being: Get Started

- **liveWELL**
  - hr.uiowa.edu/livewell
  - livewell@uiowa.edu
  - 319-353-2973

- **UI Employee Assistance Program (UI EAP)**
  - hr.uiowa.edu/ueap
  - EAPhelp@uiowa.edu
  - 319-335-2085

- **Family Services**
  - hr.uiowa.edu/family-services
  - familieservices@uiowa.edu
  - 319-335-1371

- **UI Ergonomics Program**
  - hr.uiowa.edu/benefits/ergonomics
  - ergonomics@uiowa.edu
  - 319-384-0959
Time Off –
Sick Leave
Sick Leave Accrual

- All eligible staff

<table>
<thead>
<tr>
<th>EMPLOYEE</th>
<th>ANNUAL</th>
<th>MONTHLY</th>
<th>MAXIMUM*</th>
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<td>12-month employee</td>
<td>144 hrs.</td>
<td>12.00 hrs</td>
<td>No Maximum</td>
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<tr>
<td></td>
<td>(18 days)</td>
<td>(1.5 days)</td>
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</tbody>
</table>

- Accrual prorated based on % of appointment
- Academic year appointment are considered to be 9/12 of a calendar year
Enrollment Deadlines
Benefit Enrollment Dates

- August 15
  - Eligibility date or date of appointment
  - Online system open for enrollment

- September 14
  - Enrollment deadline
  - 30 days from hire date
Retirement Election Dates

• August 15
  • Eligibility Date or Date of Hire

• October 14
  • Election Deadline
  • 60 days from hire date

• Enroll through Employee Self Service
  • Retirement Enrollment

• If you are already participating in a university retirement plan, you will not have an election available
Questions
Get Answers at Benefits Office Hours

• Sessions at worksite locations around campus
• Answers to questions re: employment related benefits
  • Health, Dental, and Life Insurance Plans
  • Retirement Plans & Preparation
  • University Credits – General Credits, Shared Savings, Double Spouse
  • Paycheck Review (for benefit deductions)
  • FSA Eligible Expenses & Claim Submission
• Assistance with online processes:
  • FSA Claim Submission (Health Care and Dependent Care Spending Accounts)
  • Benefit Enrollment (new hire, open enrollment, benefit changes)
Benefits Office Hours Locations

• Sessions at the following sites:
  • UI Public Safety
  • Main Library
  • Laundry Services
  • College of Law
  • Plaza Centre One
  • IRL
  • West Campus Transportation Center
  • Mossman Business Services Building (MBSB)
  • Healthcare Support Services Building (HSSB)
  • UIHC – 5 times per month

• https://hr.uiowa.edu/benefits-office-hours
University Benefits Office
Website: https://hr.uiowa.edu/benefits
Office Hours 8am-5pm, Monday-Friday

Reach us by:
Email: benefits@uiowa.edu
Phone: 319-335-2676