

A photograph of the Iowa State University campus, featuring a large domed building on the left and a walkway with trees in the foreground. The entire image is overlaid with a semi-transparent red filter.

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# IOWA STATE UNIVERSITY

University Human Resources

**ISU Benefit Plans January 1, 2024 – December 31, 2024**

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# UHR Service Center and Benefits Office

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## Contact Benefits:

(Phone) 515-294-4800 or  
877-477-7485

(Email) [benefits@iastate.edu](mailto:benefits@iastate.edu)

Schedule an appointment online through Bookings

Faculty/Staff Last name begins with	Benefits Consultant	Schedule Appointment
A-D	Jill Pretzer	<a href="#">Schedule Appointment</a>
E-K	Dawn Shedarowich	<a href="#">Schedule Appointment</a>
L-R	Teree Hungerford	<a href="#">Schedule Appointment</a>
S-Z	Sarah Ford	<a href="#">Schedule Appointment</a>

Benefit Website: <https://www.hr.iastate.edu/employee-benefits>

## Agenda

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- Benefits Overview
- Additional Benefits & Programs
- ALEX: personalized tool to help with your benefit decisions
- How to Enroll in Workday



# Eligibility Requirements

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Faculty, Professional & Scientific,  
Merit or Contract staff appointment  
must be at least  $\frac{1}{2}$  time or greater

# Previously Pre/Postdoctoral Associate

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- Transitioning to Faculty, P&S or Merit Position
  - All current benefit elections remain the same (medical, dental, Avesis, FSA and DCAP and Retirement)
  - Now eligible to enroll in:
    - Basic Group Life Insurance
    - Voluntary Life Insurance
    - Dependent Life Insurance

## ISU Retirement Plans

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- **IPERS**  
(Iowa Public Employees Retirement System)  
[www.ipers.org](http://www.ipers.org) 800-622-3849



- **TIAA Retirement Annuity**  
(Teachers Insurance and Annuity Association)  
[www.tiaa.org/iastate](http://www.tiaa.org/iastate) Ames Office: 800-732-8353



Retirement Plan Comparison: <http://www.hr.iastate.edu/benefits>

Located: Employee Benefits > Retirement > Retirement Plans

## Retirement Plan Election is IRREVOCABLE

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Election of either IPERS or TIAA  
cannot be changed  
while you are employed at ISU

*If no election is made by your deadline date, you will be defaulted into IPERS.*

- Defined benefit plan
- Rules governing the operation of IPERS are controlled by the Iowa Legislature
- IPERS makes investment decisions, annuity is based on formula
- IPERS takes all the investment risk



- Current Contributions:
  - Employee 6.29% of budgeted annual salary
  - ISU contributes 9.44% of budgeted annual salary
- Member Vesting:
  - Vested after 7 years of active participation in IPERS or
  - Upon reaching 65
  - Whichever comes first

## Guaranteed Benefit Income



- The formula multiplier is based on your years of service
  - 2% increase per year for the first 30 years
  - 1% increase per year for the following 5 years
  - Maximum multiplier is 65%
- Normal retirement age:
  - Age 65
  - Rule of 88 (age + years of service = 88)
  - Rule of 62/20 (age/years of service)
- Retire **prior** to normal retirement ages:
  - Benefits will be reduced by 6% times the # of years before normal retirement age



- Defined Contribution Plans established by:
  - Iowa State University and
  - Approved by the State Board of Regents
- Employee determines risk levels
  - You choose how your funds are invested
  - You can change your fund allocations at any time
- Vested after 3 years of eligible employment contributions at ISU



Contributions – based on annual budgeted salary:

- **Employee Contribution (years 1-5):**
  - 3 1/3% of first \$4,800 earned in calendar year
  - 5% of the remaining salary
  
- **ISU Contribution (years 1-5):**
  - 6 2/3% of the first \$4,800 earned in calendar year
  - 10% of the remaining salary
  
- **Begin 6<sup>th</sup> year of employment:**
  - Employee 5%
  - ISU 10%

# Retirement Plan Enrollment

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- **Step One:** Prior to your deadline
  - Elect either IPERS or TIAA in Workday
- **Step Two:** Complete either:
  - IPERS enrollment/beneficiary form
  - TIAA enrollment through the [www.TIAA.org/iastate](http://www.TIAA.org/iastate) electronic enrollment system

If you do not complete online enrollment, contributions received will be invested in a life cycle fund closest to attaining age 65

## Voluntary Group Supplemental Retirement Annuity (GSRA)

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- Supplemental retirement account in addition to the mandatory plan
- No employer matching contributions
- May start, stop or change contributions any month
- Pre-tax or Post-tax (Roth) options available
  - Previous contributions into a voluntary plan are considered
  - IRS limits for elective deferrals apply
- To Enroll:
  - Go to your OKTA homepage to add “Retirement@Work” app
  - Enroll via Retirement@Work where you will be directed to establish an account with vendor
  - Vendors allowed with payroll deduction:



## IPERS, TIAA and GSRA

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### While Actively Employed:

- Not allowed to withdraw funds (including hardship)
- No loan options

## TIAA Ames Office

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- Ames TIAA office receives a list of new hires and may contact new employees
- Whether you elect IPERS or TIAA, you may consult with a TIAA representative
  - Free service for ISU employees
  - Representatives do not earn commission
- Contact Ames office at 1-800-732-8353
  - Assistance setting up account
  - Investment portfolio choices
  - Rolling over 401(k) or IRA accounts to TIAA
  - Changing investments
  - Retirement planning



## Initial Benefits Election

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- Enrollment by assigned deadline (31 days from hire date)
- No pre-existing condition waiting periods for new hires
- Effective Dates:
  - *Retirement Plan, Medical, Dental and Flexible Spending Account/Dependent Care Assistance Program:*
    - Date of employment
  - Life Insurance:
    - Employment date is the 1<sup>st</sup>, coverage begins that day
    - Employment date after the 1<sup>st</sup>, coverage begins 1<sup>st</sup> of the following month
    - Or following underwriting approval
  - *Avesis Coverage:* 1<sup>st</sup> of month following employment date

## Making Changes to Benefit Elections

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*After initial enrollment period:*

- Qualifying Life Event
- Annual Open Enrollment Period

## Qualifying Life Event

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- If you have a qualifying life event, you may be eligible to add/drop dependents to your medical, dental or vision plans.
- Notice for changes required within 31 days of event!
  - Marital status change
  - Loss of coverage for self and/or dependents
  - Eligible for new coverage for self and/or dependents
  - Birth of baby or adoption (60 days to add)
- The event date determines effective dates on adds and drops

## Annual Open Enrollment Period

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- Limited open change period
  - 1<sup>st</sup> working day in November through Friday close of business before Thanksgiving week begins.
- Effective dates of changes:
  - January 1 the next year
  - Upon approval (life insurance)
- E-mail notifications
- Informational guide provided
  - Benefit Website
- Review benefit information: you may not want to change your benefits, but your benefits might **CHANGE!**

# Medical and Dental Premium

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- **If employment date is 1<sup>st</sup> - 15<sup>th</sup>:**
  - Pay full monthly premium
- **If employment date is 16<sup>th</sup> - end of month:**
  - Pay half of monthly premium
- **Medical, Dental, and Avesis premiums are paid a month in advance.**
  - Your first monthly premium deducted will pay for the next month of coverage.
  - You may see extra deductions initially to catch up premium.  
*Also applies to mid-year changes.*

# Payroll Deductions

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- **Merit who are paid twice a month:**
  - Medical, Dental, Flex & Retirement – half of the monthly premium/contribution will be deducted per paycheck
  - Avesis, Life, & Disability - will be deducted from the end of the month paycheck
- **Faculty paid over 9 Months:**
  - May is a normal deduction (pays ahead for June medical & dental)
  - If summer salary, deducts taken in June and July.
  - If no summer salary, August deductions are tripled to cover medical & dental for July, August, and September.

# Medical and Dental Insurance

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- Tier 1 - Employee only
- Tier 2 - Employee and a spouse or domestic partner
- Tier 3 - Employee and child(ren)
- Tier 4 - Employee and family (spouse/partner & children)
  
- *Double spouse options* (Both work for ISU)

# Eligible Dependents

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- **Legally Married Spouse**
- **Domestic Partner**
  - Potential tax implications/imputed income
- **Dependent Child(ren)**
  - Who have a relationship to the employee or enrolled spouse/domestic partner
  - Biological, foster, legally adopted/placed for adoption, legal guardianship, court-ordered
  - Through December 31 of year in which turn age 26
  - Unmarried, full-time students over age 26
  - Totally & permanently disabled child

*- Dependent status verification required. Report changes promptly. -*



# Required Documentation

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**Documentation of eligible dependents is required. Be prepared to attach electronic copies of the following in Workday.**

- **Spouse**

- Marriage Certificate or Common Law Affidavit **AND**

***Any one of the following:***

- Driver's licenses or other state issued identification of employee and spouse with matching addresses
- Driver's license of spouse only if the address matches that on file
- Current mortgage statement or other proof of joint ownership of home
- Current rent/lease agreement
- Page 1 of federal or state tax return (1040, 4506, 4506-T, 8879 or M8453) from one of the prior two years, listing spouse
- Auto/homeowner insurance currently in effect
- Utility bills, with same address currently in effect
- Immigration papers (if marital status is listed)

# Required Documentation

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Documentation of eligible dependents is required. Please be prepared to attach electronic copies of the following in Workday.

- **Domestic Partner**
  - Declaration of Domestic Relationship form  
located at: <https://www.hr.iastate.edu/benefits-forms>
  - Document verifying you share a place of residence
- **Dependent Child(ren)**
  - Birth Certificate

# Insuring Domestic Partners / Child Over 26

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## Potential Tax Consequences/Implications

- Individuals may not be “tax dependent” per the IRS
- ISU will impute the income and you are taxed on added value of coverage

## Duplicate Coverage – State of Iowa

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If your spouse/partner/dependent child is also a State of Iowa employee:

You and dependents cannot be covered under two plans provided by the State of Iowa.

*Example #1:* A DOT employee can't have family coverage at the DOT and also be covered as a dependent on your medical and dental insurance plans at ISU and vice versa.

*Example #2:* An ISU employee can't be covered under their own ISU plan and also as a dependent on another (such as parent's/spouse's) ISU plan.

# Double Spouse Options – Medical & Dental

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## Share A Family Contract on ISU Plan

- Who can share:
  - Faculty
  - Professional & Scientific
  - Merit
  - Pre/Post Doctoral Associates
- Two ISU employees with children to insure can share a family contract.
- One employee will be the contract holder.
- Only applies to a family plan. If children come off the plan, the double spouse option must end.

# Coordination of Benefits

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- If your spouse/partner has coverage with another employer's plan, there may be:
  - Coordination of medical and dental plans
  - ISU Plan does not allow prescription plan coordination with Express Scripts (choice of member)
- Coordination of benefit rules applied:
  - Employer's plan coverage is primary for the employee.
  - Insured dependent children: the primary coverage is determined by earliest date of birth of both contract holders.

# Medical Insurance Plans

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- Administered by Wellmark Blue Cross/Blue Shield
- Two Plan Designs:
  - Preferred Provider Organization (BluePPO)
  - Health Maintenance Organization (BlueHMO)
- Choose the best coverage to meet your needs



# Monthly Premiums

## Medical/Prescription Insurance

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Tier of Coverage	PPO & Rx	HMO & Rx
Employee Only	\$55	\$33
Employee + Spouse/Partner	\$332	\$184
Employee + Children	\$246	\$120
Employee + Family	\$425	\$234
Family Double Spouse/Partner (contract holder pays)	\$302	\$154

Premiums are automatically deducted from paycheck on a pre-tax basis



# Wellmark

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## BluePPO

- Access to nationwide network of participating providers
- Deductible for in-network and out-of-network are separate
- Out-of-pocket maximum for in-network and out-of-network are separate
- Out-of-pocket maximum resets every January
- Deductible resets every January

## BlueHMO

- Iowa network of participating providers
- Emergency services only outside the Iowa network
- Must designate a primary care physician (PCP)
- Females may also designate a primary OB/GYN physician for annual exams
- Referrals are not required for in-network providers
- Out-of-Network Specialist: Wellmark must approve out of network referrals before you receive services or the services will not be covered
- Guest membership: provides access to BCBS participating hospitals, physicians and other health care providers while away from home for 90 days or longer.
  - College students
  - Custodial parents
- Out-of-pocket maximum/deductible reset every January

# Medical Plan Terminology

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**Deductible:** Expenses you pay before the plan starts paying. What is paid toward the deductible also applies to the Out-of-Pocket Maximum.

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**Copay:** Flat dollar for provider visits. **When a copay is listed, the employee will pay one copay per provider per date of service.**

**Note:** All services with copays are not subject to the deductible.

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**Coinsurance:** Percentage of cost for all other medical services including in patient and out-patient expenses

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**Medical Out-of-Pocket Maximum (OPM):** The most you pay in a calendar year.

- This maximum is designed to protect you from catastrophic medical costs.
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**Preventive Care:** Preventive services are defined under Section 2713 of the ACA as immunizations, screenings, and other services that are listed as recommended by the United States Preventive Services Task Force (USPSTF), the Health Resources Services Administration (HRSA), or the federal Centers for Disease Control (CDC). Examples of preventive services: annual physical, mammogram, pap smear, colonoscopy.

Watch a short video explaining these medical insurance terms:

[https://www.hr.iastate.edu/files/video/2023-09/Understanding\\_Your\\_Medical\\_Coverage\\_Costs.mp4](https://www.hr.iastate.edu/files/video/2023-09/Understanding_Your_Medical_Coverage_Costs.mp4)

# Medical Plan Comparison

Plan Provisions	BluePPO In-Network	BluePPO Out-of-Network	BlueHMO
Annual Deductible <ul style="list-style-type: none"> <li>• Single</li> <li>• Family</li> </ul>	\$400 \$800	\$800 \$1,600	\$250 \$500
Coinsurance <ul style="list-style-type: none"> <li>• In-patient or out-patient services</li> </ul>	20%, after deductible	40%, after deductible	10%, after deductible
Annual Out-of-Pocket Maximum <ul style="list-style-type: none"> <li>• Single</li> <li>• Family</li> </ul>	\$2,000 \$4,000	\$4,000 \$8,000	\$1,500 \$3,000
Office Visit <ul style="list-style-type: none"> <li>• Mental Health Services</li> <li>• Physical Therapy</li> <li>• Occupational Therapy</li> <li>• Speech Therapy</li> </ul>	\$25 copay per provider per date of service (a separate copay may apply to lab and x-ray services if billed separately under a different provider)	40% coinsurance	\$15 copay per provider per date of service (a separate copay may apply to lab and x-ray services if billed separately under a different provider)
Emergency Room	\$125 copay, plus 20% coinsurance	\$125 copay, plus 20% coinsurance	\$125 copay, plus 10% coinsurance
Preventive Care Includes routine annual physical, immunizations, mammograms, colonoscopies	\$0 (100% coverage)	40% coinsurance after deductible	\$0 (100% coverage)

# Prescription Drug Coverage

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Pharmacy Benefit Manager



EXPRESS SCRIPTS®



# Prescription Plan – Express Scripts

Annual Out-of-Pocket Maximum	\$2,000 \$4,000
30-day supply – retail pharmacy	<ul style="list-style-type: none"> <li>• \$15 copay for generic</li> <li>• 30% coinsurance for preferred brand name (\$125 maximum copay/prescription)</li> <li>• 50% coinsurance for non-preferred brand name (\$250 maximum copay/prescription)</li> </ul>
90-day supply – retail pharmacy	<ul style="list-style-type: none"> <li>• \$0 copay for generic</li> <li>• 25% coinsurance for preferred brand name (\$300 maximum copay/prescription)</li> <li>• 33% coinsurance for non-preferred brand name (\$600 maximum copay/prescription)</li> </ul>
90-day supply – Express Scripts Home Delivery Pharmacy	<ul style="list-style-type: none"> <li>• \$0 copay for generic</li> <li>• 25% coinsurance for preferred brand name (\$300 maximum copay/prescription)</li> <li>• 33% coinsurance for non-preferred brand name (\$600 maximum copay/prescription)</li> </ul>

# Prescription Drug Coverage

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- Some medications require:
  - Step-therapy
  - Prior authorization for coverage or quantity limits
  - Generic equivalent substitution may occur
- Call Express Scripts if you have questions regarding your specific medication



Your Health. Well Protected.™

## **Wellmark**

- <http://www.wellmark.com/>
- 800-494-4478
- Register to receive electronic explanation of benefits
- Register to access claims information
- Locate participating providers

## **Express Scripts**

- <https://www.express-scripts.com/>
- 800-987-5248
- Create online account
- View prescription purchases – mail order or retail purchases
- Verify medication coverage



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# Introduce Rx Clinical Programs

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1. **Price Assure Program** – is a new solution to include available prescription discount card pricing intelligence, powered by GoodRx, into member pricing logic. This means that claims will be tracked within the benefit, even when the plan is leveraging a GoodRx price point.
2. **Out of Pocket Protection Program** - An automated solution that removes copay assistance dollars from a member's out-of-pocket maximum.
3. **SaveOnSP Program** - The SaveOnSP program implemented by Express Scripts in conjunction with a third-party vendor, SaveOnSP to leverage manufacturer copay assistance to drive savings for clients and members
4. **Smart90 Program** – Requires a 90-day supply at the retail pharmacy or through Express Scripts home delivery once you have been on a medication for 3 consecutive months.



# Dental Insurance

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- Administered by Delta Dental of Iowa
- Two Plan Choices:
  - **Basic Plan**
  - **Comprehensive Plan**
    - 3-year lock-in



# Monthly Dental Insurance Premiums

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Tier of Coverage	Basic Plan	Comprehensive Plan
Employee Only	\$0	\$18
Employee + Spouse/Partner	\$34	\$85
Employee + Children	\$41	\$91
Employee + Family	\$50	\$106
Family Double Spouse/Partner (contract holder pays)	\$26	\$82

# Dental Plan Comparison

Delta Dental Premier Plus PPO	Basic	Comprehensive 3 year lock-in
Maximum Per Person/Year	\$750 (applied to restorative services only)	\$1,500
Annual Deductible – applied to first restorative visit	\$25	\$50
Check Ups & Cleaning	100%	100%
<b>BASIC RESTORATIVE</b>		
Cavity Repair & Extractions	50%	80%
Root Canals	50%	80%
Gum & Bone Disease	50%	80%
<b>MAJOR RESTORATIVE</b>		
High-Cost Restorations	50%	50%
Bridges, Dentures, Implants	Not Covered	50%
Orthodontics	Not Covered	50% after deductible up to lifetime maximum of \$2,000 (no age limit)

# Web Site Information

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- [www.deltadentalia.com](http://www.deltadentalia.com)
- 800-544-0718
- Register as subscriber to access coverage details
- Register to receive electronic explanations of benefits
- Locate participating providers



# Eyewear Discount Plan



VISION CARE SERVICES	IN-NETWORK MEMBER COST
<b>MATERIALS*</b>	\$25 copay (Materials copay applies to frame or spectacle lenses, if applicable.)
<b>Frame Allowance</b> (Up to 20% discount above frame allowance.)	Members receive a \$50 wholesale allowance up to \$150 retail value
<b>Standard Spectacle Lenses</b>	
Single Vision	Covered in full after \$25 copay
Bifocal	Covered in full after \$25 copay
Trifocal	Covered in full after \$25 copay
Lenticular	Covered in full after \$25 copay
<b>Preferred Pricing Options</b>	
<b>Level 6 Lens Option Package</b>	
Polycarbonate (Single Vision/Multi-Focal)	\$40/\$44
Standard Scratch-Resistant Coating	\$17
Ultra-Violet Screening	\$15
Solid or Gradient Tint	\$17
Standard Anti-Reflective Coating	\$45
Level 1 Progressives	Covered in Full
Level 2 Progressives	Covered in Full
All Other Progressives	\$140 allowance + up to 20% discount
Transitions® (Single Vision/Multi-Focal)	\$70/\$80
Polarized	\$75
PGX/PBX	\$40
Other Lens Options	Up to 20% Discount
<b>Contact Lenses †</b> (in lieu of frame and spectacle lenses)	
Elective (10% discount on amount exceeding allowance)	\$130 allowance
Medically Necessary	Covered in full
<b>Refractive Laser Surgery</b>	Onetime/lifetime \$150 allowance Provider discount up to 25%

Tier of Coverage	Monthly Premium
Employee Only	\$6.67
Employee + Spouse/Partner	\$12.58
Employee + Children	\$13.77
Employee + Family	\$17.71



# Insurance ID cards

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- Data transfers electronically to vendors weekly
- ID cards for medical, dental and vision plans elected should arrive at your home within 2-3 weeks
  - All cards will be in contract holder's name
  - Family members will not receive their own individual cards
  - May order additional cards
- ID cards for the prescription drug plan will be digital
  - Will receive email from Express Scripts to register on their member website

# Retiree Coverage

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Requirements to be eligible to stay on ISU insurance upon retirement:

- A minimum of 5 years continuous participation in medical or dental plans up to the day retirement begins
- 55 years of age or older
- University contributions to premiums end; retiree pays full premium cost
- Coverage must become secondary to Medicare if you continue coverage when eligible for Medicare
- Surviving spouse allowed to keep plan **if**
  - Enrolled at time of death **and**
  - No other group options are available for surviving spouse

# Termination and COBRA

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- New employees will receive general notice regarding guidelines of COBRA
- When employment or coverage must end due to an event that changes eligibility such as:
  - Resigning from ISU
  - Dependent no longer full-time student (over age 26)
  - Divorce
- Timely notice is required for COBRA offering to the employee or dependents losing coverage
- Limited time to apply to purchase
  - **Must** purchase back to effective date of ISU coverage ending



ASICobra manages the COBRA process for ISU





# Flexible Spending Accounts

- Administered by ASIFlex
- Not a Health Savings Account (HSA)
- Pre-tax contributions from your pay
- Optional participation
- Separate accounts:

## Health Care Flexible Spending (FSA)

## Dependent Care Assistance Program (DCAP)

- What is flexed may not be reported on a tax return
- Incur expenses in calendar year (January 1-December 31)
- Must Re-elect FSA and DCAP elections each year to continue

# Health Care Flexible Spending Account

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- Deductions taken equally over pay periods

**Minimum Contribution**

\$240 per year

**Maximum Contribution**

\$3,200 for 2024 plan year

- Reimbursed for expenses for yourself and eligible dependents as determined by the Internal Revenue Service
  - Qualified medical, dental or vision expenses that are not eligible for reimbursement from any other source
  - Examples: **coinsurance, deductibles, copays**, eyeglasses, contact lenses, hearing aids, orthodontics and some O-T-C medications with doctor's prescription
  - Limited purpose use if participating in Health Savings Account elsewhere

## Carry Over Provision

- \$640 in unused 2024 funds can be rolled over to the 2025 plan year
- Can claim the carry over amount during the following plan year as long as you continue to be a benefits eligible employee

# Dependent Care Assistance Program

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- Deductions taken equally over remaining pay periods

<b>Minimum Contribution</b>	\$240 per year
<b>Maximum Contribution</b> (single or married and filing joint return)	\$5,000 per year
<b>Maximum Contribution</b> (married and filing separate returns)	\$2,500 a year

- Use it or lose it
- Grace period ends March 15<sup>th</sup> the following year

# Dependent Care Assistance Program

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Expenses to provide care for your eligible dependents may qualify while you work.

## Eligible dependents include:

- Children under age 13
- Disabled child
- Disabled spouse
- Disabled parent living in your home

## Covered Charges:

- Licensed day care center
- Nursery School
- In-home day care
  - Provider must claim as income
- Adult day care or nursing care



# FLEX Reimbursement

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- Reimbursements begin only after the first contribution is made
  - January 31<sup>st</sup> contribution reported to ASI Flex in early February
- **April 30, 2025** - Deadline to submit reimbursement requests for 2024 expenses
- What is flexed, may not be claimed on tax return
- Direct deposit available



# FLEX Reimbursement

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## Debit card option:

- Receipts may still be required for certain services
- Choose either debit card or auto claims filing – cannot do both
- Must request debit card from ASI Flex – not automatic

# Long Term Disability Insurance

For Faculty, P&S and Merit staff



## Effective date of coverage:

- Automatic enrollment after 12 months of employment
- Optional enrollment for 1<sup>st</sup> year of employment

**Benefit:** If enrolled in the plan at the time the disability incurred and following approval by Principal

- 90 work-day waiting period
- Pays a replacement income (63% of pre-disability income)
- Pays all ISU life insurance policies (group term basic, voluntary and dependent)
- Option to continue to participate in group medical & dental if enrolled at time of disability



# Long Term Disability Insurance

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## **BENEFITS:**

If enrolled in plan at the time disability incurred:

- Pays 63% of income when approved as Long-Term Disabled
  - Pays premium for all ISU life insurance policies
  - Continue to participate in group medical & dental enrolled in at time of disability under retired/disabled plans
- 
- 90 work-day waiting period
  - Inquire at Benefits Office if you have questions



# Long Term Disability Insurance

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## Automatic enrollment after 12 months of employment

- No health questions to answer
- ISU pays premium 100%

## Optional enrollment for 1<sup>st</sup> year of employment:

- Required to complete an online Statement of Health
- Principal will send an e-mail to your ISU address with instructions on completing a Statement of Health

### **Approved:**

- First year coverage, you pay full premium [(Budgeted annual salary divided by 12) x .63] x .007= monthly premium
- Participants may qualify for catastrophic leave donations

### **Denied:**

- Coverage begins 1<sup>st</sup> of month following 12 continuous months of employment and ISU pays premium 100%

# Life Insurance Plans

## For Faculty, P&S and Merit staff

### Group Basic Term Life

- Premium paid 100% by ISU
- Two Plan Options (may only elect one)
  - Benefit amount of 2 times annual salary OR
  - \$50,000 policy

### Voluntary Term Life

- Employee pays premium
- Apply for up to 4 times salary (medical underwriting required)
- May drop coverage at any time
- Portable upon separation or retirement

### Dependent Term Life

- Coverage for spouse/partner and children (up to age 26)
- Two plan options to choose from



# Group Basic Term Life Insurance

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## Two Plan Options:

Benefit pays 2 times budgeted annual salary (max \$250,000)

- Reduces at age 65 (January 1 of year employee turns 65)
- Amount exceeding \$50,000 reported as taxable income
- Terms when employment ends

Benefit pays \$50,000

- Terms when employment ends

## Effective Date

- First of the month following employment date, unless employment date is the first day of the month



# Voluntary Term Life Insurance

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## **Must enroll in Group Term (Basic) Life to enroll in Voluntary Term Life:**

- Effective first of month following employment date
- May be dropped at any time

## **Premiums:**

- 100% paid by employee
- Post-tax basis each month
- Cost based on salary and age - increases effective the month you attain the age of a new tier

# Voluntary Term Life Insurance

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## Benefits:

- Value: 1, 2, 3 or 4 times the budgeted annual salary
  - Minimum: Greater of 100% or \$10,000
  - Maximum: Lesser of 400% or \$500,000
- 1 or 2 times – guaranteed at initial enrollment
  - Over 70 years, not eligible for over 2 times
- 3 or 4 times – **require approved Statement of Health**
  - Applicants receive an e-mail from Principal with instructions to complete application statement of health
  - Approved – receive notice from Principal
  - Denied – remain enrolled in level 2
- Accidental death (equal to voluntary benefit amount)
- Dismemberment
- Repatriation
- Portable upon separation or retirement
- Terms at age 70



# Dependent Term Life Insurance

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## Required to be enrolled in Group Basic Term Life Insurance

### Eligibility:

- Spouse or Partner or children that are benefits eligible (spouse/partner/children not an ISU employee)
- Children only eligible to age 26
- Employees should notify ISU Benefits office if eligibility ends
- May apply during open enrollment period
  - Underwriting approval will be required

### Benefits:

- \$2.40 purchases term policy paying
  - \$5,000 for the eligible covered spouse or partner and
  - \$2,500 for each eligible child
- \$4.80 purchases term policy paying
  - \$10,000 for the eligible covered spouse or partner and
  - \$5,000 for each eligible child

# Group Basic Term, Voluntary Term & AD&D Life Beneficiary Designation

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- Principal Beneficiary form to be completed if you are enrolling in the basic and/or voluntary life insurance:
  - Page 1 – Group Basic Term Life
  - Page 2 – Voluntary Term Life
  - Page 3 – AD&D
  - Page 4 - Custodial appointment and signature
- Primary beneficiaries inherit all life insurance payout
- Contingent beneficiaries only inherit if Primary beneficiaries are deceased
- If want the same designations for all, indicate “*Same as Page 1*” on Section II and/or Section III
- SSN is not required and beneficiaries may reside outside of U.S.
- Custodial appointment for minors
- Beneficiaries may be updated at any time



alex®

# Meet ALEX

**ALEX is an easy-to-use, fun, and interactive guide that asks questions about your benefits and makes personalized recommendations that fit your needs.**

- **ALEX** is accessible via the University Human Resources Benefits website: **<https://www.hr.iastate.edu/employee-benefits>**
- Two options will be available
  - Standard version
  - AlexGo
- Free and confidential





# New Hire Benefits Enrollment

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- **Make new hire benefit elections when the onboarding task shows up in your Workday inbox**
  - Benefits Change – New Hire
  - Job Aid with step-by-step instructions: [Enrolling as New Hire](#)
- **Complete either:**
  - **IPERS** Beneficiary Form (return form to Benefits office or send directly to IPERS), or
  - **TIAA** set up on-line account (investment allocations and beneficiary information)
- **If electing Group Life Insurance:**
  - Complete Beneficiary Designation form (return to Benefits Office)

# **Additional Benefits & Programs**

# ISU WellBeing

*Think. Live. Feel Well!*

## **Our Mission**

*ISU WellBeing will create the conditions in which well-being and healthy lifestyles can thrive in our every day!*

*We will continue to care for ourselves, our colleagues, our families, and our communities to promote personal well-being and professional fulfillment.*

## **Our Guiding Principles**

1. Create conditions in which well-being thrives.
2. Build an environment that makes the healthy choice an easy choice.
3. Support people from a “whole is greater than the sum of its parts” philosophy.
4. Recognize the importance and value of all elements of well-being.
5. Demonstrate CARE through habits of creativity, awareness, resilience and engagement.
6. Develop human capacity for growth and development.



# ISU WellBeing

*Think. Live. Feel Well!*



***ISU WellBeing provides a full array of programs, services, and resources to support your well-being throughout the year. (<https://wellbeing.iastate.edu/>)***

- Mid-Morning Mindfulness
- Friday Walk and Talks
- Am I Hungry? Mindful Eating
- Flu Shot Clinic
- ISU WellBeing website
- Engage newsletter (bimonthly)
- ISU WorkLife newsletter (weekly)
- Mental Health Resources
- Adventure2 portal
- Rethink Care Parenting Success portal
- Enrich Financial Well-being portal
- TAO (Therapy Assistance On-line Portal)
- EAP services and workshops
- Wellbeing Leaders Network

# ISU WellBeing

*Think. Live. Feel Well!*

IOWA STATE UNIVERSITY

— ADVENTURE2 —

As part of Iowa State's commitment to your well-being, we welcome you to Adventure2, a holistic employee well-being program designed to support you in *living your best life* every day!

Adventure2 is an on-line (mobile app or web base) personal portal connecting you to the ISU community and providing incentives, activities, and nudges to support your well-being throughout the year. You can earn ISU branded items, email signature badges, gift cards, and celebrations with ISU leaders.

## How it works:

- Register using one of four methods:
  - Add Adventure2 to your Okta apps and join from there.
  - Click on the direct link <https://iastate.limeade.com/>
  - Visit the [ISU WellBeing Adventure2](#) webpage and click “Sign In”
  - Download the LimeadeONE app on your mobile device. Enter Iowa State University
- Complete your Well-Being Assessment to earn 500 points to complete the first level.
- Join challenges and earn additional points to reach new levels.

# Employee Assistance Program

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Services through Employee and Family Resources (EFR)

When you or a family member are facing a personal problem the EAP program gives you:

Free, confidential and timely access to:

- 24/7 phone counseling (unlimited)
- 6 in-person or telehealth counseling per incident
- ID Theft Restoration
- Life Coaching
- Financial Consultation
- Legal Consultation
- Child/Eldercare Resources



# Employee Assistance Program

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- **Benefits:**
  - Work Stress
  - Family and Personal Relationships
  - Emotional or Mental Health
  - Work and Life Balance
  - Substance Abuse
  - Financial or Legal Concerns
  - Personal Growth and Development
- **Resources:**
  - Webinars
  - On campus workshops
  - On campus counseling
  - Newsletters
  - <https://efr.org/how-we-help/work/>
  - Phone: 800-327-4692

# Sick Leave and Vacation

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- Sick leave 12 hours / month for full-time employees (pro-rated for part-time)
- Employees sick leave accruals can be used for:
  - Own personal illness or injury
  - Emergency leave
    - Care of a family member
  - Funeral leave
- Vacation leave hours are dependent on position



# Vacation Credit

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- Eligible when sick leave balance reaches 240 hours
  - Faculty who do not accrue vacation are not eligible
- 12 hours of sick leave converts to 4 hours of vacation
- Conversion may occur:
  - With department approval
  - Only if no sick leave was used for that month
  - As long as total sick leave balance is above 240 hours
  - Until maximum balance of 96 hours is reached
- When eligible, you can begin or end conversion within Workday

# Possible Leave Payout

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If terminating employment:

- Vacation and Vacation Credit may be paid out
- Regular sick leave will be forfeited

Retirees:

- Unused sick leave
- Maximum \$2,000 (lump sum taxes apply)

# Family Medical Leave Act (FMLA)

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- ISU employees are eligible for FMLA if they:
  - Have worked for ISU for at least 12 months and
  - Have worked at least 1250 hours in the previous 12 months
- Provides eligible employees with job-protected leave for qualifying events or circumstances (self or family)
- Once eligible, employees use FMLA concurrently with paid leave such as sick leave or vacation
- Trainings available in Workday Learning
  - New Employee FMLA
  - Understanding FMLA for Supervisors

**Questions? Contact**  
[fmla@iastate.edu](mailto:fmla@iastate.edu)

# Donated Leave for Catastrophic Illness or Injury

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Employee on extended medical leave of absence due to:

- Employee's own medical illness or injury
- Immediate Family Member's medical illness or injury

Program allows Donations; must meet specific criteria

- On a continuous medical leave for at least 30 work-days
- Certified medical condition by health care provider
- Must exhaust all vacation and sick leave accruals, if applicable
- Employee cannot be receiving Worker's Compensation benefits
- Employee cannot be receiving Long Term Disability Income

Allowed to receive for up to 90 work-days; policy/guidelines on Benefit website

ISU donors can ONLY donate:

- Vacation time
- Vacation credit

**Employee Leave** - must exhaust sick leave, vacation & vacation credit

**Immediate Family Leave** - must exhaust emergency leave, vacation & vacation credit

# Individual Disability Income

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Principal offers ISU employees the option of purchasing individual Disability Income (DI) insurance in addition to the group LTD.

DI works in tandem with your group long-term disability (LTD) insurance coverage to help you replace more of your income if you can't work due to a disabling illness or injury.

Plus, you can take the individual policy with you wherever your career takes you.

<https://www.hr.iastate.edu/benefits/addlbenefits/voluntary-individual-disability-income-insurance>

# Vendor Discount Programs

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<http://www.hr.iastate.edu/benefits>, links found under **Additional Benefits**



- Vision Discount through EyeMed
  - No additional cost
  - Unlimited use of discount for eyeglass frames and lenses
- Wellmark Blue365
  - Health and wellness deals exclusive to Wellmark members
  - Register/login at:  
<https://www.blue365deals.com>



- Identity Protection Services
  - Enroll through myWellmark online account or call 866-486-4812
  - Enrollment code: 4170999624
  
- Receive Benefits for:
  - Credit Monitoring
  - Cyber Monitoring
  - Fraud Detection
  - Complete Identity Recovery
  - Reimbursement Insurance



- BeWell 24/7
  - A service available exclusively to Wellmark Members
  - Call 844-842-3935
- Receive assistance with a variety of health-related concerns:
  - Locate providers and facilities – at home or while traveling
  - Estimate your costs for common medical procedures and services
  - Coordinate health care appointments
  - Discuss treatment options and answer questions
  - Make arrangements for community-based services

# Disclaimer

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All employees are encouraged to research and compare prices and services before purchasing, signing any contract or making any arrangements. Any arrangements, services or products from any discount program are strictly between the employee, as a consumer, and the merchant, and are the sole responsibility of the individual employee. The State of Iowa and ISU assume no responsibility for any arrangements, contracts, purchases or disputes between an individual employee and any discount merchant.

## Contact Us



### UHR Service Center

Email: [hrshelp@iastate.edu](mailto:hrshelp@iastate.edu)

Phone: (515)-294-4800 or  
(877)-477-7485

Office: 3810 Beardshear  
Hall, 515 Morrill Road

### UHR Benefits Office

Email: [benefits@iastate.edu](mailto:benefits@iastate.edu)

Phone: (515)-294-4800

Benefits Website:

<http://www.hr.iastate.edu/benefits>