



**BENEFIT HIGHLIGHTS
INFORMATION**

2025

FACULTY, PROFESSIONAL & SCIENTIFIC, AND MERIT STAFF

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EMPLOYEE BENEFITS AT IOWA STATE UNIVERSITY

Welcome to Iowa State!

How to Contact University Human Resources

The University Human Resources Service Center is located at 3810 Beardshear Hall, 515 Morrill Road, Ames, IA. This is where you will complete Form I-9/sign up for payroll or check in for an appointment with the benefits staff. Office hours are as follows:

Academic Year: Monday-Friday 8:00 a.m.- 5:00 p.m.

Summer/Break Hours: Monday-Friday 7:30 a.m.- 4:00 p.m.

Any alteration of office hours will be posted as well as indicated on the voice message system.

Telephone: 515-294-4800 or 877-477-7485

FAX: 515-294-8226

Email: benefits@iastate.edu

About This Booklet

This booklet is designed to provide you with an overview of the benefit programs and assist you in making enrollment decisions. This booklet is not intended to be a policy statement. To review detailed information of the various programs, go to <https://www.hr.iastate.edu/employee-benefits>.

Eligibility: Employees appointed to faculty, professional and scientific or merit positions with an appointment of 1/2 time or greater are eligible for participation in the following benefit programs, unless otherwise indicated.

Your First Actions

Upon employment, you should complete the following actions.

- Within Workday, you will receive a list of onboarding tasks in your Inbox to guide you through the process. After your Form I-9 has been finalized, you will receive additional onboarding tasks.
- In Workday, scroll down until you find the Benefit Change – New Hire task and then select the task.
- Review the instructions on each page and navigate to the provided websites for additional information.
- Select the Elect or Waive button for our applicable elections.
- Before enrolling in the Iowa State University Benefits program, you are encouraged to view the pre-recorded benefits session that is available on the [Benefits webpage](#). This interactive session provides valuable information about your benefit choices. You may also contact a UHR benefits consultant to discuss benefit options.

BEARDSHEAR HALL

Originally named the Central Building when completed in 1908, this building housed the mathematics, English, botany, history, and modern languages departments as well as the president, secretary, treasurer, and board of trustees' offices. It was renamed Beardshear Hall in 1938 after William M. Beardshear, who was president of the college from 1891 to 1902. The structure has, for the most part, remained as originally built and is still home to the Office of the President, Office of the Provost, Student Financial Aid, and Vice President for Student Affairs.



RETIREMENT

Definition of Vesting: You retain absolute right to the employer contributions plus all earnings, even if you leave employment with ISU. This would apply to both of our plans. **The plan options are IPERS and TIAA.**

Iowa Public Employees' Retirement System (IPERS)

Participation is mandatory except for employees who elect TIAA. Contributions are as follows.

EFFECTIVE DATE	IOWA STATE CONTRIBUTION	EMPLOYEE CONTRIBUTION
Current	9.44% of annual salary	6.29% of annual salary
Future Dates	Future contributions will be based on actuarial valuation and subject to change by State Legislative Act. IPERS may adjust rate up or down by no more than 1.0 percentage point.	

Employees are vested after completion of **seven calendar years of continuous service** (not academic years) **or upon reaching 65 while in IPERS covered employment**, whichever comes first.

Teacher's Insurance Annuity Association (TIAA)

Contributions are required and based on annual salary.

YEARS OF SERVICE	IOWA STATE CONTRIBUTION	EMPLOYEE CONTRIBUTION
First Five Years	<u>Five Year Split Rate:</u> 6 2/3% of first \$4,800 10% of the remainder	<u>Five Year Split Rate:</u> 3 1/3% of first \$4,800 5% of the remainder
Year Six	10%	5%

Employees are vested after completion **of three calendar years of continuous service** (not academic years). Employee and Iowa State contributions are established and are subject to change by Iowa State University with approval by the Iowa Board of Regents.

Voluntary Retirement Savings Account:

Group supplemental retirement plans are available to all employees regardless of their basic retirement plan option. Employees can elect contributions on a tax deferred basis, after tax (Roth 403b), or a combination of tax deferred and after tax. The University does not match these contributions.

How to Contact IPERS and TIAA

IPERS: www.ipers.org | 800-622-3849

TIAA: www.tiaa.org/iastate | 800-732-8353

MEDICAL INSURANCE

Administered by Wellmark

Insurance coverage becomes effective on the first day of employment provided enrollment applications are completed prior to the assigned deadline. If coming from an Iowa State pre/post-doctoral appointment, your current medical tier and plan will remain the same. **The plan options are HMO or PPO.**

The University contributes a share toward the full premium, based upon the plan and tier of coverage elected (employee only, employee and spouse/domestic partner, employee and child(ren), or employee and family). The employee pays the difference between the premium cost and the Iowa State share. A “double spouse/domestic partner” shared contract option may be available for employees with eligible children whose spouse/domestic partner is also employed with Iowa State. The double spouse/domestic partner rate in the following box is for a qualified couple sharing a family contract on the ISU Plan. Contact the [Benefits Office](#) for details.

Premium for 2025: Monthly Amount Employee Pays

TIER	HMO MEDICAL PLAN	PPO MEDICAL PLAN
Self Only	\$45	\$76
Self & Spouse/Domestic Partner	\$217	\$373
Self & Children	\$150	\$257
Self & Family	\$300	\$522
Family Double Spouse/Domestic Partner (contract holder pays)	\$195	\$333

Please Note: The following information in this summary regarding insurance coverage is limited. Benefits are administrated as described in each plan's coverage manual provided by the insurance company.

Copays, deductible and coinsurance all apply towards the Out-of-pocket maximums

Iowa State University Employee HMO Plan (Wellmark BlueHMO)

- **Deductible:** In-network \$250 single / \$500 spouse/child/family per year
- **Office Visit:** \$15 copay per provider per date of service
- **Inpatient/outpatient facility:** In-network 90%/10% coinsurance, after deductible
- **Out-of-pocket maximum (OOPM):** In-network \$1,500 single / \$3,000 spouse/child/family contract per year
- **Emergency room:** \$125 copay plus 10% coinsurance (copay waived if admitted)
- **Urgent Care:** \$15 copay per provider per date of service
- **Fertility/Infertility:** Transfer procedures \$15,000 lifetime maximum benefit

Note: No coverage on out-of-network services except for emergency or with prior approval from Wellmark

Iowa State University Employee PPO Medical Plan (Wellmark BluePPO)

Deductible:

- In-network \$400 single/\$800 spouse/child/family per year
- Out-of-network \$800 single/\$1,600 spouse/child/family per year

Office Visit: \$25 copay per provider per date of service

Inpatient/outpatient facility:

- In-network 80%/20% coinsurance, after deductible
- Out-of-network 60%/40% coinsurance, after deductible

Out-of-pocket maximum (OOPM):

- In-network \$2,000 single/\$4,000 spouse/child/family contract per year
- Out-of-network \$4,000 single/\$8,000 spouse/child/family contract per year

Emergency room: \$125 copay plus 20% coinsurance (copay waived if admitted)

Urgent Care: \$25 copay per provider per date of service

Fertility/Infertility: Transfer procedures \$15,000 lifetime maximum benefit



ALEX is an easy-to-use and fun interactive online tool that will help you select the best-fit employee benefit plans for you and your family. The tool is personalized, so you can see which health plans make the most sense for you. Plus, ALEX explains your benefit options in plain English, no jargon or complicated legal language.

<https://www.hr.iastate.edu/alex>

PRESCRIPTION DRUG COVERAGE

Administered by Express Scripts

The Iowa State plan includes a pharmacy program that is administered separately from the medical plan. The member will have a separate benefit card that must be used for prescription purchases, but there is not a separate premium to pay.

The cost of the prescription plans is included in the medical premium.

Deductibles: \$0	Out-of-pocket maximum: \$2,000 single/\$4,000 spouse/child/family	
	<u>Retail (30 day supply):</u> For prescription medications used on a short-term basis.	<u>90-day supply at retail pharmacy or Express Script by Mail (90- day supply-home delivery):</u> For prescription medications used on a regular basis (for 3 months or more).
Generic	\$15 co-pay	\$0 co-pay
Preferred Brands	30% co-insurance (\$125 max)*	25% co-insurance (\$300 max)*
Non-preferred Brands	50% co-insurance (\$250 max)*	33% co-insurance (\$600 max)*

*Percent of co-insurance determined at point of sale: participating retail pharmacy or Express Script by Mail.

If you are on a prescription that has been identified for the SaveOn program It is strongly recommended that the impacted member enroll in copay assistance and with SaveOnSP, or it is possible that the member may experience higher copays than those listed above.

DENTAL INSURANCE

Administered by Delta Dental of Iowa

Insurance coverage becomes effective on the first day of employment, provided enrollment applications are completed prior to the assigned deadline. If coming from an Iowa State pre/post-doctoral appointment, your current dental tier and plan will remain the same. **The plan options are Basic or Comprehensive.**

The University contributes a share toward the full premium, based upon the plan and tier of coverage elected (employee only, employee and spouse/domestic partner, employee and child(ren) or employee and family). The employee pays the difference between the premium cost and the Iowa State share. A “double spouse/domestic partner” shared contract option may be available for employees whose spouse/domestic partner is also employed with ISU. The double spouse/domestic partner rate in the following box is for a couple sharing the ISU plan. Contact the Benefits Office for details.

Premiums for 2025 | Monthly Amount Employee Pays

TIER	BASIC DENTAL PLAN	COMPREHENSIVE DENTAL PLAN
Self Only	\$0	\$19
Self & Spouse	\$35	\$88
Self & Children	\$42	\$94
Self & Family	\$52	\$110
Family Double Spouse/Domestic Partner (contract holder pays)	\$27	\$85

Please Note: The following information in this summary regarding insurance coverage is limited. Benefits are administrated as described in each plan's coverage manual provided by the insurance company.

ISU **Basic Dental** Insurance (Delta PPO plus Premier Plan)

- **Maximum coverage:** \$750/year/insured person.
 - **Coverage at 50%:** Eligible basic and major restoratives such as crowns, extractions, fillings, root canal.
 - **Not covered:** Bridgework, dentures, implants, orthodontics
- **CheckUp plus:** Coverage at 100% (in-network).
 - Two routine cleanings & exams, routine bitewing x-ray.
- **Deductible:** \$25 annual/contract combined for basic & major restorative.

ISU **Comprehensive Dental** Insurance (Delta PPO plus Premier Plan)

3-year enrollment required if you enroll in this plan

- **Maximum coverage:** \$1500/year/insured person, excluding orthodontics.
 - **Coverage at 100%:** Eligible checkups, cleanings, X-rays.
 - **Coverage at 80%:** Eligible basic restoratives such as extractions, fillings, root canal.
 - **Coverage at 50%:** Eligible major restoratives such as bridgework, dentures, implants, inlays.
 - **Eligible orthodontics:** Lifetime maximum benefit of \$2000, \$50 deductible.
- **Deductible:** \$50 annual/contract combined for basic and major restorative, excluding orthodontics.

OPTIONAL EYEWEAR PLAN

Administered by Avesis

There is optional enrollment for in-network benefits for frames and spectacle lenses or contact lenses every 12 months. The premiums are paid in full by the employee as a post-tax payroll deduction.

TIER	2025 PREMIUM
Self Only	\$7.14
Self & Spouse	\$13.29
Self & Children	\$15.04
Self & Family	\$19.44

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA) AND DEPENDENT CARE ASSISTANCE PROGRAM (DCAP)

Administered by ASI Flex

Health Care Flexible Spending Account and Dependent Care Assistance Program are tax savings devices for health care or dependent care.

- Employees may create an account by electing to contribute their own funds to either FSA or DCAP by pre-tax payroll deduction.
- **Health Care FSA:**
 - Essential health care expenses that are not covered, or are partially covered, by your medical, prescription drug, dental and vision insurance plans.
- **Dependent Care Assistance Program (DCAP):**
 - Your child or dependent care expenses, including daycare, babysitting, in-home care for older dependents, and before/after school care expenses.

MAKING FUTURE CHANGES/OPEN ENROLLMENT PERIOD

You may elect to make benefit changes **during the annual open enrollment period (early November) or with a qualifying life event.** It is your responsibility to contact the benefits office to drop dependents within 31 days of loss of eligibility. Dropping after 31 days may result in ineligibility for refunds of overpayments. Allow 60 days to notify the benefits office regarding the birth or adoption of a child.

ALUMNI CENTER

The ISU Alumni Center was built to house the Iowa State University's Alumni Association and Student Alumni Leadership Council. The Alumni Center serves as an enhancement to student life, alumni homecomings, and community and alumni engagement. The center was built using solely donations to the Alumni Association. The building was architecturally designed to resemble parts of Iowa State University campus.



LIFE INSURANCE

Administered by Principal Financial Group

Group Basic Term Life Insurance

Two coverage levels to choose from:

- 1) Two (2) times your annual salary rounded to the nearest \$1,000 (\$250,000 maximum), OR
- 2) \$50,000

Premiums:

ISU pays 100% of the premium for either coverage level. Any benefit over \$50,000 is treated as taxable income.

Benefits:

- Employees who continue active employment after age 65 will have benefits reduced to 65% of scheduled benefit on January 1st following your 65th birthdate. The premium cost will be reduced accordingly.
- Upon resigning from ISU, this plan is not portable. There is a conversion option.

Voluntary Term Life Insurance

Optional enrollment available if enrolled in group basic term life (2x salary OR \$50,000).

- The premiums are based on salary/age and are paid in full by the employee on a post-tax payroll deduction.
- Benefit is for additional life insurance coverage of 1, 2, 3, or 4 times your annual salary.
- Coverage levels 3 and 4 require a statement of health.
- Minimum is greater of 100% of salary or \$10,000 and a maximum of lesser of 400% of salary or \$500,000.
- There is additional coverage for accidental death and dismemberment, which is equal to the coverage.
- The coverage is portable upon termination/retirement. If insurance is continued when active employment ends, coverage may continue until age 70.

Dependent Term Life Insurance

Optional enrollment available if employee is enrolled in group basic term (2x salary OR \$50,000).

- Coverage is available for eligible spouse/domestic partner and/or eligible children.
- The premiums are paid in full by the employee on a post-tax payroll deduction.

Options:

- **Plan 1:** \$5,000 coverage for spouse/domestic partner, \$2,500 coverage for each dependent child **Premium:** \$2.40 (monthly)
- **Plan 2:** \$10,000 coverage for spouse/domestic partner, \$5,000 coverage for each dependent child **Premium:** \$4.80 (monthly)

LONG-TERM DISABILITY INSURANCE

Administered by Principal Financial Group

New employees may apply for first year coverage, provided enrollment is completed prior to the assigned deadline.

If approved:

- The employee will pay full premium during the first year of continuous employment. Payroll deduction will be post-tax.
- After the first year of employment, the University will pay the total premium.

If denied or does not apply for the first year of coverage:

- Coverage becomes effective the first of the month following one year of continuous employment.
- The University pays the full premium.

Coverage:

- Monthly benefit is 63% of the monthly salary, up to \$10,000 per month.
- 90 work-day elimination period.

SICK LEAVE

Employees with full-time appointments accrue sick leave at the rate of 12 hours per month with unlimited accumulation. **Part time employees** accrue amounts equivalent to their fractional base of appointment.

Vacation Credit: After the accrual of 240 hours of sick leave, employee may be eligible to substitute 4 hours of vacation in lieu of 12 hours of sick leave for any month in which sick leave is not used.

VACATION

Faculty (12-month work period) and P&S employees with full-time appointments accrue at a rate of 2 days/month. **Part-time employees** accrue amounts equivalent to their fractional base of appointment. Vacation may be accrued to twice the annual entitlement.

Merit employees accrue at a rate based on years of service:

1 st through 4 th year of employment	10 days/year
5 th through 11 th year of employment	15 days/year
12 th through 19 th year of employment	20 days/year
20 th through 24 th year of employment	22 days/year
25 th and subsequent years of employment	25 days/year

HOLIDAYS

- New Year's Day
- Martin Luther King's birthday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Friday following Thanksgiving Day
- Christmas Day
- 1 additional holiday/year officially announced by Administration.
- 2 personal holidays (accrued with vacation)

CENTRAL CAMPUS

Central campus is an open area with a road encircling the buildings of the University. This 490-acre lot is filled with lots of green grass; it is sprinkled with trees, shrubbery, and flowers. The 20-acre central lawn is the perfect spot for weddings, studying, and lying out in the sun. Many different events are held on central campus all year round.



TUITION REIMBURSEMENT PROGRAM

The Tuition Reimbursement Program helps defray the cost of tuition up to a maximum of four (4) college credits available for courses offered by Iowa State University. Merit or Professional & Scientific staff with a minimum of one year of continuous employment in a non-temporary, non-faculty, benefit-eligible position. For more information, visit the [UHR Benefits home page](#) and click “Tuition Reimbursement” under “Additional Programs”, or email tuitionreimbursement@iastate.edu.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Employee Assistance Program (EAP) is administered by Employee and Family Resources (EFR). It is a benefit designed for you and your eligible family members. ISU provides this benefit at no cost to you or your family members. More information can be found [here](#).

BENEFIT PROVIDER WEBSITES

You will find direct links to the vendors Iowa State uses on [our webpage](#).

EMPLOYEE DISCOUNTS

There may be other additional discounts available to employees. You can find the listing of those vendors [here](#).



CAMPANILE

The story of the campanile is a love story. Edgar Stanton graduated with the first class of Iowa State in 1872. He spent 50 years on campus as a student and faculty member. When his first wife, Margaret MacDonald Stanton, died in 1895, Stanton wanted to establish a monument so all students and friends of Iowa State would remember her.

Since the story of the campanile is a love story, the “campaniling” tradition was created. A student officially becomes an Iowa Stater when he or she is kissed under the campanile at the stroke of midnight. During homecoming, hundreds of students gather for mass campaniling. Couples kiss, the band plays, and fireworks go off at the stroke of midnight.

Benefits will be administered as described in each plan’s subscriber agreement or plan document.