



IOWA STATE UNIVERSITY

2026 FACULTY, PROFESSIONAL
& SCIENTIFIC, MERIT AND PRE/
POST DOCTORAL ASSOCIATES

Benefits Summary



At Iowa State University we understand that our employees are our most valuable asset, and we're dedicated to investing in your well-being. That's why we offer a range of benefits that can help you stay healthy, feel secure, and achieve your goals. From medical and dental coverage, to supplemental health plans and voluntary benefits, our comprehensive benefits package is designed to meet your unique needs and help you thrive both inside and outside of work.

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.

Eligibility

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

How to Contact University Human Resources

- ✓ **Academic Year:**
Monday - Friday, 8 a.m. - 5 pm.
- ✓ **Summer / Break Hours:**
Monday - Friday, 7:30 a.m. - 4 p.m.

Any alteration in hours will be posted as well as on our voice message system.

- ✓ **Phone:** 515-294-4800
- ✓ **Fax:** 515-294-8226
- ✓ **Email:** benefits@iastate.edu

Making 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.



2026 Benefits Summary

Medical Insurance and Prescription Drug Benefits

Medical Insurance is an essential part of your overall health and wellness. With our comprehensive medical plan through Wellmark, you'll have access to a network of doctors and specialists to help you manage your health. You'll also have coverage for prescription drugs, including both generic and brand name medications. The plan options are HMO or PPO.

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. Under the HMO plan, there is no out-of-network services except for emergency or with prior approval from Wellmark.

	BENEFITS		
	HMO MEDICAL PLAN	PPO MEDICAL PLAN	
	IN-NETWORK ONLY	IN-NETWORK	OUT-OF-NETWORK
Annual/Calendar Year Deductible (Individual/Family)	\$250/\$500	\$400/\$800	\$800/\$1,600
Out-of-Pocket Maximum (Individual/Family)	\$1,500/\$3,000	\$2,000/\$4,000	\$4,000/\$8,000
Office Visit	\$15 copay	\$25 copay	
Emergency Room	\$125 copay (waived if admitted), plus coinsurance	\$125 copay (waived if admitted), plus coinsurance	
Coinsurance	10%, after deductible	20%, after deductible	

	PRESCRIPTION DRUGS	
	EXPRESS SCRIPTS	EXPRESS SCRIPTS
	Out-of-pocket maximum: \$2,000 single/\$4,000 spouse/child/family	Retail (30-Day Supply): For prescription medications used on a short-term basis.
Generic	\$15 copay	\$0 copay
Preferred Brand	30% co-insurance (\$125 max)*	25% co-insurance (\$300 max)*
Non-preferred Brand	50% co-insurance (\$250 max)*	33% co-insurance (\$600 max)*

Premiums for 2026 | Monthly Amount Employee Pays

TIER	HMO MEDICAL PLAN	PPO MEDICAL PLAN
Self Only	\$50	\$84
Self & Spouse	\$239	\$411
Self & Children	\$165	\$283
Self & Family	\$331	\$575
Family Double Spouse/ Domestic Partner (contract holder pays)	\$215	\$367

*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.



2026 Benefits Summary

Dental Insurance

Your dental health is an important part of your overall wellness. You may choose from two dental insurance plans through Delta Dental of Iowa. The plan options are Basic or Comprehensive.



	BASIC	COMPREHENSIVE*
Annual/Calendar Year Deductible (Individual/Family)	\$25	\$50
Annual/Calendar Year Maximum	\$750	\$1,500
Preventive Services	100%	100%
Basic Services	50%	80%
Major Services	50%	50%
Orthodontia Lifetime Maximum	Not Covered	\$2,000, after deductible

**3-year enrollment required if you enroll in the Comprehensive plan.*

Premiums for 2026 | Monthly Amount Employee Pays

TIER	BASIC	COMPREHENSIVE
Self Only	\$0	\$9
Self & Spouse	\$25	\$78
Self & Children	\$32	\$84
Self & Family	\$42	\$100
Family Double Spouse/Domestic Partner (contract holder pays)	\$7	\$65

Vision Insurance

There is optional enrollment for vision coverage from Avesis. In-network benefits include frames and spectacle lenses or contact lenses every 12 months. The premiums below are paid in full by the employee as a pre-tax payroll deduction.



TIER	2026 MONTHLY PREMIUM
Self Only	\$7.14
Self & Spouse	\$13.29
Self & Children	\$15.04
Self & Family	\$19.44

NOTE: The information above is a summary of coverage. Please refer to: <https://www.hr.iastate.edu/employee-benefits> for additional plan details.





2026 Benefits Summary

Income Protection at-a-Glance

ISU offers a variety of programs, to protect you and your family from whatever tomorrow brings.



LIFE AND AD&D INSURANCE

Basic Term Life from Principal Financial Group

(Note: Pre/Post Doctoral employees are not eligible for this benefit.) ISU provides Basic Term Life coverage at no cost to you. Two coverage levels to choose from. The benefit is equal to 2 times your annual salary rounded to the nearest \$1,000 (to a maximum of \$250,000) OR \$50,000. Any benefit over \$50k is taxable income.

Supplemental Term Life and AD&D Insurance from Principal Financial Group

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 you 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.

The coverage is portable upon termination/retirement. If insurance is continued when your ISU employment ends, coverage may continue until age 70.

You can also purchase coverage for your eligible spouse and/or eligible children. Optional enrollment available if employee is enrolled in group basic term (2x salary OR \$50,000). The premiums are paid in full by you on a post-tax payroll deduction.

Options include Plan 1: \$5,000 coverage for spouse/domestic partner, \$2,500 coverage for each dependent child at \$2.40 (monthly), OR Plan 2: \$10,000 coverage for spouse/domestic partner, \$5,000 coverage for each dependent child at \$4.80 (monthly).



DISABILITY INSURANCE

Long Term Disability Insurance from Principal Financial Group

(Note: Pre/Post Doctoral employees are not eligible for this benefit.) New employees may apply for first year coverage, provided enrollment is completed prior to the assigned deadline.

If approved:

- The employee will pay total 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 total premium.

Coverage:

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



ADDITIONAL BENEFITS

Employee Assistance Program (EAP) from Employee and Family Resources (EFR)

Our EAP is available at no cost to you and your family members and provides confidential counseling and resources.

ISU 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.



2026 Benefits Summary

New! Supplemental Medical Benefits from Voya

Protect yourself from unexpected expenses with supplemental insurance options. All benefits are paid in addition to any other insurance you may have.



CRITICAL ILLNESS INSURANCE provides a lump sum payment if you're diagnosed with a covered condition—such as heart attack, stroke, cancer, type 1 diabetes, or multiple sclerosis—regardless of other coverage, with options for \$10,000 or \$20,000 in benefits and free coverage for dependent children.

Examples of Covered Illnesses include:

- Heart Attack*
- Stroke
- Cancer
- Type 1 Diabetes
- Multiple Sclerosis

**A sudden cardiac arrest is not itself considered a heart attack.*



ACCIDENT INSURANCE pays benefits directly to you for a wide range of injuries and related medical treatments, helping offset costs from events like fractures, burns, or concussions. The plan also covers a wide variety of accident-related expenses, including transportation and lodging.



HOSPITAL INDEMNITY INSURANCE offers direct payments if you're admitted to a hospital, including extra benefits for intensive care or inpatient rehab stays, helping you manage out-of-pocket expenses during hospitalizations or childbirth.

All Supplemental Medical Plans Feature

Guaranteed Acceptance: There are no health questions or physical exams required.

Family Coverage: You can elect to cover your spouse and children.†

Portable Coverage: You can take your policy with you if you change jobs or retire.

Health Screening Benefit: The plans provides a \$50 benefit per covered person, per calendar year, if you or your covered dependents complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel, and more.

Please note: These plans are not replacements for medical insurance.†*If you elect coverage for your dependent children, you must provide notification to your employer when all of your dependent children exceed the dependent child age limit or no longer otherwise meet the definition of a dependent child. If you elect coverage for your spouse, you must provide notification to your employer if your spouse no longer meets the definition of a spouse.*

Additional Voluntary Benefits

Everyday Marketplace is your source for important voluntary benefits that are available to enroll in all year long. Benefit-eligible ISU faculty and staff can visit Everyday any time to find preferred pricing on trusted products and services.

Everyday provides anytime access to expert guidance and selected solutions from trusted brands, at preferred pricing you can afford, for the things that matter most. Visit aon.io/ISU to access and enroll in voluntary lifestyle benefits, like:



HOME & AUTO INSURANCE Find and easily compare coverage options from multiple carriers for your home and car with tools that make it simple to choose a policy right for you. Take advantage of bundling, home security, safe driver, and other employee discounts for savings over regular retail prices.



PET INSURANCE Give your pet the care they deserve without the added stress of significant pet bills. Features include:

- Freedom to use any U.S. licensed vet, including for specialty and emergency care
- Coverage for accidents, injuries, common and chronic illnesses, hereditary and congenital conditions and more
- Optional wellness coverage for eligible exams, vaccinations, spaying/neutering and more



PURCHASING POWER SHOPPING PROGRAM Shop online and pay directly from your paycheck with no credit checks, interest, or hidden fees. Choose from 45,000 products in categories like electronics, appliances, fitness equipment, and more.



EMPLOYEE DISCOUNT PROGRAM Access thousands of exclusive discounts on big-name and local brands and services, all personalized just for you. Shop travel, electronics, entertainment and more, with new offers added all the time.



2026 Benefits Summary



Spending, Saving and Reimbursement Programs

The Health Care FSA and Dependent Care Assistance Programs (DCAP) allow you to put aside pre-tax dollars for important health care and dependent care expenses and help you reduce your income taxes at the same time. 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:** Pay for eligible health care expenses such as copays, deductibles, orthodontia, over-the-counter medications, etc.
- **DCAP:** Pay for eligible care for your dependents, including day care, nursery school, elder care expenses, etc.
- **Adoption Assistance Reimbursement Program:** We understand that families are built in many ways and offer eligible employees adoption assistance reimbursement to help cover the cost of qualified adoption related expenses. Learn more at <https://hr.iastate.edu/adoptionassistanceplan>

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	Five Year Split Rate: 6 2/3% of first \$4,800 10% of the remainder	Five Year Split Rate: 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



2026 Benefits Summary

Parental Leave

Eligible employees have access to Paid Parental Leave, offering up to four weeks of paid time off within a year of a child's birth or adoption placement. This policy supports both birthing and non-birthing parents, with leave amounts based on parental role and employment status. Paid Parental Leave is coordinated with FMLA requirements and other available leave, ensuring flexibility and support for you and your family during this important time. For more details, contact University Human Resources or visit: <https://www.policy.iastate.edu/parentalleave>.

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 80 hours of sick leave (if employed less than 5 years) or 240 hours of sick leave (if employed 5 years or longer), 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:

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

Holidays

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

About this Booklet

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.

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, scan the code to go to <https://www.hr.iastate.edu/employee-benefits>.

