

IOWA STATE UNIVERSITY

University Human Resources

**Welcome**

**ISU Plan Benefits  
Pre/Post-Doctoral Associates  
2023**



# UHR Service Center and Benefits Office

## Contact Benefits:

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

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

Employees/Retirees/Postdocs Last Name Begins With:	Benefits Consultant
A – D	Jill Pretzer
E - K	Dawn Shedarowich
L - R	Teree Hungerford
S - Z	Sarah Ford

## Benefit Website:

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



# Agenda

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



# Eligibility Requirements

Appointment, must be at least  
1/2 time or greater





# International Pre/Post Doctoral Associate

- All international Pre/Post-Doctoral Associates (F and J Visa) are required to carry medical/prescription drug insurance for themselves as a condition of employment at Iowa State University.
- Accompanying dependents must also be enrolled in the medical/prescription drug coverage



# ISU Retirement Funds

- **IPERS**   
(Iowa Public Employees Retirement System)

- **TIAA Retirement Annuity**   
(Teachers Insurance and Annuity Association)



# The election is IRREVOCABLE!

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.*



# Retirement Plan Resources

- **TIAA** - [www.tiaa.org/iastate](http://www.tiaa.org/iastate)  
Ames office – 800-732-8353



- **IPERS** - [www.ipers.org](http://www.ipers.org)  
800-622-3849



- **Retirement Plan Comparison** -  
<https://www.hr.iastate.edu/employee-benefits>  
*Located: Retirement Plan*







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





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



# Guaranteed Benefit Income

- You CANNOT outlive your benefit
- 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



# IPERS - Future Changes

- IPERS may adjust contribution rate up or down by no more than 1.0 percentage point each July
- IPERS rules may be changed by the Iowa Legislature
- IPERS will notify members of any changes





- 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





- Guaranteed benefit – ONLY TIAA Traditional Annuity investment option
- You can change allocation or transfer funds at a later date – at no cost
- Total funds in retirement plans may fluctuate and vary depending on:
  - Retirement income options chosen
  - Your age at the time benefits begin
  - Size of retirement plan accumulations
  - Rate of return before and after retirement





Contributions – based on annual budgeted salary:

- **Employee Contribution:**
  - 3 1/3% of first \$4,800 earned in calendar year
  - 5% of the remaining salary
- **ISU Contribution:**
  - 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

- **Step One:** Prior to your deadline
  - Elect either IPERS or TIAA in Workday
  
- **Step Two:** Complete either:
  - IPERS enrollment/beneficiary form
  - TIAA enrollment via Retirement@Work site via OKTA
    - 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)

- A retirement account separate from the required retirement plan
- Eligible for employees with IPERS or TIAA
- May begin or end contributions or switch carriers any month
- Pre and Post tax 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 website where you will also be directed to establish an account with the vendor
  - Vendors allowed with payroll deduction:



# IPERS & TIAA & GSRA

## While Actively Employed:

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



# TIAA Ames Office

- 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
  - 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

- 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
  - *Avesis Coverage:*
    - 1<sup>st</sup> of month following employment date



# When Can I Make Changes?

- *After initial enrollment:*
  - Qualifying Event (Mid-Year Changes)
    - Add/Drop dependents
  - Annual Open Enrollment Period



# Mid-Year Changes

- After initial enrollment:
  - Must have an “event” to add/drop dependents outside of open enrollment period to medical, dental or vision plans.
  - Notice for changes required within 31 days of event!
    - Birth of baby or adoption (60 days to add)
    - Marital status change
    - Loss of coverage for self and/or dependents
    - Eligible for new coverage for self and/or dependents
- The event date determines effective dates on adds and drops



# Annual Open Enrollment Period

- 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
- E-mail notification
- Informational guide provided
  - Benefit Website
- You may not want to change your benefits, but your benefits might **CHANGE!**



# Medical and Dental Premium

- **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.*





# Medical and Dental Insurance



## Available for:

- 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

- **Spouse/Domestic Partner**
  - Same or opposite sex
- **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 26 or over
  - Totally & permanently disabled child

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



# Required Documentation

Documentation of eligible dependents is required to enroll them in benefits. Please 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

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

- **Domestic Partner**

- Declaration of Domestic Partnership form on the UHR Benefits Forms page currently at:  
*<https://www.hr.iastate.edu/benefits-forms>*

- **Dependent Child(ren)**

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



# Potential Tax Consequences of Insuring Domestic Partners / Child Over 26

## Potential Implications

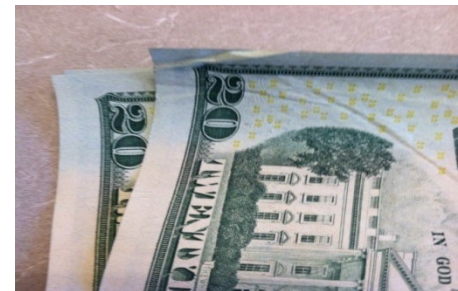
- Individuals may not be “tax dependent” per the IRS
- ISU will impute the income and you are taxed on added value of coverage

## Over-aged Dependent (that is not a tax dependent i.e., disabled)

- Over age 26 and an unmarried, full-time student

## Domestic Partner

- State and Federal tax



# Double Spouse Options - Medical & Dental

## Share A Family Contract on ISU Plan

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



# Duplicate Coverage – State of Iowa

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:* A 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.



# Coordination of Benefits

- 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

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



# Monthly Premiums

## Medical/Prescription Insurance

Tier of Coverage	PPO & RX	HMO & RX
Employee Only	\$49	\$29
Employee + Spouse/Partner	\$298	\$152
Employee + Children	\$221	\$100
Employee + Family	\$382	\$193
Family Double Spouse/Partner (contract holder pays)	\$270	\$129



## BluePPO

- Self-Referral
- Using providers in the national network of preferred providers organization (PPO) contracted by BC/BS for best benefits.
- Routine preventative services physicals, eye exams
- Reduced coverage when using non-network providers
  - May balance bill
  - No routine services (preventative tests, physical, eye or hearing exams)
- Out-of-pocket maximum begins on effective date through calendar year

## BlueHMO

- Iowa network of providers:
  - Must name a Primary Care Physician (PCP)
  - Wellmark Health Plan of Iowa (WHPI) network – always verify the PCP is accepting new patients
  - PCP required for routine services
  - You may self-refer to network chiropractor, eye doctor for routine exam or acupuncturist
- Out of WHPI network: benefits only by prior authorization or emergency room
- Guest membership arrangement available:
  - Out of network for 90 – 180 days
  - Routine Services Allowed
  - May not set up retroactive
    - Turn off when resuming in-network
  - College students
  - Custodial Parents



# Medical Plan Comparison

Plan Provisions	BluePPO In-Network	BluePPO Out-of-Network	BlueHMO
Deductible <ul style="list-style-type: none"> <li>Single</li> <li>Family</li> </ul>	\$0	\$400 \$800	\$0
Coinsurance	10%	20% after deductible	0%
Out-of-Pocket Maximum, effective date of hire to end of calendar year <ul style="list-style-type: none"> <li>Single</li> <li>Family</li> </ul>	\$2,000 \$4,000	\$4,000 \$8,000	None
Office Visit	\$25 copay Does not apply toward out-of-pocket maximum	None	\$15 copay
Emergency Room	\$125 copay, then 10% coinsurance	\$125 copay, then 20% coinsurance	\$125 copay



# PPO and HMO Plans

- Fertility / Infertility Services – Transfer procedures subject to \$15,000 lifetime maximum. Prescriptions for this category are medical claims.
- Know your plan prior to approving services
- Case Management available to help with critical issues
- Call Wellmark with service eligibility questions



# Prescription Drug Coverage



EXPRESS SCRIPTS®

pharmacy benefit manager company



# Prescription Plan – Express Scripts

Annual Out-of-Pocket Maximum	\$2,000 single \$4,000 family
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>• \$40 copay for generic</li><li>• 30% coinsurance for preferred brand name (\$375 maximum copay/prescription)</li><li>• 50% coinsurance for non-preferred brand name (\$750 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 Plan – Express Scripts

- Some drugs 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





## Wellmark

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



Your Health. Well Protected.™

## Express Scripts

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



EXPRESS  
SCRIPTS®



# Dental Insurance



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



# Monthly Dental Insurance Premiums

	Basic	Comprehensive
Employee Only	\$0	\$17
Employee + Spouse/Partner	\$32	\$81
Employee + Children	\$39	\$87
Employee + Family	\$48	\$101
Family Double Spouse/Partner (contract holder pays)	\$25	\$78



# Dental Insurance Plan Comparison

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



# Web Site Information



- [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

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



# Eyewear Discount Plan



- Benefit available once each calendar year
- Co-pay \$25
- Discount **benefits annually** for **either** glasses or contacts:
  - Frames – up to \$150 allowance
  - Spectacle lenses – (standard, progressive or specialty) discounts vary, contact Avesis:
    - 800-828-9341
    - [www.avesis.com](http://www.avesis.com)
  - Contact lenses - \$130 allowance for materials & fit
  - Lasik - Members receive a one-time/lifetime allowance of \$150 (additional 25% provider discount may be available)



**Reliable & Dependable**

Avesis is a national leader in providing exceptional vision care benefits for millions of commercial members nationwide. Our company provides the industry's most comprehensive vision benefits, including vision, dental, hearing, and more. We are committed to providing the highest quality vision care services to our members and their families.

**An In-Depth Look**

Vision Care Services	In-Network Member Benefits	Out-of-Network Reimbursement
<b>Materials:</b>	Members receive an allowance allowance based on the type of material selected.	Up to 50%
Standard Single Vision Lenses	Covered in full after materials copay	Up to 50%
Single Vision	Covered in full after materials copay	Up to 50%
Bifocal	Covered in full after materials copay	Up to 50%
Trifocal	Covered in full after materials copay	Up to 50%
Low Vision	Covered in full after materials copay	Up to 50%
<b>Contact Lenses:</b>		
Standard	Covered in full	Up to 50%
Monthly Necessary	Covered in full	Up to 50%
Refractive Laser Surgery	Provider discount up to 25%	Up to 50%
<b>Frequency</b>		
Lenses or contact lenses	Once every 12 months	Once every 12 months
Frame	Once every 12 months	Once every 12 months
Prescription	Once every 12 months	Once every 12 months

**How can we help you?**

Avesis Website: [www.avesis.com](http://www.avesis.com)

Customer Service: 800-828-9341

7 a.m. - 6 p.m. CST

**LAKE Provider:** 877-712-3010

**Here's How It Works**

1. Select a provider
2. Make an appointment
3. Visit provider for service
4. Pay any copays or additional expenses



# Insurance ID Cards

- Data transfers electronically to vendors
- ID cards for medical, prescription, dental and vision plans elected should arrive at your home within 2 weeks
  - Individual cards - HMO only
  - Contract holder's name
    - PPO
    - Express Scripts
    - Dental
    - Avesis





# Termination and COBRA

- 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



- ASIFlex administers our plans
- Tax Savings Devices (not an 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
  - **Effective date is your employment date. That is when you can begin incurring expenses.**



# Health Care Flexible Spending Account

- Minimum contribution is **\$240** per year
- Maximum contribution is **\$3,050** per year
- Deductions taken equally over remaining pay periods
- Carry Over Provision
  - Carry over provision, allows \$610 in unused funds to be rolled over to the following plan year
  - The carry over amount available to claim during the entire following plan year as long as you are a benefits eligible employee



# Health Care Flexible Spending Account

- You may be reimbursed for expenses for yourself, and eligible dependent(s) as determined by the Internal Revenue Service
- Reimbursable expenses are:
  - Qualified medical, dental or vision expenses that are not eligible for reimbursement from any other source
  - Limited purpose use if any participants are involved in Health Savings Accounts elsewhere
- Examples of items to claim:
  - Deductibles, copays, eyeglasses, contact lenses and required solutions, hearing aids, orthodontics, some over-the-counter medications and some with letter of medical necessity



# Dependent Care Assistance Program

**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



# Dependent Care Assistance Program

- Minimum contribution is **\$240** per year
- **Maximum Contributions:**
  - Maximum \$5,000 annually
    - Single or married and file a joint return
  - Maximum \$2,500 annually
    - Married and file separate returns
  - Other maximums if one parent is a student
- Deductions taken equally over remaining pay periods
- **Grace Period:** ends March 15th the following year
- Use it or lose it



# FLEX Reimbursement

- Reimbursements begin only after the first contribution is made:
    - Deadline to claim previous year expenses is April 30, except for carryover funds
  - Receive “Welcome Letter” from *ASIFlex*
  - Options for Reimbursement:
    - Forms available on *ASIFlex* website, <https://asiflex.com/isu/>
    - On-line claims filing
    - *ASIFlex* mobile app
- Can also enroll with *ASIFlex* in **either**:
- Debit card option - **OR** -
  - Automatic filing - Medical, Dental, Rx charges
    - eligibility required
- Direct deposit available



# Additional Benefits & Programs





# Employee Assistance Program



Services through Employee and Family Resources (EFR)

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

Free, confidential and timely access to:

- 24/7 phone counseling
- 6 in-person sessions per incident
- ID Theft Resolution



# Employee Assistance Program

- **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 – Learn@ISU
- Newsletters
- [www.efr.org/programs-services/employee-assistance-program/](http://www.efr.org/programs-services/employee-assistance-program/)
- Phone: 800-327-4692



# Sick Leave and Vacation

- 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
  - Medical or dental appointments
  - Funeral leave
  - Emergency leave
    - Care of an immediate family member
    - Receive 40 hours beginning of calendar year with a maximum of 80 hours
- Vacation leave hours are dependent on position



# Vacation Credit

- 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



# Family Medical Leave Act (FMLA)

- 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 (family or own)
- Once eligible, employees use FMLA concurrently with paid leave such as sick leave or vacation
- Understanding FMLA on-line training available in

LEARN@ISU

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



# Adventure2

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

## How it works:

- Register on the ISU WellBeing website at [www.wellbeing.iastate.edu](http://www.wellbeing.iastate.edu)
- Click on the Adventure2 button
- Complete your Well-Being Assessment to earn 400 points right away.
- Join challenges and earn additional points to reach new levels.
- Qualify for great rewards like Level Up Email Signature Badges, ISU Cyclone Gear, and celebrations with ISU leaders.



# Vendor Discount Programs



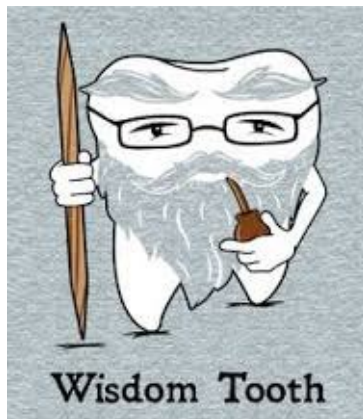
<https://www.hr.iastate.edu/vendor-discounts>



# Vision Discount



- Delta offers an EyeMed discount program for enrolled members of any Delta Dental of Iowa plan at no cost
- Unlimited use of the discount for eyeglass frames and lenses
  - Conventional contact lens benefit (not disposables)
  - Lasik benefits
  - See [www.deltadentalia.com](http://www.deltadentalia.com) website







- As a member of a BC/BS Association health plan, you have access to health and wellness deals exclusive to Blue members.
- You get a wide range of savings in these categories
  - Fitness
  - Personal Care
  - Financial Health
  - Lifestyle
  - Wellness

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 that is available exclusively to Wellmark members. Call 844-842-3935
- Connect with a real person who can help with variety of health-related concerns:
  - Locate health care providers and facilities – at home or 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

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.





# Meet alex<sup>®</sup>

- ALEX is an easy-to-use, fun, and interactive guide
- Review your benefit options
- Personalized – asks you questions and recommends ISU benefits that fit your situation
- Free and confidential
- ALEX is accessible via the University Human Resources Benefits website:

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



# New Hire Benefits Enrollment Steps

1. **Make new hire benefit elections when the onboarding task shows up in your Workday inbox**
  - Benefits Change – New Hire
2. **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)



# How to enroll in Workday

Refer to the Knowledge Base Article:

- For step-by-step directions and screen shots
- Follow the link found on:  
<https://www.hr.iastate.edu/steps-enroll-prepostdoctoral-associates>



# UHR Service Center and Benefits Office



## Contact Benefits:

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

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

## Benefit Website:

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

