

# IOWA STATE UNIVERSITY

OF SCIENCE AND TECHNOLOGY



Benefit Highlights Information 2023  
*Pre/Postdoctoral Associates*

## TABLE of CONTENTS:

- Welcome
- Retirement
- Medical Insurance
- Dental Insurance
- Making Future Changes/Open Change Period
- Health Care Flexible Spending Account
- Dependent Care Assistance Program
- Avesis Eyewear Plan
- Sick Leave
- Vacation
- Holidays
- Vendor Value Added Services
- Employee Assistance Program

## EMPLOYEE BENEFITS at IOWA STATE UNIVERSITY

*Welcome to Iowa State University*

The University Human Resources, Service Center is located at 3810 Beardshear Hall, 515 Morrill Road, Ames, IA. This is where you will sign up for payroll or check in for an appointment with the Benefits Office Staff.

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

FAX: 515-294-8226

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

The office is open from 8:00 a.m. to 5:00 p.m. Monday through Friday during holidays or when the University is operating under reduced hours. Any alteration of office hours will be posted as well as indicated on the voice message system.

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 Pre/Postdoctoral positions with an appointment of 1/2 time or greater are eligible for participation in the following benefit programs, unless otherwise indicated.***

**Upon employment, the following bullets provide you with some guidance on the actions you will take:**

- Within Workday you will receive a list on onboarding tasks in your Inbox.
- After your Form I-9 has been finalized, you will receive additional onboarding tasks.
- 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 Elect or Waive radio button for our applicable elections.
- Before enrolling in the Iowa State University Benefits program, you are encouraged to view the pre-recorded benefit session that is available on the Benefits webpage. This session provides valuable information about your benefit choices. You may also contact a benefits consultant to discuss benefit options.

- IPERS

[www.ipers.org](http://www.ipers.org)

800-622-3849

- TIAA

[www.tiaa.org/iastate](http://www.tiaa.org/iastate)

800-732-8353

## RETIREMENT

**Definition of Vesting:** you retain absolute right to the employer contributions plus all earnings, even if you terminate employment with ISU. This would apply to both IPERS and TIAA.

### Iowa Public Employees' Retirement System (IPERS):

Participation is mandatory except for employees who elect TIAA.

Contributions are as follows:

<u>Effective Date</u>	<u>ISU Contribution</u>	<u>Employee Contribution</u>
Current	9.44% of budgeted salary	6.29% of budgeted 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 years of continuous service or upon reaching 65 while in IPERS covered employment, whichever comes first.

### Teacher's Insurance Annuity Association (TIAA):

Employees with an appointment of ½ time or more may elect this option in lieu of IPERS. Contributions required, based on budgeted salary.

Years of Service	ISU Contribution	Employee Contribution
	<b>5 Year Split Rate</b>	<b>5 Year Split Rate</b>
First 5 years	6 2/3% of first \$4,800 10% of the remainder	3 1/3% of first \$4,800 5% of the remainder
Year 6	10%	5%

Employees are vested after completion of three years of continuous service.

Employee and ISU contributions are established and are subject to change by Iowa State University with approval by the State Board of Regents.

### Group Supplemental Tax Sheltered Annuities – SRA (Optional):

Contributions from employee's salary per employee request. 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.





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>

## INTERNATIONAL PRE/POSTDOCTORAL ASSOCIATE

All international Pre/Postdoctoral Associates (F and J Visa) are required to carry health insurance for themselves for any semester in which they are registered at Iowa State University. Accompanying dependents must also be enrolled in the health insurance.

Internationals Pre/Postdoctoral Associates are defined for this purpose as students who are not U.S. citizens, U.S. permanent residents or refugees.

The Pre/Postdoctoral Associates ISU Plan is mandatory as a condition of your enrollment to the University.

## MEDICAL INSURANCE

Insurance coverage becomes effective on the first day of active work, provided enrollment is completed prior to the assigned deadline. If your appointment transitions to a faculty, Professional & Scientific or Supervisory Confidential appointment, your current medical tier and plan will remain the same.

The University contributes a share towards 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 ISU 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 ISU. The double spouse/domestic partner rate in the following box is for a qualified couple sharing the ISU Plan. Contact the Benefits Office for details.

**Premium for 2023**  
**Monthly Amount Employee Pays**

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



### **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.

### **Overview of Health & Pharmacy Benefits**

Please Note: The 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.

#### **Iowa State University Employee PPO Medical Plan (Wellmark BluePPO)**

- ◆ Deductible: only applies to eligible out-of-network services, \$400 single/\$800 spouse/child/family per year.
- ◆ Office Visits: 100% coverage after \$25 co-pay (co-pay does not apply to out-of-pocket maximum) 90%/10% for non-routine services.
- ◆ Hospital room/board, physician services, inpatient surgery: In-network 90%/10% co-insurance. Out-of-network 80%/20% co-insurance, after deductible.
- ◆ \$125 emergency room co-payment.
- ◆ Limitations on out-of-network service
- ◆ Non-participating providers may balance bill
- ◆ Out-of-pocket maximum – in-network: \$2,000 single/\$4,000 spouse/child/family contract per year
- ◆ Out-of-pocket maximum – out-of-network: \$4,000 single/\$8,000 spouse/child/family contract per year
- ◆ Infertility: 90% coverage. Transfer procedures \$15,000 lifetime maximum. Member cost share is not applied to the out-of-pocket maximum.

#### **Iowa State University Employee HMO Medical Plan (Wellmark BlueHMO)**

- ◆ Deductible: \$0 with in-network providers.
- ◆ \$15 co-pay office exam with in-network providers; preventative, outpatient mental health/chemical dependency.
- ◆ \$15 co-pay for in-network chiropractic care and acupuncture services.
- ◆ Hospital room/board, physician services, inpatient surgery: 100% coverage with in-network providers.
- ◆ \$125 emergency room co-payment.
- ◆ Infertility services: 100% coverage. Transfer procedures \$15,000 lifetime maximum.
- ◆ No coverage on out-of-network services except for emergency or with prior approval from Wellmark.

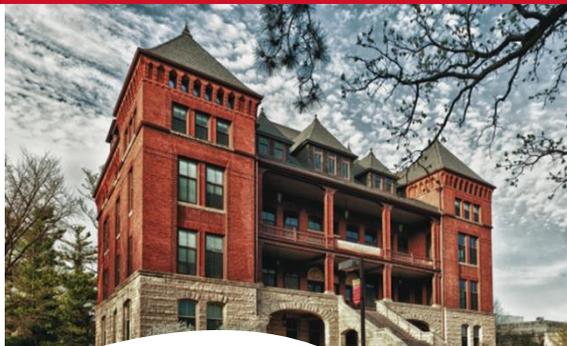
## Fountain of the Four Seasons

Placed around a circular fountain, the four seated American Indian women represent an Osage chant of thanksgiving. The four women face north, south, east and west, each demonstrating a line of the prayer. The first woman is planting the seed, "Lo, I come to the tender planting." The second woman bends close to the earth, "Lo, a tender shoot breaks forth." The third woman holds a harvest basket of maize, "Lo, I collect the golden harvest." The fourth woman nurses her newborn baby, "Lo, there is joy in my house."



## Catt Hall

Carrie Chapman Catt Hall is the home of the College of Liberal Arts and Sciences. Placed on the National Register of Historic Places in 1985, the building was renovated and renamed Carrie Chapman Catt Hall in 1995 in honor of the Iowa State alumna and co-founder of the League of Women Voters.



## PRESCRIPTION DRUG COVERAGE Express Scripts (Pharmacy Benefit Manager)

The ISU 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	
	<b>Retail (30 day supply)</b> For prescription medications used on a short-term basis.	<b>Express Script by Mail (90-day supply-home delivery)</b> 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.



### 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.

### DENTAL INSURANCE Administered by Delta Dental of Iowa

Insurance coverage becomes effective on the first day of active work, provided enrollment is completed prior to the assigned deadline. If your appointment transitions to a faculty, Professional & Scientific or Supervisory Confidential appointment, your current dental tier and plan will remain the same.

The plan options are: Basic or Comprehensive.

The University contributes a share towards 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 ISU 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.

#### Premium for 2023 Monthly Amount Employee Pays

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



### Friley Hall

Friley is one of the largest residence halls in the nation. ISU radio station, KURE, broadcasts worldwide from Friley Hall.

### 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.

The American Society of Landscape Architects (ASLA) selected Iowa State's campus as a "medallion" site in 1999. Iowa State joined Yale University and the University of Virginia as recipients of this



### Overview of Dental Benefits

Please Note: The 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

- ◆ 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, crowns, dentures, implants, inlays.
  - Eligible orthodontics, lifetime maximum benefit of \$2000, \$50 deductible.
- ◆ Deductible: \$50 annual/contract combined for basic & major restorative, excluding orthodontics.

#### MAKING FUTURE CHANGES / OPEN ENROLLMENT PERIOD

You may elect to make benefit changes during the annual open enrollment period 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.

Allowed 60 days to notify benefits office regarding the birth or adoption of a child.



### Gerdin Business Building

The Gerdin Business Building, which opened in 2004, provides a high-tech home for the College of Business.



## 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.

## AVESIS (OPTIONAL EYEWEAR PLAN)

- 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	2023 Premium
Self Only	\$6.67
Self & Spouse	\$12.58
Self & Children	\$13.77
Self & Family	\$17.71

## SICK LEAVE

Full-time Pre/Postdoctoral Associate employees accrue sick leave at the rate of one and a half days per calendar month with unlimited accumulation. Part-time employees accrue amounts equivalent to their fractional base of appointment.

Sick leave cannot be paid out at the end of an appointment, but they can be carried forward to another position at ISU if there is a lapse of 30 days or less between positions.

## VACATION

Full-time Pre/Postdoctoral Associate vacation accrues at a rate of 2 days per calendar month worked. Part-time employees accrue amounts equivalent to their fractional base of appointment. Vacation may be accrued to twice the annual entitlement.

Vacation days are not allowed to carry over from one appointment to another nor can they be paid out at the end of the appointment.

## 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)

**VENDOR VALUE ADDED SERVICES** – There may be other additional discounts available to employees. From this link you will find the listing of those vendors: <https://www.hr.iastate.edu/vendor-discounts>

**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 may be found here: <https://www.hr.iastate.edu/employee-assistance-program>

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

*Iowa State University does not discriminate on the basis of race, color, age, ethnicity, religion, national origin, pregnancy, sexual orientation, gender identity, genetic information, sex, marital status, disability, or status as a U.S. veteran. Inquiries regarding non-discrimination policies may be directed to Office of Equal Opportunity, 3350 Beardshear Hall, 515 Morrill Road, Ames, IA 50011, Telephone: 515-294-7612, email [eooffice@iastate.edu](mailto:eooffice@iastate.edu).*

## IOWA STATE UNIVERSITY

OF SCIENCE AND TECHNOLOGY

University Human Resources - Service Center  
3810 Beardshear Hall  
515 Morrill Road  
Ames, IA 50011

Phone: 877-477-7485 / 515-294-4800  
Fax: 515-294-8226  
E-mail: [benefits@iastate.edu](mailto:benefits@iastate.edu)

For additional benefits information, visit the Benefits webpage at: <https://www.hr.iastate.edu/employee-benefits>