Benefits at a Glance 2027



Benefits for State of Iowa Employees

(Except employees covered by the State Police Officers Council (SPOC))

IOWA | Department of Administrative Services

2027 Benefits at a Glance

This document provides highlights of the 2027 State of Iowa benefits for employees (except employees covered by the State Police Officers Council (SPOC)). Since it is only a summary, it cannot be considered a legal document. More detailed information about the state's employee benefits is offered at the Department of Administrative Services (DAS) website (https://das.iowa.gov/human-resources/employee-and-retiree-benefits) and the Iowa Public Employees' Retirement System (IPERS) website (http://www.ipers.org).

The benefits described herein are subject to change. Nothing herein shall be construed as a guarantee of future benefits.

General Information

Benefit Eligibility

Employees are eligible to participate in the State of Iowa's benefit program if they are permanent (non-temporary) or probationary employee. In addition:

- Employees who work at least 20 hours a week are eligible to participate in the following benefits:
  - Health Insurance.
  - Dental Insurance.
  - Vision Insurance
  - Flexible Spending Accounts.
  - Retirement Investors' Club (RIC)*.
- Employees who work at least 30 hours a week are also eligible to participate in the following additional benefits:
  - Life Insurance.
  - Long-Term Disability Insurance.

* Eligibility requirements do not apply to employees who are eligible for RIC's tax-sheltered annuity program or to employees who have a fixed annual salary.

Benefit Eligibility for Family Members

Eligible family members for health and dental insurance coverage are:

- Employee's spouse. A husband or wife as the result of a legally recognized marriage in Iowa. This does not include a spouse from whom the employee is legally separated or divorced.
- Employee's domestic partner. This is an unmarried person who has signed a Declaration of Domestic Partnership with the employee.
- Employee's children through the end of the calendar year in which they turn age 26.
- Employee's unmarried children over the age of 26 who are full-time students.
- Employee's unmarried children who are totally and permanently disabled prior to age 27.

Annual Open Enrollment Period

In the fall of each year, there is an Open Enrollment period for health insurance, dental insurance, vision insurance, life insurance, flexible spending accounts, and electing to have premiums taken on a pretax or post-tax basis. Unless the employee has a qualified life event during the year, the Open Enrollment period is the only time an employee can make changes to their health insurance, dental insurance, life insurance, flexible spending accounts, or pretax program participation.

Group Insurance

Health Insurance

Health insurance coverage is effective the first day of the calendar month following completion of one month of continuous employment. The State of Iowa offers employees one health plan (administered by Wellmark Blue Cross and Blue Shield) with two provider network options:

- **Iowa Choice** has a provider network for in-state care, with a large selection of providers within the state and some surrounding counties.
- **National Choice** offers an expanded network, with the option to receive services from Iowa-based providers as well as providers throughout the U.S.

Plan design is identical between Iowa Choice and National Choice. The only difference between the two options is the networks.

The chart below compares the health insurance options.

	Iowa Choice option	National Choice option	
Wellmark Network	Blue HMO network	Blue PPO network	
Deductible	$250 single $500 family	$250 single $500 family	
Medical Out-of-Pocket Maximum	$1,000 Single $2,000 Family	$1,000 Single $2,000 Family	
ACA Preventive Services	Covered at 100%	Covered at 100%	
Professional Office Services			
Office Visit - Primary Care Practitioner (PCP)	$15 copay	$15 copay	
Office Visit - Specialist	$30 copay	$30 copay	
Office Visit - Other Providers	$15 copay	$15 copay	
Routine Eye Exam	$30 copay	$30 copay	
Routine Hearing Exam	$30 copay	$30 copay	
Maternity (globally billed at time of delivery)	10% after deductible	10% after deductible Non-network 20% coinsurance	
Surgery, Radiology & Pathology (office)	$15 copay (PCP) $30 copay (Specialist)	$15 copay (PCP) $30 copay (Specialist)	
Telehealth (Doctor on Demand)	$10 copay	$10 copay	
Hospital Services		**Network**	**Non-network**
Inpatient Hospital Services	10% after deductible	10% after deductible	20% after deductible
Outpatient Hospital Services	10% after deductible	10% after deductible	20% after deductible
Ambulatory Surgical Center	10% after deductible	10% after deductible	20% after deductible
Outpatient Diagnostic Lab, Radiology	10% after deductible	10% after deductible	20% after deductible
Outpatient Therapy Services	10% after deductible	10% after deductible	20% after deductible
Emergency Care		**Network**	**Non-network**
Ambulance	10% after deductible	10% after deductible	20% after deductible
Urgent Care Center	$15 copay	$15 copay	
Hospital Emergency Room	$100 copayment; waived if admitted	$100 copayment; waived if admitted	
Behavioral Health Services		**Network**	**Non-network**
Office visit	$15 copay	$15 copay	
Inpatient /outpatient mental health and substance abuse treatment	10% after deductible	10% after deductible	20% after deductible

Prescription Drug Coverage (Blue Rx Value Plus Formulary)

	Retail	Retail	Mail Order
Quantity	30-day supply	90-day supply	90-day supply
Tier 1	**$10** copay	**$30** copay	**$20** copay
Tier 2	**$25** copay	**$50** copay	**$50** copay
Tier 3	**$50** copay	**$100** copay	**$100** copay
Specialty Drugs *(requires use of CVS as exclusive pharmacy)*	**$100** (Preferred/Biosimilar)/**$200** (Non-Preferred) **$100** copay (Office-Administered Specialty Drug)		
Pharmacy Durable Medical Equipment	10% coinsurance		
Pharmacy Out-of-Pocket Maximum	Single $5,850 / Family $11,700		

2027 Monthly Health Insurance Premiums (Full-Time Employees) *

	Total Premium	State Share	Percent of Premium	Employee Share	Percent of Premium
Iowa Choice					
Single	$1012.00	$941.00	93%	$71.00	7%
Family	$2,368.00	$2,131.00	90%	$237.00	10%
National Choice					
Single	$1,112.00	$941.00	85%	$171.00	15%
Family	$2,601.00	$2,131.00	82%	$470.00	18%

**Part-time employees working 20-29 hours per week pay a higher employee share of the total premium. Part-time rates can be found on the DAS Health Insurance page.*

Medical $125 Credit

You may be eligible to opt out of State-sponsored health insurance and receive a payment of $125 monthly if you are a full-time (30 or more hours per week) benefit-eligible employee and you are NOT covered by an Alliance Select (SPOC-covered), Iowa Choice, or National Choice active or retiree health insurance option through a family member. **You must elect the opt-out option in Workday. If you do not make a health insurance election in Workday, you will not default to the opt-out option.**

Dental Insurance

Dental insurance coverage is effective the first day of the calendar month following the completion of one month of continuous employment. Dental insurance is provided by Delta Dental of Iowa.

Delta Dental Premier/Delta Dental PPO	**Coverage**
Annual Deductible	$0
Annual Maximum Benefit per Member	$1,500
Check Ups and Teeth Cleaning	0% coinsurance
Cavity Repair and Tooth Extractions	20% coinsurance
Root Canals, Gum and Bone Disease, High Cost Restorations, Bridges, Dentures, and Dental Implants	50% coinsurance
Orthodontics (only for dependents under age 19)	
Coinsurance	50%

Lifetime Orthodontics Benefit per Member	$1,500

2027 Monthly Dental Insurance Premiums (Full-Time Employees) *

	Total Premium	State Share	Percent of Premium	Employee Share	Percent of Premium
Single	$39.00	$39.00	100%	$0.00	0%
Family	$99.00	$49.50	50%	$49.50	50%

**Part-time employees working 20-29 hours per week pay a higher employee share of the total premium. Part-time rates can be found on the DAS Health Insurance page.*

In addition to dental benefits, the employee's dental insurance includes access to a **vision discount program** through EyeMed Vision Care at no additional cost. If enrolled in Delta Dental of Iowa, the employee (and their family members, if applicable) is eligible to receive the discounts at participating providers.

Vision Insurance

Vision insurance coverage is effective the first day of the calendar month following the completion of one month of continuous employment. Vision insurance is provided by Delta Dental of Iowa.

Delta Vision		
Benefit Frequency		
Contact Lenses or Lens	Once every calendar year	
Exam	Once every calendar year	
Frame	Once every calendar year	
Vision Care Services	**In-Network Member Cost**	**Out-of-Network Reimbursement**
Exam		
Exam	$10 Copay	Up to $35
Dilation	$0	N/A
Eye Exam Refraction	$0	N/A
Lenses		
Single Vision	$25 Copay	Up to $25
Bi-focal	$25 Copay	Up to $40
Tri-focal	$25 Copay	Up to $55
Standard Progressive Lens	$25 Copay	Up to $55
Premium Progressive Lens	Premium Progressive as follows:	Up to $55
Tier 1	$45	
Tier 2	$55	
Tier 3	$70	
Tier 4	80% of Balance less $120, plus $25 Copay	
Lenticular	$25 Copay	Up to $55
Other Lens Type	80% of Charge	N/A
Frame	80% of balance over $130	Up to $65

More information on vision, including a full summary of benefits and coverage, can be found at *DAS Health Insurance page* under the vision navigation.

2027 Monthly Vision Insurance Premiums (Full-Time & Part-Time Employees)

	Total Premium	State Share	Percent of Premium	Employee Share	Percent of Premium
Single	$7.52	$0	0%	$7.52	100%
Single +Spouse	$14.26	$0	0%	$14.26	100%
Single + Child(ren)	$16.20	$0	0%	$16.20	100%
Family	$21.36	$0	0%	$21.36	100%

Life and Long-Term Disability Insurance

Life and long-term disability insurance coverage is effective the first of the calendar month following completion of one month of continuous employment for those who work 30 hours or more per week.

Life Insurance

Basic Life Insurance: The State of Iowa provides basic life insurance in the amount of **$20,000** to employees who work 30 hours or more per week.

Supplemental Life Insurance: Employees can purchase supplemental term life insurance at group rates. The premium is based on the employee's age and the amount of supplemental coverage elected. The minimum amount of supplemental life insurance available is $5,000. The maximum that can be purchased is **$100,000**.

Accidental Death and Dismemberment Insurance

The State of Iowa provides accidental death and dismemberment insurance that equals basic life insurance plus the elected amount of supplemental life insurance to employees who work 30 hours or more per week. Included in this benefit is coverage for dismemberment and loss of sight.

Long-Term Disability Insurance

The State of Iowa provides long-term disability insurance that provides for a monthly benefit of 60 percent of up to $60,000 of the employee's annual earnings.

The employee must be disabled through the elimination period. The elimination period is the greater of 18 weeks, excluding designated holidays, or until all sick leave is exhausted whichever is later.

Time Off Benefits

Vacation

Full-time employees (paid for 80 hours in a biweekly pay period) accrue the following number of vacation hours:

Years of service	Annual Accrual Rate
1 – 4 years	80 hours
5 – 11 years	120 hours
12 – 19 years	160 hours
20 – 24 years	176 hours
25 or more years	200 hours

In addition, two unscheduled holidays are added to the employee's vacation accrual each year.

Part-time employees earn prorated amounts of vacation based on the number of hours worked.

Sick Leave

Full-time employees (paid for 80 hours in a biweekly pay period) accrue the following number of sick leave hours each month:

Sick Leave Balance	Monthly Accrual Rate
0 – 750 hours	12 hours
Over 750 – 1,500 hours	8 hours
Over 1,500 hours	4 hours

Part-time employees earn prorated amounts of sick leave based on the number of hours worked.

Holidays

The State of Iowa recognizes nine fixed holidays.

Holiday	Observed on	Holiday	Observed on
New Year's Day	January 1, 2027	Veterans Day	November 11, 2027
Martin Luther King, Jr. Day	January 18, 2027	Thanksgiving	November 25, 2027
Memorial Day	May 31, 2027	Day after Thanksgiving	November 26, 2027
Independence Day	July 4, 2027	Christmas	December 25, 2027
Labor Day	September 6, 2027	New Year's Day 2028	January 1, 2028

Additional Benefits

Employee Assistance Program (EAP)

The EAP provides a confidential assessment, consultation, and referral program to help the employee and their eligible family members deal with personal problems before they affect their health, happiness, or success. Coaching services are also available. EAP services are provided by Acentra a nationwide health care management company. Counseling services are limited to six sessions with an EAP counselor per incident.

Employee Discount Programs (EDP)

The State offers a number of vendors offering discounts and savings on health care items, healthy living programs, Microsoft Office, office supplies, recreation, and travel.

Flexible Spending Accounts

The employee may defer up to $3,400 per year for unreimbursed health and dental expenses on a pretax basis and up to $7,500 per year for dependent care expenses on a pretax basis. The dependent care program is for day care expenses for children under 13 and dependent adults that enable you (and your spouse, if married) to work. The state pays 100 percent of the administrative cost.

Health and Well-being

A variety of health and well-being services are available to employees.

Lactation Rooms

The State of Iowa supports breastfeeding and most buildings have at least one designated lactation room available for use. If a specific lactation room is not available within the building, accommodations will be made to provide space for mothers desiring a lactation room.

Retirement

Retirement Investors' Club (RIC)

The Retirement Investors' Club (RIC) is a voluntary retirement savings program that allows the employee to set aside a portion of their salary to help supplement the state-sponsored retirement plan and Social Security benefits. There are no vesting requirements in this program.

The employee cost will depend on the investment(s) chosen. Fees range from 0-1.09 percent of the employee's invested assets. Descriptions of the 457/401(a) Plan and 403(b) Plan follow.

457/401(a) Plan

Eligibility: All employees who work 20 hours or more per week or have a fixed annual salary are eligible to participate.

While participating in RIC, payroll deductions in the amount chosen are taken from the employee's paycheck (pretax or post-tax, at their election) and deposited into their selection of investments in a 457 employee contribution account.

State Match: At the same time, the State makes match contributions into the employee's selection of investments in a 401(a) employer match account. The match is $1 for every $1 contributed up to a $75 monthly maximum (excluding legislators.)

403(b) Plan

Eligibility: All employees of the Department of Education (including the Division of Vocational Rehabilitation and IPTV) are eligible to participate.

While participating in RIC, payroll deductions in the amount the employee selects are taken from their paycheck (pretax or post-tax, at their election) and deposited into their selection of investments in a 403(b) employee contribution account.

Iowa Public Employees' Retirement System (IPERS)

The employee and the State of Iowa contribute a set percentage of the employee's pretax pay to IPERS. The deductions come out of your check automatically.
For more information go to https://ipers.org/about/contribution-rates.

IPERS is a "defined benefit" retirement plan. Being a defined benefit plan means IPERS uses a set formula to calculate benefits at retirement, providing a lifetime monthly benefit that cannot be outlived.
