Benefits at a Glance 2027



Benefits for State of Iowa Employees

State Police Officers Council (SPOC)-covered Employees

Department of Administrative Services

Peace Officer Cadets are eligible for benefits available to non-contract employees. The DAS Benefits website (https://das.iowa.gov/human-resources/employee-and-retiree-benefits) contains information on non-contract employee benefits.

2027 Benefits at a Glance

State Police Officers Council (SPOC)-covered Employees

This document provides highlights of the 2027 State of Iowa benefits for 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).

General Information

Benefit Eligibility

You are eligible to participate in the State of Iowa benefit program if they are permanent (non-temporary) or probationary status. As a full-time employee, you are eligible to participate in the following benefits:

- Health Insurance.
- Dental Insurance.
- Vision Insurance.
- Flexible Spending Accounts.
- Retirement Investors' Club (RIC).
- Life Insurance.
- Long-Term Disability Insurance.

Benefit Eligibility for Family Members

Your family members eligible for health and dental insurance coverage are:

- Your spouse. A husband or wife as the result of a legally recognized marriage in Iowa. This does not include a legally separated or divorced spouse.
- Your children through the end of the calendar year in which they turn age 26.
- Your unmarried children over the age of 26 who are full-time students.
- Your 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 (if there is an open dental enrollment), life insurance, vision insurance, flexible spending accounts, and electing to have premiums taken on a pretax or post- tax basis. Unless you have a qualified life event during the year, the Open Enrollment period is the only time you can make changes to 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.

	Alliance Select
Summary	Comprehensive health care services provided by any health care provider, but lower coinsurance if network providers are used
Pre-existing Condition Waiting Period	No pre-existing conditions waiting period
Annual deductible · Single · Family	$250 $500 Applies to most services
Coinsurance	In-network: 10% Out-of-network: 20%
Out-of-Pocket Maximum · Single · Family	 $750 $1,500
Annual Maximum	None
Lifetime Maximum	None
Affordable Care Act (ACA) preventive services	Covered at 100%, per ACA guidelines. Preventive care from participating providers with Wellmark is not subject to the deductible.
Inpatient Room and Board	In-network: 10% after meeting the deductible Out-of-network: 20% after meeting the deductible
Emergency Room	$100 copayment
Office Visit Exam	In-network: 10% Out-of-network: 20% after meeting the deductible
Prescription Drugs	10% after meeting the deductible

2027 Monthly Health Insurance Premiums

	Total Premium	State Share	Percent of Premium	Employee Share	Percent of Premium
Employee Only	$870.98	$827.44	95%	**$43.54**	5%
Employee and Children	$1,648.78	$1,450.92	88%	**$197.86**	12%
Employee and Spouse	$1,783.78	$1,569.72	88%	**$214.06**	12%
Employee and Family	$2,673.04	$2,272.08	85%	**$400.96**	15%

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 another 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. Delta Dental of Iowa provides dental insurance.

Delta Dental Premier	
Annual Maximum Benefit per Member	$750
Check Ups and Teeth Cleaning	0%
Cavity Repair and Tooth Extractions	50%
Root Canals	50%
Gum and Bone Disease	50% after $25 deductible
High Cost Restorations	50%
Bridges and Dentures	50% after $25 deductible
Orthodontics (only for dependents under age 19)	
Coinsurance	50%
Lifetime Maximum Benefit per Member	$1,000

2027 Monthly Dental Insurance Premiums

	Total Premium	State Share	Percent of Premium	Employee Share	Percent of Premium
Single	$40.00	$40.00	100%	**$0.00**	0%
Family	$99.00	$77.22	78%	**$21.00**	22%

In addition to dental benefits, your Delta Dental plan includes access to a **vision discount program** through EyeMed Vision Care at no additional cost for you and your family members 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 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 day of the calendar month following completion of one month of continuous employment.

Life Insurance

Basic Life Insurance: The State of Iowa provides you basic life insurance of **$50,000**.
Supplemental Life Insurance: You can purchase supplemental term life insurance at group rates. The premium is based on your age and the amount of supplemental coverage elected.

The minimum amount of supplemental life insurance available is $100,000 and the **maximum is $1,000,000**.
The guarantee issue amount of supplemental life insurance is $100,000. Guarantee issue amount means that Evidence of Insurability (EOI) is not required if the election amount is made timely when first eligible. SPOC-covered employees whose election is in excess of $100,000 will be required to complete EOI at the time of the election.

Accidental Death and Dismemberment Insurance

The State of Iowa provides you accidental death and dismemberment insurance that equals basic life insurance plus the elected amount of supplemental life insurance. Included in this benefit is coverage for dismemberment and loss of sight.

Long-Term Disability Insurance

The State of Iowa provides you long-term disability insurance that provides for a monthly benefit based on years of service.

Members with less than 25 years of Service	66 2/3% of the first $100,000 of your Pre-disability Earnings, reduced by Deductible Income with a maximum of $66,666.
Members with 25 or more years of Service	70% of the first $100,000 of your Pre-disability Earnings, reduced by Deductible Income with a maximum of $70,000.

You 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

You accrue the following number of vacation hours.

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

In addition, two unscheduled holidays are added to your vacation accrual.

You may convert up to 50 hours of accrued vacation at a rate of two hours of vacation for one hour of sick leave, which will be placed in your sick leave account. The request for vacation conversion to sick leave may only be made once during each fiscal year.

Sick Leave

At the time of employment, you accrue the following number of sick leave hours each month.

Sick Leave Balance	Monthly Accrual Rate
0 - 2,000 hours	8 hours
2,000 - 2,500 hours	6 hours
Over 2,500 hours	4 hours

You can use sick leave for medically related disabilities, personal illness, personal medical and dental appointments, for deaths in the immediate family (not to exceed 5 working days-per occurrence) and temporary emergency care of immediate family members (limited to five shifts or 40 hours, whichever is greater, per year.) Employees may carry over up to forty (40) hours of unused family care leave to the next fiscal year, for a maximum utilization of eighty (80) hours per fiscal year.

Upon retirement, including disability retirement, employees shall receive credit for all unused sick leave. Accumulated, unused sick leave in both the active and banked sick leave accounts shall be converted at current value and credited to the employee's account for the purpose of paying the cost of the monthly premiums of a health insurance and/or life insurance policy. Surviving spouse/dependent provisions also apply. Please see the SPOC Collective Bargaining Agreement for additional details.

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

Clothing Maintenance Allowance

Department of Public Safety

Uniformed officers of the Department of Public Safety are paid a minimum of two hundred dollars semi-annually for clothing and cleaning allowances. Employees in non-uniformed divisions are paid a clothing allowance of three hundred dollars semi-annually to be utilized for purchasing clothing and a semi-annual cleaning allowance of two hundred dollars.

Department of Natural Resources

Employees have a clothing allowance of five hundred dollars per year to be utilized for ordering clothing and paid one hundred dollars annually to be used for cleaning and maintenance.

Employee Assistance Program (EAP)

The EAP provides a confidential assessment, consultation, and referral program to help you and your 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

You may deduct 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.

Per Diem

A daily per diem allowance of $10 is paid if you work four or more hours on that day. A second per diem allowance of $10 per day is paid if you work fourteen or more consecutive hours.

Retirement

Retirement Investors' Club (RIC)

The Retirement Investors' Club (RIC) is a voluntary retirement savings program that allows you to set aside a portion of your salary to help supplement the state-sponsored retirement plan and Social Security benefits. The program consists of a 457 plan for your contributions and a 401a plan for employer matching contributions.

Your cost will depend on the investment(s) chosen. Fees range from 0-1.09 percent of your invested assets. There are no vesting requirements in this program.
Eligibility: All employees who work 20 hours or more per week or have a fixed annual salary are eligible to participate.

You choose how much (dollar amount or percentage) to deduct from your pay and whether the deductions are made on a pretax or post-tax basis. These funds are deposited into the 457 account you have opened with an approved provider. The State will match your contributions on a $1 for $1 basis, up to $75/month. The matching contributions are deposited into the 401a account with your chosen provider.

Peace Officers' Retirement, Accident and Disability System (POR) (Department of Public Safety SPOC-covered employees)#

SPOC-covered employees and the State of Iowa contribute a set percentage of the employee's POR eligible wages on a pretax basis to POR. The deductions come out of your check automatically.

Contribution rates for POR members		
Employee contribution	**State of Iowa's contribution**	**Total contribution**
11.525%	37.00%	48.525%

Iowa Public Employees' Retirement System (IPERS) (Department of Natural Resources SPOC-covered employees)#

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.

If there are discrepancies between this information and any of the plan documents or state policies, the plan documents or state policies will govern in all cases. The complete terms and conditions governing these benefits can be obtained through the Department of Administrative Services – Human Resources Enterprise: http://benefits.iowa.gov.