

# Benefits at a Glance

2018



## Benefits for State of Iowa Employees

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



# 2018 Benefits at a Glance

This document provides highlights of the 2018 benefits for State of Iowa employees (except those covered by the State Police Officers Council (SPOC)). More detailed information about the state's employee benefits is offered at the Department of Administrative Services (DAS) website at <https://das.iowa.gov/human-resources/employee-and-retiree-benefits>, and the Iowa Public Employees' Retirement System (IPERS) website at <http://www.ipers.org>.

Since this is only a summary, it is not a legal document. The benefits described here are subject to change and cannot be considered 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 a permanent (non-temporary) or in probationary status. In addition:

- Employees who work at least 20 hours a week are eligible to participate in the following benefits:
  - Health insurance;
  - Dental insurance;
  - Flexible Spending Accounts (FSAs); and
  - 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; and
  - 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 (this individual is 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 (An unmarried person who has signed an affidavit of domestic partnership with the plan member) and the domestic partners' eligible children;
- 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; or
- Employee's unmarried children who are totally and permanently disabled prior to age 27.

### Annual Enrollment and Change Period

In the fall of each year is an enrollment and change period for health insurance, dental insurance (if there is an open dental enrollment), life insurance, flexible spending accounts, and changing whether benefit premiums are paid on a pretax or post-tax basis. Unless the employee has a qualified life event during the year, the enrollment and change period is the only time changes may be made to these benefits.

# Group Insurance

## 2018 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** offers access to a large selection of doctors and hospitals in Iowa and in counties sharing a border with Iowa.
- **National Choice** offers an expanded network, with access to a large selection of doctors and hospitals in Iowa and across the nation.

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

The chart below compares the two health insurance options:

	Iowa Choice Option	National Choice Option
Type of plan	HMO	PPO
Pre-existing condition waiting period	None	None
Affordable Care Act (ACA) preventive services	Covered at 100%, per ACA guidelines.	Covered at 100%, per ACA guidelines.
Office visits	Primary care provider: \$15 copay Specialist: \$30 copay	Primary care provider: \$15 copay Specialist: \$30 copay
Virtual office visit	\$10 copay	\$10 copay
Annual deductible		
• Single	\$250	\$250
• Family	\$500	\$500
Ccoinsurance	10%	In-network: 10% Out-of-network: 20%
Medical out-of-pocket maximum		
• Single	\$1,000	\$1,000
• Family	\$2,000	\$2,000
Annual maximum	None	None
Lifetime maximum	None	None
Inpatient room and board	10% after the deductible	In-network: 10% after the deductible Out-of-network: 20% after the deductible
Emergency room visits	\$100 copayment; waived if admitted	\$100 copayment; waived if admitted
Prescription - retail	30-day supply	30-day supply
Tier 1 Generic	\$10 copay	\$10 copay
Tier 2 Preferred Brand	\$25 copay	\$25 copay
Tier 3 Non-Preferred Brand	\$50 copay	\$50 copay
Tier 4 Preferred Specialty	\$100 copay	\$100 copay
Non-Preferred Specialty	\$200 copay	\$200 copay
Prescription – mail order	90-day supply	90-day supply
• Preferred Generic	\$20 copay	\$20 copay
• Preferred Brand Name	\$50 copay	\$50 copay
• Non-Preferred	\$100 copay	\$100 copay
Prescription out-of-pocket maximum		
• Single	\$5,850	\$5,850
• Family	\$11,700	\$11,700

## 2018 Monthly Health Insurance Premiums (Full-Time Employees)

	Total Premium	State Share	State Percent of Premium	Employee Share	Employee Percent of Premium
<b>Iowa Choice</b>					
Single	\$712.00	\$672.00	94%	\$40.00	6%
Family	\$1,668.00	\$1,518.00	91%	\$150.00	9%
<b>National Choice*</b>					
Single	\$765.00	\$672.00	88%	\$93.00	12%
Family	\$1,791.00	\$1,518.00	85%	\$273.00	15%

\* Corrected rates as of 09/21/2018

## 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	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, and bridges and dentures	50% coinsurance
<b>Orthodontics (only for dependents under age 19)</b>	
Coinsurance	50%
Lifetime orthodontics benefit per member	\$1,500

## 2018 Monthly Dental Insurance Premiums (Full-Time Employees)

	Total Premium	State Share	Percent of Premium	Employee Share	Percent of Premium
Single	\$29.55	\$29.55	100%	\$0.00	0%
Family	\$79.43	\$39.73	50%	\$39.70	50%

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

## 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 \$20,000 in basic life insurance 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 equal to the basic life insurance plus any 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 providing a monthly benefit of 60 percent of the employee's annual earnings up to \$60,000.

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

## 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 per year are added to the employee's vacation accrual.

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.

Employees may be able to use sick leave for medically-related disabilities, personal illness, and personal medical and dental appointments. In some cases, the employee can use sick leave for deaths in the immediate family, pallbearer service, care of immediate family members, birth of a child, and adoption.

## Holidays

The State of Iowa recognizes nine fixed holidays.

Holiday	Observed on	Holiday	Observed on
New Year's Day	January 1, 2018	Veterans Day	November 12, 2018
Martin Luther King, Jr. Day	January 15, 2018	Thanksgiving	November 22, 2018
Memorial Day	May 28, 2018	Day after Thanksgiving	November 23, 2018
Independence Day	July 4, 2018	Christmas	December 25, 2018
Labor Day	September 3, 2018		

## Additional Benefits

### Employee Assistance Program (EAP)

EAP services are provided by KEPRO. The EAP provides a confidential assessment, consultation, and referral program to help employees and their family members address personal problems before they affect their health, happiness, or success. Counseling services are limited to three sessions with an EAP counselor per incident. Coaching services are also available.

### Employee Discount Programs (EDP)

**Blue365®** provides employee discounts and savings on health care resources, healthy living programs, recreation, and travel. **PerksConnect™** allows employees to save money through savings on popular goods and services.

### Flexible Spending Accounts

Employees may defer up to \$2,600 per year for unreimbursed health and dental expenses on a pretax basis and up to \$5,000 per year for dependent care expenses on a pretax basis. The state pays 100 percent of the administrative cost.

### Lactation Rooms on the Capitol Complex

There are eight lactation rooms available for use on the Capitol Complex.

## Wellness

A variety of wellness services are available to employees.

## Retirement

### Retirement Investors' Club (RIC)

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

The employee's cost will depend on the investment(s) chosen. Fees range from 0-1.28% 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 (pre-tax 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 pretax 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 for most state employees.

#### 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 is taken from their paycheck (pre-tax 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 employees' checks automatically.

<b>REGULAR IPERS Members</b>			
	Employee's contribution	State of Iowa's contribution	Total contribution
July 1, 2017 – June 30, 2018	5.95%	8.93%	14.88%
July 1, 2018 – June 30, 2019	6.29%	9.44%	15.73%
<b>Protection Occupations* IPERS Members</b>			
	Employee's contribution	State of Iowa's contribution	Total contribution
July 1, 2017 – June 30, 2018	6.56%	9.84%	16.40%
July 1, 2018 – June 30, 2019	6.81%	10.21%	17.02%

\* Includes airport firefighters, airport safety officers, airport security officers, conservation peace officers, correctional officers, DOT peace officers, emergency medical services providers, fire prevention inspector peace officers, insurance special investigators, marshals, police officers, firefighters, parole peace officers, and psychiatric security specialists.

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