

# Benefits at a Glance

2020



# IOWA

## Benefits for State of Iowa Employees

State Police Officers Council (SPOC)-covered Employees



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.

# 2020 Benefits at a Glance

## State Police Officers Council (SPOC)-covered Employees

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This document provides highlights of the 2020 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 and the benefits described are subject to change.

More detailed information about the state's employee benefits is offered on 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>.

## 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.
- 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 spouse you are legally separated or divorced.
- 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 Enrollment and Change Period

In the fall of each year, there is an Enrollment and Change period for health insurance, dental insurance (if there is an open dental enrollment), life 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 Enrollment and Change 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.

<b>Alliance Select</b>	
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	\$250
· Single	\$500
· Family	Applies to most services
Coinsurance	In-network: 10% Out-of-network: 20%
Out-of-Pocket Maximum	
· Single	\$750
· Family	\$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

### 2020 Monthly Health Insurance Premiums

	<b>Total Premium</b>	<b>State Share</b>	<b>Percent of Premium</b>	<b>Employee Share</b>	<b>Percent of Premium</b>
Employee only	\$526.80	\$500.80	95%	<b>\$26.00</b>	5%
Employee and Children	\$997.23	\$878.23	88%	<b>\$119.00</b>	12%
Employee and Spouse	\$1,078.89	\$948.89	88%	<b>\$130.00</b>	12%
Employee and Family	\$1,616.75	\$1,374.75	85%	<b>\$242.00</b>	15%

## 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	
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
<b>Orthodontics</b> (only for dependents under age 19)	
Coinsurance	20% after \$50 deductible
Lifetime Maximum Benefit per Member	\$1,000

## 2020 Monthly Dental Insurance Premiums

	Total Premium	State Share	Percent of Premium	Employee Share	Percent of Premium
Single	\$34.70	\$34.70	100%	\$0.00	0%
Family	\$87.26	\$68.26	78%	\$19.00	32%

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.

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## 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 \$25,000 and the **maximum is \$250,000**.

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.

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## 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 of 60 percent of up to \$60,000 of the employee's annual earnings.

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.

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## 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.

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### 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 24 hours (three working days-per occurrence)) and temporary emergency care of immediate family members (limited to five shifts or 40 hours, whichever is greater, per year.)

You may convert vacation to sick leave at the time of retirement, including disability retirement, at a conversion rate of one hour of vacation to one hour of sick leave. Your accumulated, unused sick leave is converted at the current salary and is credited to the account for paying the cost of the monthly premiums of health insurance, dental insurance, and/or life insurance policy.

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### Holidays

The State of Iowa recognizes nine fixed holidays.

Holiday	Observed on	Holiday	Observed on
New Year's Day	January 1, 2020	Veterans Day	November 11, 2020
Martin Luther King, Jr. Day	January 20, 2020	Thanksgiving	November 26, 2020
Memorial Day	May 25, 2020	Day after Thanksgiving	November 27, 2020
Independence Day	July 3, 2020	Christmas	December 25, 2020
Labor Day	September 7, 2020		

## Additional Benefits

### Clothing Allowance

- The **Department of Public Safety** pays a minimum of \$200 semi-annually in December and June for clothing or for cleaning existing clothing.
  - The **Department of Public Safety** pays a minimum of \$300 semi-annually in December and June to **employees in non-uniformed divisions** for clothing purchases.
  - The **Department of Natural Resources and of the Department of Public Safety** have a clothing allowance of \$500 per year to be utilized for ordering clothing or for cleaning existing clothing. Additionally, employees of the Department of Natural Resources shall be paid \$100 annually for cleaning and maintenance.
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### 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 KEPRO, a nationwide health care management company. Counseling services are limited to three sessions with an EAP counselor per incident.

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### Employee Discount Programs (EDP)

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

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### Flexible Spending Accounts

You may defer up to \$2,700 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.

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### FMLA

The Family and Medical Leave Act (FMLA) is a federally mandated program that entitles eligible employees of covered employers to un-paid, job-protected leave for specified family, medical and military reasons with continuation of group health insurance coverage under the same terms and conditions as if the employee had not taken leave. Eligible State of Iowa employees are entitled to up to 12 work weeks of FMLA leave in a fiscal year (up to 26 weeks for Military Caregiver Leave in a single 12-month period).

<https://www.dol.gov/whd/regs/compliance/posters/fmlaen.pdf>

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### 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.

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### Per Diem

A daily per diem allowance of \$9 is paid if you work four or more hours on that day. A second per diem allowance of \$9 per day is paid if you work fourteen or more consecutive hours.

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### Wellness

A variety of wellness services are available to employees. Information on these services is at <https://das.iowa.gov/human-resources/wellness>.

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## 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. There are no vesting requirements in this program.

Your cost will depend on the investment(s) chosen. Fees range from 0-1.28 percent of your invested assets.

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

**State Match:** At the same time, the state makes pretax match contributions into your selection of investments in a 401(a) employer match account. The match is \$1 for every \$1 contributed, up to \$75 a month.

### 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 pretax pay to POR. The deductions come out of your check automatically.

Contribution rates for POR members		
Employee contribution	State of Iowa's contribution	Total contribution
11.40%	37.00%	48.40%

### 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.

	Employee's contribution	State of Iowa's contribution	Total contribution
July 1, 2019 – June 30, 2020	6.61%	9.91%	16.52%
July 1, 2020 – June 30, 2021	6.41%	9.61%	16.02%

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>.