

# Benefits at a Glance 2016

---



# IOWA

## Benefits for State of Iowa Employees

---

UE/IUP-covered employees



# 2016 Benefits at a Glance

This document provides highlights of the State of Iowa benefits for UE/IUP-covered employees. 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 following two Department of Administrative Services-Human Resources Enterprise (DAS-HRE) websites and the Iowa Public Employees' Retirement System (IPERS) website:

- DAS-HRE Benefits (<https://das.iowa.gov/human-resources/employee-and-retiree-benefits/>)
- DAS-HRE Retirement Investors' Club, RIC (<https://das.iowa.gov/RIC/SOI>)
- IPERS (<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 programs if they are either permanent (non-temporary) or probationary. 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; 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 defined as:

- 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.);
- 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, there is an enrollment and change period for health insurance, dental insurance (if there is an open dental enrollment), life insurance, and flexible spending accounts. During this period, employees may elect to have premiums taken on a pretax or post-tax basis. Unless the employee has a qualified life event during the year, this is the only time the employee 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 the completion of one month of continuous employment. There are several health insurance plans from which to choose, including a Managed Care Organization (MCO) plan, a Preferred Provider Organization (PPO) plan, and an Indemnity plan. All health insurance plans are provided by Wellmark Blue Cross Blue Shield of Iowa. The chart below compares the health insurance plans.

	Blue Access	Iowa Select	Deductible 3 Plus
<b>Summary</b>	Comprehensive health care services provided by a network of health care providers.	Comprehensive health care services provided by any health care provider, but lower coinsurance if the employee uses network providers.	Comprehensive health care services provided by any health care provider.
New Employee Preexisting Condition Waiting Period	No preexisting condition waiting period.	No preexisting condition waiting period.	No preexisting condition waiting period.
Annual deductible			
• Single	\$0	\$250	\$300
• Family	\$0	\$500	\$400
			Deductible applies to most services.
Coinsurance	10%	In-network: 10% Out-of-network: 20%	20%
Out-of-Pocket Maximum			
• Single	\$750	\$650	\$650
• Family	\$1,500	\$1,450	\$1,450
Annual Maximum	None	None	None
Lifetime Maximum	None	None	None
Inpatient Room and Board	10%	In-network: 10% after the deductible Out-of-network: 20% after the deductible	20% after the deductible
Emergency Room	\$50 copayment; waived if admitted	\$50 copayment; waived if admitted	0%, no deductible
Office Visit Exam	\$10 copayment	\$15 copayment for exam only	20% after the deductible
Prescription - Retail	30-day supply	30-day supply	30-day supply
• Preferred Generic	\$5	\$5	20% after the deductible
• Preferred Brand Name	\$15	\$15	20% after the deductible
• Non-Preferred	\$30 or 25%	\$30	20% after the deductible
Prescription – Mail Order	90-day supply	90-day supply	Not available
• Preferred Generic	\$10	\$10	
• Preferred Brand Name	\$30	\$30	
• Non-Preferred	\$60	\$60	
Prescription Out-of-Pocket Maximum			
• Single	\$5,850	\$500	No separate out-of-pocket maximum
• Family	\$11,700	\$1,000	

## 2015 Monthly Health Insurance Premiums (Full-Time Employees)

	Total Premium	State Share	Percent of Premium	Employee Share	Percent of Premium
<b>Single Coverage</b>					
Blue Access	\$619.10	\$599.10	97%	\$20.00	3%
Iowa Select	\$847.04	\$827.04	98%	\$20.00	2%
Deductible 3 Plus	\$854.84	\$834.84	98%	\$20.00	2%
<b>Family Coverage</b>					
Blue Access	\$1,453.20	\$1,433.20	99%	\$20.00	1%
Iowa Select	\$1,986.69	\$1,688.77	85%	\$297.92	15%
Deductible 3 Plus	\$2,004.94	\$1,688.76	84%	\$316.18	16%

Contact the employee's human resources associate or personnel assistant for part-time employees' rates.

If both spouses are State of Iowa employees, the double-spouse family credit provides family health insurance coverage with little or no premium.

## 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. The chart below offers more details.

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

## 2015 Monthly Dental Insurance Premiums (Full-Time Employees)

	Total Premium	State Share	Percent of Premium	Employee Share	Percent of Premium
<b>Legislative Branch</b>					
Single Coverage	\$29.13	\$29.13	100%	\$0.00	0%
Family Coverage	\$78.29	\$39.15	50%	\$39.14	50%
<b>UE/IUP-Covered</b>					
Single Coverage	\$29.13	\$29.13	100%	\$0.00	0%
Family Coverage	\$78.29	\$29.13	37%	\$49.16	63%

Contact the employee's human resources associate or personnel assistant for part-time employees' rates.

If both spouses are State of Iowa employees, the double-spouse family credit provides family dental insurance coverage with little or no premium.

In addition to dental benefits, 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. For more information on EyeMed Vision Care, visit <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/employees/group-insurance/dental-insurance/vision>.

# 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 for employees 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:** An employee 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 **\$40,000**.

## 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 covered employee's annual base earnings.

The employee must be disabled through their elimination period. The elimination period is defined under the plan as the longer of:

- 90 working days (720 work hours); 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 each month.

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

In addition, members of the Professional Social Service unit have four unscheduled holidays added to their vacation accrual. Members of the Science unit have two unscheduled holidays added to their 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.

Sick Leave Balance	Monthly Accrual Rates	
	Science Unit	Social Service Unit
0 - 750 hours	12 hours	8 hours
Over 750 - 1,500 hours	8 hours	6 hours
Over 1,500 hours	4 hours	4 hours

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

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

When an employee has accumulated a minimum of 30 days (240 sick leave hours) and has not used sick leave during the previous calendar month, the employee has the option to convert sick leave to 4 hours of vacation at the first of the month.

## Holidays

The State of Iowa recognizes nine fixed holidays.

Holiday	Observed on	Holiday	Observed on
New Year's Day	January 1, 2016	Veterans Day	November 11, 2016
Martin Luther King, Jr. Day	January 18, 2016	Thanksgiving	November 24, 2016
Memorial Day	May 30, 2016	Day after Thanksgiving	November 25, 2016
Independence Day	July 4, 2016	Christmas	December 26, 2016
Labor Day	September 5, 2016		

## Additional Benefits

### Employee Assistance Program (EAP)

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

### Employee Discount Programs (EDP)

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

### Flexible Spending Accounts

Employees may defer up to \$2,550 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.

### Leave Programs

Employees may be eligible for leave, with or without pay, with supervisory preapproval.

### Wellness

Through the state's wellness program, "Healthy Opportunities," a variety of wellness services are available to employees, such as discounts at fitness centers, wellness information, on-site health screenings, webcasts, and stop-smoking assistance.

## Workers' Compensation

If injured on the job as a result of their employment, an employee may be eligible for workers' compensation benefits. Payments are determined by the State of Iowa workers' compensation statute. See Chapter 85, Workers' Compensation, of the Iowa Code (<https://www.legis.iowa.gov/law/iowaCode/chapters?title=III&year=2015>).

## Retirement

### Retirement Investors' Club 457/401(a) Plans

The Retirement Investors' Club (RIC) is a voluntary retirement savings program that allows employees 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 cost depends on the investment(s) chosen. Fees range from 0 to 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.

While participating in RIC, payroll deductions in the amount chosen are taken from the employee's paycheck (pretax or post-tax, at the employee's 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 their 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.

While participating in RIC, payroll deductions in the amount the employee selects is 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 the employee's check automatically.

Contribution rates for regular IPERS members			
(Protection occupations use a different contribution rate. See IPERS' website: <a href="http://www.ipers.org/">http://www.ipers.org/</a> .)			
	Employee's contribution	State of Iowa's contribution	Total contribution
July 1, 2015–June 30, 2017	5.95%	8.93%	14.88%

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.