

Benefits at a Glance 2016



IOWA

Benefits for State of Iowa Employees

Legislative Branch employees



2016 Benefits at a Glance

This document provides highlights of the State of Iowa benefits for Legislative Branch employees. Since it is only a summary, it cannot be considered a legal document. More detailed information about the state's employee benefits can be found at two Department of Administrative Services – Human Resources Enterprise's 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>) website.

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 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.

Family Members Eligibility

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 (This individual is 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, the enrollment and change period is the only time an 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 completion of one month of continuous employment. There are several health insurance plans from which to choose, including two Managed Care Organization (MCO) plans, 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 Blue Advantage | Iowa Select | Deductible 3 Plus |
|---|--|--|--|
| Summary | 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 conditions waiting period. | No preexisting conditions waiting period. | No preexisting conditions waiting period. |
| Annual deductible | | | |
| • Single | \$0 | \$250 | \$300 |
| • Family | \$0 | \$500 | \$400 |
| | | | Deductible applies to most services. |
| Coinsurance | 0% | In-network: 10% Out-of-network: 20% | 20% |
| Out-of-Pocket Maximum | | | |
| • Single | \$750 | \$600 | \$600 |
| • Family | \$1,500 | \$800 | \$800 |
| Annual Maximum | None | None | None |
| Lifetime Maximum | None | None | None |
| Affordable Care Act (ACA) preventive services | Covered at 100%, per ACA guidelines. | Covered at 100%, per ACA guidelines. Preventive care from participating providers with Wellmark is not subject to the deductible. | Covered at 100%, per ACA guidelines. |
| Inpatient Room and Board | 0% | 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 copayment | \$5 copayment | 20% after the deductible |
| • Preferred Brand Name | \$15 copayment | \$15 copayment | 20% after the deductible |
| • Non-Preferred | \$30 copayment or 25% | \$30 copayment | 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 | \$250 | No separate out-of-pocket maximum. |
| • Family | \$11,700 | \$500 | |

2016 Monthly Health Insurance Premiums (Full-Time Employees)

| Single Coverage | Total Premium | State Share | Percent of Premium | Employee Share | Percent of Premium |
|-------------------|---------------|-------------|--------------------|----------------|--------------------|
| Blue Advantage | \$623.50 | \$603.50 | 98% | \$20.00 | 2% |
| Blue Access | \$648.50 | \$628.50 | 97% | \$20.00 | 3% |
| Iowa Select | \$859.24 | \$839.24 | 93% | \$20.00 | 7% |
| Deductible 3 Plus | \$862.83 | \$842.83 | 93% | \$20.00 | 7% |
| Family Coverage | | | | | |
| Blue Advantage | \$1,463.63 | \$1,443.63 | 88% | \$20.00 | 12% |
| Blue Access | \$1,521.99 | \$1,501.99 | 87% | \$20.00 | 13% |
| Iowa Select | \$2,015.21 | \$1,712.93 | 86% | \$302.28 | 14% |
| Deductible 3 Plus | \$2,024.41 | \$1,712.93 | 86% | \$311.48 | 14% |

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 a reduced 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. Additional details are provided in the charts.

| 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 |
| Orthodontics (only for dependents under age 19) | |
| Coinsurance | 50% |
| Lifetime Orthodontics Benefit per Member | \$1,500 |

2016 Monthly Dental Insurance Premiums (Full-Time Employees)

| | Total Premium | State Share | Percent of Premium | Employee Share | Percent of Premium |
|--------|---------------|-------------|--------------------|----------------|--------------------|
| Single | \$29.13 | \$29.13 | 100% | \$0.00 | 0% |
| Family | \$78.29 | \$39.15 | 50% | \$39.14 | 50% |

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, 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, the employee (and family members, if applicable) is 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 its employees who work 30 hours or more per week.

Supplemental Life Insurance: The 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 **\$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 covered employee's annual base earnings.

The employee must be disabled through the employee's 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.

| 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, two unscheduled holidays 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.

An employee can use sick leave for medically-related disabilities, personal illness, and personal medical and dental appointments. Also, 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 family, if applicable, 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

The employee 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 pre-approval.

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, personal health assessment, on-site health screenings, webcasts, and stop-smoking assistance.

Workers' Compensation

If the employee is injured on the job as a result of employment, the 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 (RIC)

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 employee's cost depends on the investment(s) chosen. Fees range from 0-1.28% of the employee's invested assets. A description of the 457/401(a) Plan follows.

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 the employee's election) and deposited into the employee's 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. (*Note: Legislators are not eligible for the state match.*)

Iowa Public Employees' Retirement System (IPERS)

Eligibility: Most employees.

Effective: At the time of employment.

Cost: The employee and the State of Iowa contribute a set percentage of pretax pay to IPERS. The deductions come out of the check automatically.

| Contribution rates for regular IPERS members | | | |
|---|-----------------------|------------------------------|--------------------|
| (Protection occupations use a different contribution rate. See IPERS' website: http://www.ipers.org/ .) | | | |
| | Employee 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.