

# Benefits at a Glance

2016



# 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.

# 2016 Benefits at a Glance

This document provides highlights of the 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 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
  - Retirement Investors' Club (RIC)\*
- Employees who work at least 30 hours a week are also eligible to participate in the following benefits:
  - Life Insurance
  - 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 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 and dental insurance, 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 an employee can make changes to health and 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.
Preexisting Condition Waiting Period	No preexisting 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

## 2016 Monthly Health Insurance Premiums

**Healthy Opportunities Wellness Program:** SPOC-covered employees share in the cost of health insurance by paying 20% of the total health insurance premium. These employees can reduce the amount of their health insurance premium contribution by **\$65.82 per month** by participating in the Healthy Opportunities Wellness Program.

### Health Insurance Monthly Premiums: Participate in the Healthy Opportunities Wellness Program

Health Insurance	Total Premium	State Share	Percent of Premium	Employee Share	Percent of Premium
Employee only	\$428.85	\$408.89	95%	\$19.96	5%
Employee and Spouse	\$878.28	\$768.44	87%	\$109.84	13%
Employee and Child(ren)	\$811.81	\$715.27	88%	\$96.54	12%
Employee, Spouse, and Child(ren)	\$1,316.14	\$1,118.72	85%	\$197.42	15%

### Health Insurance Monthly Premiums: Do Not Participate in the Healthy Opportunities Wellness Program

Health Insurance	Total Premium	State Share	Percent of Premium	Employee Share	Percent of Premium
Employee only	\$428.85	\$343.07	80%	\$85.78	20%
Employee and Spouse	\$878.28	\$702.62	80%	\$175.66	20%
Employee and Child(ren)	\$811.81	\$649.45	80%	\$162.36	20%
Employee, Spouse, and Child(ren)	\$1,316.14	\$1,052.90	80%	\$263.24	20%

## 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. Specific details are provided below.

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

## 2016 Monthly Dental Insurance Premiums

	Total Premium	State Share	Percent of Premium	Employee Share	Percent of Premium
Single Coverage	\$32.33	\$32.33	100%	\$0.00	0%
Family Coverage	\$81.30	\$63.40	78%	\$17.90	22%

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 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 **\$50,000** 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 \$25,000. The maximum that can be purchased is **\$250,000**.

### 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. Included in this benefit is coverage for dismemberment and loss of sight.

## Long-Term Disability Insurance

The State of Iowa provides the employee long-term disability insurance that provides 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 elimination period. The elimination period is defined under the plan 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	Years of service	Annual Accrual Rate
1 - 4	80 hours	12 - 19	160 hours	25 or more	200 hours
5 - 11	120 hours	20 - 24	176 hours		

In addition, two unscheduled holidays are added to the employee's vacation accrual.

Employees 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 the employees' 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, full-time employees 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

An employee 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 5 shifts or 40 hours, whichever is greater, per year.)

When the 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.

Employees may convert vacation to sick leave at the time of retirement, including disability retirement, at the conversion rate of 1 hour of vacation to 1 hour of sick leave. The employee's 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 a health insurance, dental insurance, and/or life insurance policy.

## 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

### Clothing Allowance

The **Department of Public Safety** pays a minimum of \$175 semi-annually in December and June for clothing or for cleaning existing clothing.

The **Department of Natural Resources and employees in non-uniformed divisions 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.

### 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 the Employee and Family Resources, Inc. 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.

### Per Diem

A daily per diem allowance of \$9 is paid if an employee works four or more hours on that day. A second per diem allowance of \$9.00 per day is paid if an employee works fourteen or more consecutive hours.

## 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 will depend on the investment(s) chosen. Fees range from 0-1.28% of the employee's invested assets.

**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 individual'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 \$2 contributed up to a \$75 monthly maximum.

### Iowa Public Employees' Retirement System (IPERS)

(Department of Natural Resources SPOC-covered employees)

SPOC-covered employees of the Department of Natural Resources 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 protection occupation IPERS members			
	Employee contribution	State of Iowa's contribution	Total contribution
July 1, 2015 to June 30, 2017	6.56%	9.84%	16.40%

IPERS is a "defined benefit" retirement plan. Being a defined benefit plan means IPERS uses a set formula to calculate the employee's benefits at retirement, providing a lifetime monthly benefit that cannot be outlived.

### Peace Officers' Retirement, Accident and Disability System (POR)

(Department of Public Safety SPOC-covered employees)

SPOC-covered employees of the Department of Public Safety and the State of Iowa contribute a set percentage of the employee's pretax pay to POR. The deductions come out of the employee's check automatically.

Contribution rates for POR members			
	Employee contribution	State of Iowa's contribution	Total contribution
July 1, 2015 – June 30, 2016	11.40%	33.00%	44.40%