

Benefits at a Glance

2017



IOWA

Benefits for State of Iowa Executive Branch Employees

Hired on or after July 1, 2017



2017 Benefits at a Glance

This document provides highlights of the State of Iowa benefits for executive branch employees hired after on or July 1, 2017, excluding employees covered by the State Police Officers Council. 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 Department of Administrative Services (DAS) website (<https://das.iowa.gov/human-resources/employee-and-retiree-benefits>) and the Iowa Public Employees' Retirement System (IPERS) website (<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 a permanent (non-temporary) or probationary employee. In addition:

- Merit 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) *
- Merit 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

* Employees with fixed annual salaries or who participate in RIC's tax-sheltered annuity program are not required to work 20+ hours a week.

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.);
- Employee's children, including the employee's domestic partner'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.

Enrollment in Benefits

Enrollment in group insurance is through IowaBenefits, the State's online benefit system. You have 30 days to enroll in group insurance benefits. Your agency's Human Resources Associate will provide you a user name and password to enroll in IowaBenefits.

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	

2017 Monthly Health Insurance Premiums (Full-Time Employees)

Healthy Opportunities Wellness Program: Executive Branch 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 **\$111 per month** by participating in the Healthy Opportunities Wellness Program.

Information about the Healthy Opportunities Wellness Program is available at the DAS website

<https://das.iowa.gov/human-resources/healthy-opportunities/healthy-opportunities-program-new-employees>.

Participate in the Healthy Opportunities Wellness Program

	Participate in the Healthy Opportunities Wellness Program			Does Not Participate in the Healthy Opportunities Wellness Program	
	Total Monthly Premium	State Share	Employee Share	State Share	Employee Share
Single Coverage					
Blue Advantage	\$685.00	\$659.00	\$26.00	\$548.00	\$137.00
Blue Access	\$712.00	\$681.00	\$31.00	\$570.00	\$142.00
Iowa Select	\$948.00	\$870.00	\$78.00	\$759.00	\$189.00
Deductible 3 Plus	\$953.00	\$874.00	\$79.00	\$763.00	\$190.00
Family Coverage					
Blue Advantage	\$1,606.00	\$1,396.00	\$210.00	\$1,285.00	\$321.00
Blue Access	\$1,669.00	\$1,446.00	\$223.00	\$1,335.00	\$334.00
Iowa Select	\$2,220.00	\$1,887.00	\$333.00	\$1,776.00	\$444.00
Deductible 3 Plus	\$2,231.00	\$1,896.00	\$335.00	\$1,785.00	\$446.00

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

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

2017 Monthly Dental Insurance Premiums (Full-Time Employees)

	Total Premium	State Share	Employee Share
Single	\$28.68	\$28.68	\$0.00
Family	\$77.06	\$38.54	\$38.52

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

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 their family members, if applicable) is 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 basic life insurance in the amount of **\$20,000** to Executive Branch employees who work 30 hours or more per week.

Supplemental Life Insurance: Executive Branch 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 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 employee’s annual earnings.

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

- 18 weeks, excluding holidays (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.

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.

Holidays

The State of Iowa recognizes nine fixed holidays.

Holiday	Observed on	Holiday	Observed on
New Year's Day	January 2, 2017	Veterans Day	November 10, 2017
Martin Luther King, Jr. Day	January 16, 2017	Thanksgiving	November 23, 2017
Memorial Day	May 29, 2017	Day after Thanksgiving	November 24, 2017
Independence Day	July 4, 2017	Christmas	December 25, 2017
Labor Day	September 4, 2017		

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)

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

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.

Wellness

A variety of wellness services are available to employees.

Workers' Compensation

If an employee is injured on the job because 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 the employee 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 depend on the employee's invested assets and may be found here: https://das.iowa.gov/sites/default/files/hr/ric/documents/prod_fees.pdf. 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 amounts chosen are taken from employees' paychecks (pretax 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 amounts chosen are taken from employees' paychecks (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.

REGULAR IPERS Members			
	Employee's contribution	State of Iowa's contribution	Total contribution
July 1, 2016 – June 30, 2017	5.95%	8.93%	14.88%
July 1, 2017 – June 30, 2018			
Protection Occupations* IPERS Members			
	Employee's contribution	State of Iowa's contribution	Total contribution
July 1, 2016 – June 30, 2017	6.56%	9.84%	16.40%
July 1, 2017 – June 30, 2018			

* 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. 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.