

Benefits at a Glance

2018



IOWA

Benefits for State of Iowa Merit Employees

(Except employees covered by the State Police Officers Council (SPOC))



2018 Benefits at a Glance

This document provides highlights of the 2018 State of Iowa benefits for merit employees (except 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 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 program if they are a permanent (non-temporary) or probationary. 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

* 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:

- 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, flexible spending accounts, and electing 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 their 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. The State of Iowa offers merit employees' one health plan (administered by Wellmark Blue Cross and Blue Shield) with two provider network options:

- **Iowa Choice** has a provider network for in-state care, with a large selection of providers within the state and some surrounding counties.
- **National Choice** offers an expanded network, with the option to receive services from Iowa-based providers as well as providers throughout the U.S.

Plan design is identical between Iowa Choice and National Choice. The only difference between the two options is the networks.

The chart below compares the health insurance plans.

| | Iowa Choice Option | National Choice Option |
|---|---|--|
| Type of plan | HMO. | PPO |
| Preexisting Condition Waiting Period | None | None |
| Affordable Care Act (ACA) preventive services | Covered at 100%, per ACA guidelines. | Covered at 100%, per ACA guidelines. |
| Office visits | Primary care provider: \$15 copay Specialist: \$30 copay | Primary care provider: \$15 copay Specialist: \$30 copay |
| Virtual office visit | \$10 copay | \$10 copay |
| Annual deductible | | |
| • Single | \$250 | \$250 |
| • Family | \$500 | \$500 |
| Coinsurance | 10% | In-network: 10% Out-of-network: 20% |
| Medical Out-of-Pocket Maximum | | |
| • Single | \$1,000 | \$1,000 |
| • Family | \$2,000 | \$2,000 |
| Annual Maximum | None | None |
| Lifetime Maximum | None | None |
| Inpatient Room and Board | 10% after the deductible | In-network: 10% after the deductible Out-of-network: 20% after the deductible |
| Emergency Room | \$100 copayment; waived if admitted | \$100 copayment; waived if admitted |
| Prescription - Retail | 30-day supply | 30-day supply |
| Tier 1 Generic | \$10 copay | \$10 copay |
| Tier 2 Preferred Brand | \$25 copay | \$25 copay |
| Tier 3 Non-Preferred Brand | \$50 copay | \$50 copay |
| Tier 4 Preferred Specialty | \$100 copay | \$100 copay |
| Non-Preferred Specialty | \$200 copay | \$200 copay |
| Prescription – Mail Order | 90-day supply | 90-day supply |
| • Preferred Generic | \$20 copay | \$20 copay |
| • Preferred Brand Name | \$50 copay | \$50 copay |
| • Non-Preferred | \$100 copay | \$100 copay |
| Prescription Out-of-Pocket Maximum | | |
| • Single | \$5,850 | \$5,850 |
| • Family | \$11,700 | \$11,700 |

2018 Monthly Health Insurance Premiums (Full-Time Employees)

| | Total Premium | State Share | Percent of Premium | Employee Share | Percent of Premium |
|------------------------|---------------|-------------|--------------------|----------------|--------------------|
| Iowa Choice | | | | | |
| Single | \$712.00 | \$672.00 | 94% | \$40.00 | 6% |
| Family | \$1,668.00 | \$1,518.00 | 91% | \$150.00 | 9% |
| National Choice | | | | | |
| Single | \$1,453.20 | \$1,433.20 | 89% | \$93.00 | 11% |
| Family | \$1,989.69 | \$1,688.77 | 85% | \$273.00 | 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 | 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 |

2018 Monthly Dental Insurance Premiums (Full-Time Employees)

| | Total Premium | State Share | Percent of Premium | Employee Share | Percent of Premium |
|--------|---------------|-------------|--------------------|----------------|--------------------|
| Single | \$29.55 | \$29.55 | 100% | \$0.00 | 0% |
| Family | \$79.43 | \$39.73 | 50% | \$39.70 | 50% |

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 merit employees who work 30 hours or more per week.

Supplemental Life Insurance: Merit 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 elimination period. The elimination period is the greater of 18 weeks, excluding designated holidays, 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 |
|------------------|---------------------|
| 1 – 4 years | 80 hours |
| 5 – 11 years | 120 hours |
| 12 – 19 years | 160 hours |
| 20 – 24 years | 176 hours |
| 25 or more years | 200 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 1, 2018 | Veterans Day | November 12, 2018 |
| Martin Luther King, Jr. Day | January 15, 2018 | Thanksgiving | November 22, 2018 |
| Memorial Day | May 28, 2018 | Day after Thanksgiving | November 23, 2018 |
| Independence Day | July 4, 2018 | Christmas | December 25, 2018 |
| Labor Day | September 3, 2018 | | |

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 KEPRO, a nationwide health care management company. 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 \$2,600 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.

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 range from 0-1.28% 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 to participate.

While participating in RIC, payroll deductions in the amount chosen are taken from the employee's paycheck (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 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.

| REGULAR IPERS Members | | | |
|--|-------------------------|------------------------------|--------------------|
| | Employee's contribution | State of Iowa's contribution | Total contribution |
| July 1, 2018 – June 30, 2019 | 6.29% | 9.44% | 15.73% |
| Protection Occupations* IPERS Members | | | |
| | Employee's contribution | State of Iowa's contribution | Total contribution |
| July 1, 2018 – June 30, 2019 | 6.81% | 10.21% | 17.02% |

* 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.