2023 Benefits Open Enrollment

November 1 to
November 18, 2022 at 5pm

Faculty, Professional & Scientific,
Merit and Post Doctorate
UHR Service Center and Benefits Office

**Contact Benefits:**
(Phone) 515-294-4800 or 877-477-7485
(Email) [benefits@iastate.edu](mailto:benefits@iastate.edu)

<table>
<thead>
<tr>
<th>Employees/Retirees/Postdocs</th>
<th>Benefits Consultant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last Name Begins With:</td>
<td></td>
</tr>
<tr>
<td>A – D</td>
<td>Jill Pretzer</td>
</tr>
<tr>
<td>E - K</td>
<td>Dawn Shedrowich</td>
</tr>
<tr>
<td>L - R</td>
<td>Teree Hungerford</td>
</tr>
<tr>
<td>S - Z</td>
<td>Sarah Ford</td>
</tr>
</tbody>
</table>

**Benefit Website:**
[http://www.hr.iastate.edu/employee-benefits](http://www.hr.iastate.edu/employee-benefits)
Open Enrollment

Annual opportunity to elect or change your health insurance, dental insurance, life insurance, flexible spending accounts and eyewear plan for the upcoming year.

Effective Date for Changes:

• January 1 – medical/Rx, dental insurance, eyewear plan, health care flexible spending account and dependent care assistance program
• January 1 – all life insurances when dropping or reducing coverage
• January 1 or upon Principal approval – all life insurance when adding or increasing coverage
Benefit Changes for 2023

• Medical monthly premiums increasing 9.4%
• Dental monthly premiums increasing 5.3%

• FSA annual maximum increasing from $2,750 to $3,050
• FSA rollover limit increasing from $570 to $610
• New FSA benefit: debit card option available

• Introducing ALEX – virtual benefits assistant
• ISU Benefits Survey

• No plan design changes (copays, coinsurance, deductibles), except for:
  o Avesis – improved lens benefits for no additional premium
What if I don’t want to make changes?

- Health Flexible Spending and Dependent Care Assistance Program elections must be re-elected each year
  - If you do not make a new election, no contributions will be made in 2023

- All other benefit elections will remain in place if you don’t make any changes during the Open Enrollment period
  o Medical plan
  o Dental plan
  o Life Insurance
  o Avesis Vision Discount
  o Supplemental Retirement Plans
Meet ALEX

- ALEX is an easy-to-use, fun, and interactive guide
- You can review your benefit options with ALEX
- Its free, confidential and can take less than 10 minutes
- ALEX will be accessible via the University Human Resources Benefits website
ISU Benefits Survey

- To find out what you value regarding your benefits
  - Your participation is crucial!

- Secure and confidential on-line survey open from November 1 to the 15th

- Conducted by Mercer, an independent human resource consulting firm

- Watch for an email on November 1st from: ISUbenefitssurvey@mercer.com
Eligible Dependents

Spouse/Domestic Partner
• Same or opposite sex

Dependent Child(ren)
• Who have a relationship to the employee or enrolled spouse/domestic partner
  o Biological, foster, legally adopted/placed for adoption, legal guardianship, court-ordered
• Through December 31 of year in which turn age 26
• Unmarried, full-time students 26 or over
• Totally & permanently disabled child

- Dependent status verification required. Report changes promptly. -
Required Documentation

Documentation of eligible dependents is required to enroll them in benefits. Please be prepared to attach electronic copies of the following in Workday.

- Spouse
  - Marriage Certificate
- Domestic Partner
  - Declaration of Domestic Partnership form found at: https://www.hr.iastate.edu/benefits-forms
- Dependent Children
  - Birth Certificate
Potential Tax Consequences of Insuring Domestic Partners / Child Over 26

Potential Implications

• Individuals may not be “tax dependent” per the IRS
• ISU will impute the income and you are taxed on added value of coverage

Over-aged Dependent (that is not a tax dependent i.e., disabled)
• Over age 26 and an unmarried, full-time student

Domestic Partner
• State and Federal tax
Share a Family Contract on ISU Plan

- Who can share:
  - Faculty
  - Professional & Scientific
  - Merit
  - Pre/Post Doctoral Associates

- Two employees with children to insure can share a family contract.
- One employee’s name is on the contract.
- Only applies to a family plan, if children are coming off the plan, the double spouse option must end.
Review of Benefit Plans

- Medical/Rx
- Dental
- Avesis vision discount plan
- Flexible Spending Accounts (FSA and DCAP)
- Life Insurance
- Long-term Disability Insurance
- Supplemental Retirement Plan
Medical Insurance Plans

- Administered by Wellmark Blue Cross/Blue Shield
- Two Different Plan Designs
  - Preferred Provider Organization (BluePPO)
  - Health Maintenance Organization (BlueHMO)

<table>
<thead>
<tr>
<th>Tier of Coverage</th>
<th>2022 PPO Premium</th>
<th>2023 PPO Premium</th>
<th>2022 HMO Premium</th>
<th>2023 HMO Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>$45</td>
<td>$49</td>
<td>$25</td>
<td>$29</td>
</tr>
<tr>
<td>Employee and spouse/partner</td>
<td>$284</td>
<td>$298</td>
<td>$121</td>
<td>$152</td>
</tr>
<tr>
<td>Employee and child(ren)</td>
<td>$202</td>
<td>$221</td>
<td>$83</td>
<td>$100</td>
</tr>
<tr>
<td>Employee and family</td>
<td>$364</td>
<td>$382</td>
<td>$160</td>
<td>$193</td>
</tr>
<tr>
<td>Double Spouse/Partner family</td>
<td>$254</td>
<td>$270</td>
<td>$108</td>
<td>$129</td>
</tr>
</tbody>
</table>
Wellmark Summary of Benefits

BluePPO:
- Access to nationwide network of participating providers
- Out-of-Network: no coverage for routine, preventative services

BlueHMO:
- Iowa-based network of participating providers
- Emergency services only outside the state of Iowa
- Must designate a primary care physician (PCP). Female participants may also designate a primary OB/GYN physician for their annual exams.
- Referrals are not required for in-network providers
- Out-of-Network Specialists: Wellmark must approve out-of-Network referrals before you receive services or the services will not be covered.
- Guest membership: provides access to BCBS participating hospitals, physicians and other health care providers while away from home for 90 days or longer. For more information or to arrange the guest membership, contact Wellmark customer service at 1-800-494-4478.
## Medical Plan Comparison

<table>
<thead>
<tr>
<th>Plan Provisions</th>
<th>BluePPO In-Network</th>
<th>BluePPO Out-of-Network</th>
<th>BlueHMO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>$0</td>
<td>$400 $800</td>
<td>$0</td>
</tr>
<tr>
<td>- Single</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Family</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>10%</td>
<td>20% after deductible</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum, effective date of hire to end of calendar year</strong></td>
<td>$2,000 $4,000</td>
<td>$4,000 $8,000</td>
<td>None</td>
</tr>
<tr>
<td>- Single</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Family</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Office Visit</strong></td>
<td>$25 copay</td>
<td>None</td>
<td>$15 copay</td>
</tr>
<tr>
<td>Does not apply toward out-of-pocket maximum</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td>$125 copay, then 10% coinsurance</td>
<td>$125 copay, then 20% coinsurance</td>
<td>$125 copay</td>
</tr>
</tbody>
</table>
# Prescription Plan – Express Scripts

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Out-of-Pocket Maximum</strong></td>
<td>$2,000 single</td>
<td>$4,000 family</td>
</tr>
<tr>
<td><strong>30-day supply – Retail Pharmacy</strong></td>
<td>$15 copay for generic</td>
<td>$15 copay for generic</td>
</tr>
<tr>
<td></td>
<td>30% coinsurance for preferred brand name ($125 maximum copay/prescription)</td>
<td>30% coinsurance for preferred brand name ($125 maximum copay/prescription)</td>
</tr>
<tr>
<td></td>
<td>50% coinsurance for non-preferred brand name ($250 maximum copay/prescription)</td>
<td>50% coinsurance for non-preferred brand name ($250 maximum copay/prescription)</td>
</tr>
<tr>
<td><strong>90-day supply – Retail Pharmacy</strong></td>
<td>$40 copay for generic</td>
<td>$40 copay for generic</td>
</tr>
<tr>
<td></td>
<td>30% coinsurance for preferred brand name ($375 maximum copay/prescription)</td>
<td>30% coinsurance for preferred brand name ($375 maximum copay/prescription)</td>
</tr>
<tr>
<td></td>
<td>50% coinsurance for non-preferred brand name ($750 maximum copay/prescription)</td>
<td>50% coinsurance for non-preferred brand name ($750 maximum copay/prescription)</td>
</tr>
<tr>
<td><strong>90-day supply – Express Scripts Home Delivery Pharmacy</strong></td>
<td>$0 copay for generic</td>
<td>$0 copay for generic</td>
</tr>
<tr>
<td></td>
<td>25% coinsurance for preferred brand name ($300 maximum copay/prescription)</td>
<td>25% coinsurance for preferred brand name ($300 maximum copay/prescription)</td>
</tr>
<tr>
<td></td>
<td>33% coinsurance for non-preferred brand name ($600 maximum copay/prescription)</td>
<td>33% coinsurance for non-preferred brand name ($600 maximum copay/prescription)</td>
</tr>
</tbody>
</table>
Dental Insurance Plans

- Administered by Delta Dental of Iowa
- Two Plan Designs
  - Basic Plan
  - Comprehensive Plan – requires 3-year lock-in

<table>
<thead>
<tr>
<th>Tier of Coverage</th>
<th>2022 Basic Plan</th>
<th>2023 Basic Plan</th>
<th>2022 Comprehensive Plan</th>
<th>2023 Comprehensive Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>$0</td>
<td>$0</td>
<td>$16</td>
<td>$17</td>
</tr>
<tr>
<td>Employee and spouse/partner</td>
<td>$30</td>
<td>$32</td>
<td>$77</td>
<td>$81</td>
</tr>
<tr>
<td>Employee and children</td>
<td>$37</td>
<td>$39</td>
<td>$82</td>
<td>$87</td>
</tr>
<tr>
<td>Employee and family</td>
<td>$45</td>
<td>$48</td>
<td>$96</td>
<td>$101</td>
</tr>
<tr>
<td>Double Spouse/partner</td>
<td>$19</td>
<td>$25</td>
<td>$70</td>
<td>$78</td>
</tr>
</tbody>
</table>

University Human Resources
## Dental Insurance Plan Comparison

<table>
<thead>
<tr>
<th>Delta Dental Premier Plus PPO (Dentist is Delta Dental Provider)</th>
<th>Basic</th>
<th>Comprehensive (3-year lock in)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Per Person/Year</td>
<td>$750 (applied to restorative services only)</td>
<td>$1,500</td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>$25</td>
<td>$50/contract – first restorative visit</td>
</tr>
<tr>
<td>Check Ups &amp; Cleaning</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td><strong>BASIC RESTORATIVE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cavity Repair &amp; Extractions</td>
<td>50% after deductible</td>
<td>80% after deductible</td>
</tr>
<tr>
<td>Root Canals</td>
<td>50% after deductible</td>
<td>80% after deductible</td>
</tr>
<tr>
<td>Gum &amp; Bone Disease</td>
<td>50% after deductible</td>
<td>80% after deductible</td>
</tr>
<tr>
<td><strong>MAJOR RESTORATIVE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>High Cost Restorations</td>
<td>50% after deductible</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Bridges, Dentures, Implants</td>
<td>Not Covered</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Orthodontics</td>
<td>Not Covered</td>
<td>50% after deductible to Life-time Maximum of $2,000 (no age limit), after $50 deductible</td>
</tr>
</tbody>
</table>
# Eyewear Discount Plan

<table>
<thead>
<tr>
<th>Tier of Coverage</th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$ 6.67</td>
</tr>
<tr>
<td>Employee + Spouse/Partner</td>
<td>$12.58</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$13.77</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$17.71</td>
</tr>
</tbody>
</table>
Eyewear Discount Plan

• Benefit available once each calendar year
• Co-pay $25
• Discount benefit annually for either glasses or contacts:
  o Frames – up to $150 allowance
  o Lenses – (standard, progressive or specialty) discounts vary, contact Avesis:
    • 800-828-9341
    • www.avesis.com
  o Contact lenses - $130 allowance for materials & fit
  o Lasik - Members receive a one-time/lifetime allowance of $150 (additional 25% provider discount may be available)
Insurance ID Cards

ID cards for medical, prescription, dental and vision plan changes.

- Individual cards - HMO
- Contract holder’s name only:
  - PPO
  - Express Scripts
  - Dental
  - Avesis
Flexible Spending Accounts

- Plan administered by ASI Flex
- Tax Savings Devices (not a Health Savings Account - HSA)
- Pre-tax contributions from your pay
- Optional Participation
- Separate accounts:
  - Health Care Flexible Spending (FSA)
  - Dependent Care Assistance Program (DCAP)
- What is flexed may not be reported on a tax return
- Incur expenses in calendar year (Jan 1 through Dec 31)
Health Care Flexible Spending Accounts

- Deductions taken equally over your pay periods
- Minimum contribution is **$240** per year
- Maximum contribution is **$3,050** per year
- Reimbursed for expenses for yourself and eligible dependents as determined by the Internal Revenue Service
  - Qualified medical, dental or vision expenses that are not eligible for reimbursement from any other source
  - Limited purpose use if participating in Health Savings Account elsewhere
  - Examples: deductibles, copays, eyeglasses, contact lenses, hearing aids, orthodontics and some O-T-C medications with doctor’s prescription

**Carry Over Provision**

- $610 in unused funds can be rolled over to the following plan year
- Can claim the carry over amount during the following plan year as long as you continue to be a benefits eligible employee
Dependent Care Assistance Program

• Expenses to provide care for your dependents while working or going to school may qualify

• Eligible dependents include:
  o Children under age 13
  o Disabled child
  o Disabled spouse
  o Disabled parent living in your home

• Covered Charges:
  o Licensed day care center
  o Nursery School
  o In-home day care
  o Adult day care or nursing care
Dependent Care Assistance Program

- Minimum contribution is $240 per year

- **Maximum Contributions:**
  - Maximum $5,000 annually
  - Single or married and file a joint return
  - Maximum $2,500 annually
    - Married and file separate returns

- Deductions taken equally over pay periods
- Use it or lose it
- **Grace Period:** ends March 15th the following year
Flex Reimbursement

- Reimbursements begin only after the first contribution is made
  - January 30th contribution reported in early February
- April 30, 2023 - Deadline to submit reimbursement requests for 2022 expenses
- What is flexed, may not be claimed on tax return
- Direct deposit available
Flex Reimbursement

Options for Reimbursement

- Debit card option available
- Forms available on ASIFlex website
- On-line claims filing
- ASIFlex mobile app
- Automatic filing – medical, dental, Rx charges
  - Enrollment and eligibility required

New: Debit card option available

- Receipts may still be required for certain services
- Choose either debit card or auto claims filing – cannot do both
- Must request debit card from ASI Flex – not automatic
Reminder – 2022 incurred expenses

- If you are participating in 2022:
  - **April 30, 2023 is the deadline** to submit reimbursement requests for expenses incurred in 2022
- **DCAP plans, USE IT or LOSE IT!**
  - If you don’t incur the expenses or claim those expenses by the deadline for filing, all unclaimed funds are lost
- **Health care plans**, if you don’t incur the expenses or claim those expenses by the deadline for filing, funds in excess of the $570 carryover will be forfeited
  - Example, if you have $1,800.00 in funds to claim but don’t make the claim by the deadline, you will lose $1,230.00 of the 2022 money.
- You may claim all your funds at once, at the end of the year or as the expenses occur
Voluntary Group Supplemental Retirement Annuity (GSRA)

- Supplemental retirement account in addition to the mandatory plan
- No employer matching contributions
- May start, stop or change contributions any month
- Pre-tax or Post-tax (Roth) options available
  - Previous contributions into a voluntary plan are considered
  - IRS limits for elective deferrals apply
- To Enroll:
  - Go to your OKTA homepage to add “Retirement@Work” app
  - Enroll via Retirement@Work where you will be directed to establish an account with vendor
  - Vendors allowed with payroll deduction: AIG, Ameriprise and TIAA
Employee Assistance Program

- Administered by Employee & Family Resources
- 24/7 telephone counseling at no cost to employee
- Up to 6 in-person sessions with an EFR counselor at no cost
- Contact Employee & Family Resources: 877-883-1387

Vendor Discount Programs

Visit the ISU Benefits website for details: [http://www.hr.iastate.edu/employee-benefits](http://www.hr.iastate.edu/employee-benefits)
Disclaimer

All employees are encouraged to research and compare prices and services before purchasing, signing any contract or making any arrangements. Any arrangements, services or products from any discount program are strictly between the employee, as a consumer, and the merchant, and are the sole responsibility of the individual employee.

The State of Iowa and ISU assume no responsibility for any arrangements, contracts, purchases or disputes between an individual employee and any discount merchant.
Life Insurance Plans for Faculty, P&S, and Merit staff

Group Basic Term Life

• Premium paid 100% by ISU
• Two Plan Options (may only elect one)
  o Benefit amount of 2 times annual salary or
  o $50,000 policy

Voluntary Term Life

• Employee pays premium
• Apply for up to 4 times salary (medical underwriting required)
• May drop coverage at any time
• Portable upon separation or retirement

Dependent Term Life

• Coverage for spouse/partner and children (up to age 26)
• Two plan options to choose from
Life Insurance Beneficiary Designation
for Faculty, P&S, and Merit staff

• Verify in Workday if you have a current beneficiary designation form on file
  o View Profile; Overview; Documents

• If you need to add or update life insurance beneficiaries:
  o Print and complete Principal Beneficiary Designation Form
  o [https://www.hr.iastate.edu/beneficiary-designationchange-instructions-and-form](https://www.hr.iastate.edu/beneficiary-designationchange-instructions-and-form)
  o Send completed form to the Benefits Office

• Beneficiaries may be updated at any time
Long-term Disability Insurance
for Faculty, P&S, and Merit staff

Effective date of coverage:

- Automatic enrollment after 12 months of employment
- Optional enrollment for 1st year of employment

Benefit: If enrolled in the plan at the time the disability incurred and following approval by Principal -

90 work-day waiting period

- Pays a replacement income (63% of pre-disability income)
- Pays all ISU life insurance policies (group term basic, voluntary and dependent)
- Option to continue to participate in group medical & dental if enrolled at time of disability
Individual Disability Income
for Faculty, P&S, and Merit staff

Principal offers ISU employees the option of purchasing individual Disability Income (DI) insurance in addition to the group LTD.

DI works in tandem with your group long-term disability (LTD) insurance coverage to help you replace more of your income if you can't work due to a disabling illness or injury.

Plus, you can take the individual policy with you wherever your career takes you.

https://www.hr.iastate.edu/benefits/addlbenefits/voluntary-individual-disability-income-insurance
Prior to 5pm on November 18, 2022

• Enroll, make changes & verify benefits in Workday
  • Job Aid: https://www.hr.iastate.edu/annual-benefits-open-enrollment

• Forms Required - if adding coverage for:
  o Domestic Partner: Declaration of Domestic Relationship
  o Spouse: Marriage License
  o Dependent Children: Birth Certificate

Important Notes:
• You can submit elections as many times as you want up until the 5PM 11/18 deadline.
• The last changes submitted by the deadline will be final.
• Health Care Spending Account & Dependent Care Assistance Program elections will NOT carry over to from one year to the next. You must elect these each year within Open Enrollment.
UHR Service Center and Benefits Office

Contact Benefits:
(Phone) 515-294-4800 or
877-477-7485
(Email) benefits@iastate.edu

Benefit Website:
http://www.hr.iastate.edu/employee-benefits

Open Enrollment Website:
https://www.hr.iastate.edu/benefits/insurance/future-changes/open-change-period-information