2022 Benefits Open Enrollment

November 1 to
November 19, 2021 at 5pm

Faculty, Professional & Scientific,
Merit and Post Doctorate
>Contact Benefits:  
(Phone) 515-294-4800 or 877-477-7485  
(Email) 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 Shedarrowich</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/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 2022

• Medical monthly premiums increasing for most coverage types
• Avesis monthly premiums are decreasing

Temporary Change for 2022:
• Medical Flexible Spending Account (FSA) carryover limit: all unused funds from 2021 will carry over to 2022
• Dependent Care Assistance program (DCAP) grace period: extended to December 31, 2022

Note:
• No plan design changes
• No changes to dental premiums
• FSA annual maximum remains at $2,750
• DCAP annual maximum contribution limit goes back to $5,000
• Mid-year changes to FSA/DCAP not allowed without qualifying event
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 2022

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

Before you start, you may wish to review your current benefit elections:

- Click on the Benefits icon from your Home screen
- Click on View Benefit Elections
- The system will display a summary of all the Benefit plans in which you are currently enrolled in as of today’s date
- To return the Home Screen, Click the ISU icon in the top left corner

View Benefit Elections

View Benefit Elections as of Date

<table>
<thead>
<tr>
<th>Benefit Plan</th>
<th>Coverage Begin Date</th>
<th>Effective Begin Date</th>
<th>Coverage</th>
<th>Calculated Coverage</th>
<th>Dependents</th>
<th>Beneficiaries</th>
<th>Employee Cost (Monthly)</th>
<th>Employee Contribution (Monthly)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical - Medicare (SAP)</td>
<td>09/01/2020</td>
<td>09/01/2020</td>
<td>Yourself + Spouse + Children</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dental - Delta Dental (SAP)</td>
<td>09/01/2020</td>
<td>09/01/2020</td>
<td>Yourself + Child/Children</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Group Term Life Basic (SAP)</td>
<td>03/01/2021</td>
<td>03/01/2021</td>
<td>2x Salary</td>
<td>$1,000.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dependent Term Life Insurance - Principal Financial Group (Employee)</td>
<td>06/24/2020</td>
<td>06/24/2020</td>
<td>$10,000</td>
<td>$10,000.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Long Term Disability - Principal Financial Group (Employee)</td>
<td>10/01/2001</td>
<td>10/01/2001</td>
<td>62% of Salary</td>
<td>$2,400.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retirement Replacement Insurance - Principal Financial Group (Employee)</td>
<td>10/01/2001</td>
<td>10/01/2001</td>
<td>15% of Salary</td>
<td>$71.16</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mandatory Retirement Plan - TIAA-CREF (Employee)</td>
<td>01/01/2000</td>
<td>01/01/2000</td>
<td>5%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Electing or Changing Benefits During Open Enrollment

- On your landing page, in the center of the screen under the **Announcements** section, click to read the 2022 Open Enrollment Welcome message & instructions.
- Once reviewed, click hyperlink **Benefits Open Enrollment**. You can also launch your open enrollment event through your Inbox.
Electing or Changing Benefits During Open Enrollment

• The link or Inbox task will bring you to your 2022 Enrollment Event
• Click the Let’s Get Started button to begin or review your enrollment

Change Benefits for Open Enrollment

12 day(s) ago - Effective 01/01/2022

2022 Open Enrollment - All Monthly Employees 11/1/2021-11/19/2021

Choose new plans or re-enroll in the plans you currently have.

Let’s Get Started
Electing or Changing Benefits During Open Enrollment

• You will see a summary of all the Benefit Plans in which you are **Eligible**
• All of the plans have been grouped together by Coverage Type:
  
  **Health Care and Accounts (Medical, Dental, Vision & FSA) & Insurance (Life & Disability)**

<table>
<thead>
<tr>
<th>Health Care and Accounts</th>
<th>Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="heart.png" alt="Heart Icon" /> Medical Waived</td>
<td><img src="umbrella.png" alt="Umbrella Icon" /> Group Term Life Basic Life and AD&amp;D Insurance Waived</td>
</tr>
<tr>
<td>Enroll</td>
<td>Enroll</td>
</tr>
<tr>
<td><img src="heart.png" alt="Heart Icon" /> Dental Waived</td>
<td><img src="umbrella.png" alt="Umbrella Icon" /> Voluntary Term Life and AD&amp;D Insurance Waived</td>
</tr>
<tr>
<td>Enroll</td>
<td>Enroll</td>
</tr>
<tr>
<td><img src="eye.png" alt="Eye Icon" /> Eyewear Discount Program</td>
<td><img src="umbrella.png" alt="Umbrella Icon" /> Dependent Term Life Insurance Waived</td>
</tr>
<tr>
<td>Enroll</td>
<td>Enroll</td>
</tr>
<tr>
<td><img src="card.png" alt="Credit Card Icon" /> Health Care Spending Account Waived</td>
<td></td>
</tr>
<tr>
<td>Enroll</td>
<td>Enroll</td>
</tr>
<tr>
<td><img src="card.png" alt="Credit Card Icon" /> Dependent Care Assistance Program Waived</td>
<td></td>
</tr>
<tr>
<td>Enroll</td>
<td>Enroll</td>
</tr>
<tr>
<td><img src="umbrella.png" alt="Umbrella Icon" /> Long Term Disability Waived</td>
<td></td>
</tr>
<tr>
<td>Enroll</td>
<td>Enroll</td>
</tr>
</tbody>
</table>
Electing or Changing Benefits During Open Enrollment

- Under each section or tile, you have the option to either MANAGE or ENROLL
  - **MANAGE** - This means you are currently participating in that benefit plan & have the option to make changes at this time
  - **ENROLL** - This means you are **NOT** currently participating in that benefit plan & have previously Waived coverage. You now have the option to *Enroll at this time without a qualifying Life Event such as Marriage or Birth of a Child

*Note – Certain Life Insurance plans will require proof of good health if previously waived & ALL FSA (Medical & DCAP) plans will **require** a new election for each Benefit Plan Year
Electing or Changing Benefits During Open Enrollment

- After selecting Manage or Enroll, the section will open to display the Plans Available for that coverage type.
- Additional instructions will appear on-screen with helpful information and or links.
- As you make your elections, a *projected* total cost per pay check will accumulate in the top right corner.

![Plains Available](image)

- Click the **Confirm and Continue** button.
- For any plans that require Dependent information, the screen will automatically open.
Electing or Changing Benefits During Open Enrollment

• After you Click the button for each of your elections, you will receive the following confirmation message at the top of the screen

Your Medical changes have been updated, but not submitted

Next steps: Update another plan, or click Review and Sign once you’re ready to submit your changes.

• Once you have made all of your election changes, Click the button at the bottom of the screen

• You **MUST** click the final button to finalize your elections

**Important Notes:**
• You can submit elections as many times as you want up until the 5PM 11/19 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.
Electing or Changing Benefits During Open Enrollment

- The View Summary screen will appear with a summary of all of your 2022 Benefit Plan Elections. If everything is correct, Click the Submit button.

### View Summary

Please review your benefit elections for accuracy and then click on the "Submit" button. If you need to make any changes later, you can click on the Open Enrollment link again from the Announcements section of your Workday Home page and you will be directed to the Open Enrollment tiles. You can change information on these tiles throughout Open Enrollment but whatever is submitted in the system when Open Enrollment ends will be your final elections for the 2022 Plan Year. There will be no Confirmation or Final Election Statement steps like in past years.

<table>
<thead>
<tr>
<th>Selected Benefits</th>
<th>Number of Items</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group Term Life Basic Life and AD&amp;D Insurance</td>
<td>1</td>
<td>Coverage Begin Date: 02/01/2023, Deduction Begin Date: 02/01/2023, Coverage: 2 X Salary, Included</td>
</tr>
<tr>
<td>Principal Financial Group (Employee)</td>
<td>1</td>
<td>Coverage Begin Date: 02/01/2023, Deduction Begin Date: 02/01/2023, Coverage: 6 X Salary, $15.84</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Waived Benefits</th>
<th>Number of Items</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>1</td>
<td>Waived</td>
</tr>
<tr>
<td>Dental</td>
<td>1</td>
<td>Waived</td>
</tr>
<tr>
<td>Eyewear Discount Program</td>
<td>1</td>
<td>Waived</td>
</tr>
<tr>
<td>Health Care Spending Account</td>
<td>1</td>
<td>Waived</td>
</tr>
<tr>
<td>Dependent Care Assistance Program</td>
<td>1</td>
<td>Waived</td>
</tr>
<tr>
<td>Dependent Term Life Insurance</td>
<td>1</td>
<td>Waived</td>
</tr>
<tr>
<td>Long Term Disability</td>
<td>1</td>
<td>Waived</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total Benefits Cost</th>
<th>Number of Items</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company Contribution</td>
<td>1</td>
<td>Employee Cost: $0.00, Credits: $0.00, Net Cost: $0.00</td>
</tr>
</tbody>
</table>

### Attachments

- Submit
- Save for Later
- Cancel

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**Iowa State University**

University Human Resources
Electing or Changing Benefits During Open Enrollment

- The Submitted screen will appear to indicate that your elections have been submitted!
- You may then click on the “View 2022 Benefits Statement” to print a copy of your 2022 elections
If changes are needed:

1. If you need to make changes after submitting your Open Enrollment event, you can go back into it through the Benefits Worklet through 5 pm on 11/19/2021.
2. Click Change Open Enrollment. Go through the steps from Slide 8 again, making sure that you Submit all final changes.
Eligible Dependents

- **Spouse/Domestic Partner**
  - Same or opposite sex

- **Dependent Child(ren)**
  - Who have a relationship to the employee or enrolled spouse/domestic partner
    - 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.
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
Double Spouse/Partner Option
Medical & Dental

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>2021 PPO Premium</th>
<th>2022 PPO Premium</th>
<th>2021 HMO Premium</th>
<th>2022 HMO Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>$40</td>
<td>$45</td>
<td>$20</td>
<td>$25</td>
</tr>
<tr>
<td>Employee and spouse/partner</td>
<td>$283</td>
<td>$284</td>
<td>$103</td>
<td>$121</td>
</tr>
<tr>
<td>Employee and child(ren)</td>
<td>$193</td>
<td>$202</td>
<td>$71</td>
<td>$83</td>
</tr>
<tr>
<td>Employee and family</td>
<td>$364</td>
<td>$364</td>
<td>$137</td>
<td>$160</td>
</tr>
<tr>
<td>Double Spouse/Partner family</td>
<td>$254</td>
<td>$254</td>
<td>$60</td>
<td>$108</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>Deductible</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>Coinsurance</td>
<td>10%</td>
<td>20% after deductible</td>
<td>0%</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum, effective date of hire to end of calendar year</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>Office Visit</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>Emergency Room</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

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

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

### Monthly Premiums

<table>
<thead>
<tr>
<th>Tier of Coverage</th>
<th>Basic</th>
<th>Comprehensive</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>$0</td>
<td>$16</td>
</tr>
<tr>
<td>Employee and spouse/partner</td>
<td>$30</td>
<td>$77</td>
</tr>
<tr>
<td>Employee and child(ren)</td>
<td>$37</td>
<td>$82</td>
</tr>
<tr>
<td>Employee and family</td>
<td>$45</td>
<td>$96</td>
</tr>
<tr>
<td>Family Double Spouse/Partner</td>
<td>$19</td>
<td>$70</td>
</tr>
</tbody>
</table>
# 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:
  - Frames – up to $150 allowance
  - Spectacle lenses – (standard, progressive or specialty) discounts vary, contact Avesis:
    - 800-828-9341
    - www.avesis.com
  - Contact lenses - $130 allowance for materials & fit
  - 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 - new cards for 2022! Toss your old ones upon receipt.
Flexible Spending Accounts

- Plan administered by ASI Flex
- Tax Savings Devices (not an 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 pay periods
- Minimum contribution is $240 per year
- Maximum contribution is $2,750 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
  - Carry over provision, allows $550 in unused funds to be rolled over to the following plan year. **FOR 2022: All funds from 2021 will carry over**
  - The carry over amount available to claim during the entire following plan year as long as you are 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:
  - Children under age 13
  - Disabled child
  - Disabled spouse
  - Disabled parent living in your home
- Covered Charges:
  - Licensed day care center
  - Nursery School
  - In-home day care
  - 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
  - For 2022: extended to December 31, 2022
Flex Reimbursement

- Reimbursements begin only after the first contribution is made (January 30th contribution reported in early February)
- **April 30, 2022** - Deadline to submit reimbursement requests for 2021 expenses
- What is flexed, may not be claimed on tax return

- Reimbursement
  - Forms available on ASIFlex website
  - On-line claims filing
  - ASIFlex mobile app
  - Automatic filing – medical, dental, Rx charges
    - Enrollment and eligibility required
  - Direct deposit available
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 2021 (2022 not yet available)
  - $19,500 for elective deferrals
  - $6,500 catch up contribution if 50 or older
- To Enroll:
  - Complete election in Workday
  - Establish account with vendor
  - Vendors allowed with payroll deduction:

Iowa State University
University Human Resources
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/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)
    • Benefit amount of 2 times annual salary or
    • $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
  - View Profile; Overview; Documents

- If you need to add or update life insurance beneficiaries:
  - Print and complete Principal Beneficiary Designation Form
    https://www.hr.iastate.edu/Forms/Benefits
  - 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 19, 2021

- Enroll, make changes & verify benefits in Workday
  - Medical/Rx
  - Dental
  - Health Care Flexible Spending Account
  - Dependent Care Assistance Program
  - Avesis Vision
  - Life Insurance

- Forms Required
  - Declaration of Domestic Relationship – if adding spouse/partner
  - Life insurance beneficiary updates
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/benefits

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