EMPLOYEE BENEFITS at IOWA STATE UNIVERSITY

Welcome to Iowa State University

The University Human Resources, Service Center is located at 3810 Beardshear Hall, 515 Morrill Road, Ames, IA. This is where you will sign up for payroll, turn in enrollment forms or check in for an appointment with the Benefits Office Staff.

Telephone: 515-294-4800 or 877-477-7485
FAX: 515-294-8226
Email: benefits@iastate.edu

The office is open from 8:00 a.m. to 5:00 p.m. Monday through Friday, except on Wednesday when they are open from 9:15 a.m. to 5:00 p.m., during holidays or when the University is operating under reduced hours. Any alteration of office hours will be posted as well as indicated on the voice message system.

This booklet is designed to provide you with an overview of the benefit programs and assist you in making enrollment decisions. This booklet is not intended to be a policy statement. To review detailed information of the various programs, go to http://www.hr.iastate.edu/benefits

Eligibility: Employees appointed to Pre/Post Doctoral positions with an appointment of 1/2 time or greater are eligible for participation in the following benefit programs, unless otherwise indicated.

Upon employment, the following bullets provide you with some guidance on the actions you will take:

- You will receive a welcome letter to your ISU email address including the benefit enrollment forms.
- You will automatically be enrolled in the Wellmark BC/BS Alliance Select (PPO) plan and Express Scripts prescription coverage, single coverage.
- You will automatically be enrolled in the Delta Dental of Iowa Basic plan, single coverage.
- If you wish to enroll in the Wellmark BC/BS Blue Advantage (HMO) plan or Delta Dental Comprehensive plan, you must complete the enrollment form.
- If you wish to add a spouse/domestic partner or children to your plan, you must complete the enrollment form.
- The completed forms must be turned in to the Benefits Office by your assigned deadline, which is included in your welcome letter.
RETIREMENT

Definition of Vesting: you retain absolute right to the employer contributions plus all earnings, even if you terminate employment with ISU. This would apply to both IPERS and TIAA.

Iowa Public Employees’ Retirement System (IPERS):
Participation is mandatory except for employees who elect TIAA.
Contributions are as follows:

<table>
<thead>
<tr>
<th>Effective Date</th>
<th>ISU Contribution</th>
<th>Employee Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current</td>
<td>9.44% of budgeted salary</td>
<td>6.29% of budgeted salary</td>
</tr>
<tr>
<td>Future Dates</td>
<td>Future contributions will be based on actuarial valuation and subject to change by State Legislative Act. IPERS may adjust rate up or down by no more than 1.0 percentage point.</td>
<td></td>
</tr>
</tbody>
</table>

Employees are vested after completion of seven years of continuous service or upon reaching 65 while in IPERS covered employment, whichever comes first.

Teacher’s Insurance Annuity Association (TIAA):
Employees with a budgeted salary of $7,800 or more may elect this option in lieu of IPERS. Contributions required, based on budgeted salary.

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>ISU Contribution</th>
<th>Employee Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>First 5 years</td>
<td>5 Year Split Rate</td>
<td>5 Year Split Rate</td>
</tr>
<tr>
<td></td>
<td>6 2/3% of first $4,800</td>
<td>3 1/3% of first $4,800</td>
</tr>
<tr>
<td></td>
<td>10% of the remainder</td>
<td>5% of the remainder</td>
</tr>
<tr>
<td>Year 6</td>
<td>10%</td>
<td>5%</td>
</tr>
</tbody>
</table>

Employees are vested after completion of three years of continuous service.

Employee and ISU contributions are established and are subject to change by Iowa State University with approval by the State Board of Regents.

Group Supplemental Tax Sheltered Annuities – SRA (Optional):
Contributions from employee’s salary per employee request. Group supplemental retirement plans are available to all employees regardless of their basic retirement plan option. Employees can elect contributions on a tax deferred basis, after tax (Roth 403b), or a combination of tax deferred and after tax. The University does not match these contributions.
**Lancelot and Elaine**

Lancelot and Elaine are the swans who currently reside on Lake LaVerne and originally donated by the Class of 1931.

**Lake LaVerne**

Lake LaVerne was constructed and landscaped in 1916, a gift of LaVerne Noyes, an 1872 Iowa State alumnus. One of Iowa State’s many traditions involves Lake LaVerne. If you walk silently around the lake three times with your beloved, you are destined to be together.

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**INTERNATIONAL PRE/POST-DOCTORAL ASSOCIATE**

All international Pre/Post-Doctoral Associates (F and J Visa) are required to carry health insurance for themselves for any semester in which they are registered at Iowa State University. Accompanying dependents must also be enrolled in the health insurance.

Internationals Pre/Post-Doctoral Associates are defined for this purpose as students who are not U.S. citizens, U.S. permanent residents or refugees.

The Pre/Post-Doctoral Associates ISU Plan is mandatory as a condition of your enrollment to the University. You will be automatically enrolled in the ISU Plan for the health - Wellmark PPO (Alliance Select)/Express Scripts (prescription drug) and the dental - Delta Dental – Basic

**MEDICAL INSURANCE**

Insurance coverage becomes effective on the first day of active work, provided enrollment applications are completed prior to the assigned deadline. If your appointment transitions to a faculty, Professional & Scientific or Supervisory Confidential appointment, your current medical tier and plan will remain the same.

The University contributes a share towards the full premium, based upon the plan and tier of coverage elected (employee only, employee and spouse/domestic partner, employee and child(ren), or employee and family). The employee pays the difference between the premium cost and the ISU share.

A “double spouse/domestic partner” shared contract option may be available for employees, with eligible children, whose spouse/domestic partner is also employed with ISU. The double spouse/domestic partner rate in the following box is for a qualified couple sharing the ISU Plan. Contact the Benefits Office for details.

**Premium for 2018**

<table>
<thead>
<tr>
<th>Monthly Amount Employee Pays</th>
<th>Tier</th>
<th>PPO</th>
<th>HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self Only</td>
<td>$20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self &amp; Spouse/Domestic Partner</td>
<td>$263</td>
<td>78</td>
<td></td>
</tr>
<tr>
<td>Self &amp; Children</td>
<td>$173</td>
<td>46</td>
<td></td>
</tr>
<tr>
<td>Self &amp; Family</td>
<td>$339</td>
<td>112</td>
<td></td>
</tr>
<tr>
<td>Family Double Spouse/Domestic Partner (each)</td>
<td>$96</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>
Overview of Health & Pharmacy Benefits

Please Note: The information in this summary regarding insurance coverage is limited. Benefits are administered as described in each plan’s coverage manual provided by the insurance company.

ISU PPO Medical Plan
(National Blue Cross/Blue Shield Network, Alliance Select)

- Deductible: only applies to eligible out-of-network services, $300 single/$600 spouse/child/family per year.
- Office Visits: 100% coverage after $20 co-pay (co-pay does not apply to out-of-pocket maximum) 90%/10% for non-routine services.
- Hospital room/board, physician services, inpatient surgery: In-network 90%/10% co-insurance. Out-of-network 80%/20% co-insurance, after deductible.
- $100 emergency room co-payment.
- Limitations on out-of-network service
- Non-participating providers may balance bill
- Out-of-pocket maximum – in-network: $1,500 single/$3,000 spouse/child/family contract per year
- Out-of-pocket maximum – out-of-network: $3,000 single/$6,000 spouse/child/family contract per year
- Infertility: 90% coverage. Transfer procedures $15,000 lifetime maximum. Member cost share is not applied to the out-of-pocket maximum.

ISU HMO Medical Plan
(Wellmark Health Plan of Iowa Network, Blue Advantage)

- Deductible: $0 if directed by network Primary Care Physician (PCP) to in-network providers.
- $10 co-pay office exam directed by PCP to in-network providers; preventative, outpatient mental health/chemical dependency.
- $10 co-pay for in-network chiropractic care and acupuncture services.
- Hospital room/board, physician services, inpatient surgery: 100% coverage if directed by PCP to in-network providers.
- $100 emergency room co-payment.
- Infertility services: 100% coverage. Transfer procedures $15,000 lifetime maximum.
- No coverage on out-of-network services except for emergency or with prior approval from Wellmark.
Fountain of the Four Seasons
Placed around a circular fountain, the four seated American Indian women represent an Osage chant of thanksgiving. The four women face north, south, east and west, each demonstrating a line of the prayer. The first woman is planting the seed, "Lo, I come to the tender planting." The second woman bends close to the earth, "Lo, a tender shoot breaks forth." The third woman holds a harvest basket of maize, "Lo, I collect the golden harvest." The forth woman nurses her newborn baby, "Lo, there is joy in my house."

Catt Hall
Carrie Chapman Catt Hall is the home of the College of Liberal Arts and Sciences. Placed on the National Register of Historic Places in 1985, the building was renovated and renamed Carrie Chapman Catt Hall in 1995 in honor of the Iowa State alumna and co-founder of the League of Women Voters.

PRESCRIPTION DRUG COVERAGE
Express Scripts (Pharmacy Benefit Manager)
The ISU plan includes a pharmacy program that is administered separately from the medical plan. The member will have a separate benefit card that must be used for prescription purchases but there is not a separate premium to pay. The cost of the prescription plans is included in the medical premium.

<table>
<thead>
<tr>
<th>Deductibles: $0</th>
<th>Out-of-pocket maximum: $1,500 single/$3,000 spouse/child/family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Retail (30 day supply)</strong> For prescription medications used on a short-term basis.</td>
<td><strong>Express Script by Mail (90-day supply-home delivery)</strong> For prescription medications used on a regular basis (for 3 months or more).</td>
</tr>
<tr>
<td>Generic: $10 co-pay</td>
<td>$0 co-pay</td>
</tr>
<tr>
<td>Preferred Brands: 30% co-insurance of day supply*</td>
<td>25% co-insurance of day supply*</td>
</tr>
<tr>
<td>Non-preferred Brands: 50% co-insurance of day supply*</td>
<td>33% co-insurance of day supply*</td>
</tr>
</tbody>
</table>

*Brand name drugs have maximum co-pay limits.

*Percent of co-insurance determined at point of sale: participating retail pharmacy or Express Script by Mail.
Campanile

The story of the campanile is a love story. Edgar Stanton graduated with the first class of Iowa State in 1872. He spent 50 years on campus as a student and faculty member. When his first wife, Margaret MacDonald Stanton, died in 1895, Stanton wanted to establish a monument so all students and friends of Iowa State would remember her.

Since the story of the campanile is a love story, the “campaniling” tradition was created. A student officially becomes an Iowa Stater when he or she is kissed under the campanile at the stroke of midnight. During homecoming hundreds of students gather for mass campaniling. Couples kiss, the band plays, and fireworks go off at the stroke of midnight.

DENTAL INSURANCE
Administered by Delta Dental of Iowa

Insurance coverage becomes effective on the first day of active work, provided enrollment applications are completed prior to the assigned deadline. If your appointment transitions to a faculty, Professional & Scientific or Supervisory Confidential appointment, your current dental tier and plan will remain the same.

The plan options are: Basic or Comprehensive.

The University contributes a share towards the full premium, based upon the plan and tier of coverage elected (employee only, employee and spouse/domestic partner, employee and child(ren), or employee and family). The employee pays the difference between the premium cost and the ISU share.

A “double spouse/domestic partner” shared contract option may be available for employees whose spouse/domestic partner is also employed with ISU. The double spouse/domestic partner rate in the following box is for a couple sharing the ISU plan. Contact the Benefits Office for details.

<table>
<thead>
<tr>
<th>Tier</th>
<th>Monthly Amount Employee Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Basic</td>
</tr>
<tr>
<td>Self Only</td>
<td>$ 0</td>
</tr>
<tr>
<td>Self &amp; Spouse</td>
<td>$30</td>
</tr>
<tr>
<td>Self &amp; Children</td>
<td>$37</td>
</tr>
<tr>
<td>Self &amp; Family</td>
<td>$45</td>
</tr>
<tr>
<td>Family Double Spouse/ Domestic Partner (each)</td>
<td>$ 9.50</td>
</tr>
</tbody>
</table>
Overview of Dental Benefits

Please Note: The information in this summary regarding insurance coverage is limited. Benefits are administrated as described in each plan’s coverage manual provided by the insurance company.

ISU Basic Dental Insurance (Delta Premier Plan)

♦ Maximum coverage: $750/year/insured person.
  o Coverage at 50%: Eligible basic and major restoratives such as crowns, extractions, fillings, root canal.
  o Not covered: Bridgework, dentures, implants, orthodontics
♦ CheckUp plus – Coverage at 100% (in-network).
  o Two routine cleanings & exams, routine bitewing x-ray.
  ♦ Deductible: None.

ISU Comprehensive Dental Insurance (Delta Premier Plan)

3-year enrollment required
♦ Maximum coverage: $1500/year/insured person, excluding orthodontics.
  o Coverage at 100%: Eligible checkups, cleanings, X-rays
  o Coverage at 80%: Eligible basic restoratives such as extractions, fillings, root canal.
  o Coverage at 50%: Eligible major restoratives such as bridgework, crowns, dentures, implants, inlays.
  o Eligible orthodontics, lifetime maximum benefit of $2000, $50 deductible.
♦ Deductible: $25 annual/contract combined for basic & major restorative, excluding orthodontics.

MAKING FUTURE CHANGES / OPEN CHANGE PERIOD

You may elect to make benefit changes during the annual open change period or with a qualifying life event.

It is your responsibility to contact the benefits office to drop dependents within 60 days of loss of eligibility. Dropping after 60 days may result in ineligibility for refunds of overpayments.

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA) AND DEPENDENT CARE ASSISTANCE PROGRAM (DCAP)
Administered by ASI Flex

Health Care Flexible Spending Account and Dependent Care Assistance Program are tax savings devices for health care or dependent care.

• Employees may create an account by electing to contribute their own funds to either FSA or DCAP by pre-tax payroll deduction.
AVESIS (OPTIONAL EYEWEAR PLAN)

- There is optional enrollment for in-network benefits for frames and spectacle lenses or contact lenses every 12 months.
- The premiums are paid in full by the employee as a post-tax payroll deduction.

<table>
<thead>
<tr>
<th>Tier</th>
<th>2018 Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self Only</td>
<td>$7.33</td>
</tr>
<tr>
<td>Self &amp; Spouse</td>
<td>$13.82</td>
</tr>
<tr>
<td>Self &amp; Children</td>
<td>$15.13</td>
</tr>
<tr>
<td>Self &amp; Family</td>
<td>$19.46</td>
</tr>
</tbody>
</table>

SICK LEAVE

Full-time Pre/Post-Doctoral Associate employees accrue sick leave at the rate of one and a half days per calendar month with unlimited accumulation. Part-time employees accrue amounts equivalent to their fractional base of appointment.

Sick leave is not allowed to carry over from one appointment to another nor can sick leave be paid out at the end of the appointment.

VACATION

Full-time Pre/Post-Doctoral Associate vacation accrues at a rate of 2 days per calendar month worked. Part-time employees accrue amounts equivalent to their fractional base of appointment. Vacation may be accrued to twice the annual entitlement.

Vacation days are not allowed to carry over from one appointment to another nor can they be paid out at the end of the appointment. In some situations, vacation can carry forward to a Professional & Scientific appointment, if approved by the hiring department.

HOLIDAYS

- New Year’s Day
- Martin Luther King’s Birthday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Friday Following Thanksgiving Day
- Christmas Day
- 1 additional holiday/year officially announced by Administration
- 2 personal holidays (accrued with vacation)
VENDOR VALUE ADDED SERVICES – There may be other additional discounts available to employees. From this link you will find the listing of those vendors:  http://www.hr.iastate.edu/benefits/addlbenefits/vendor-discounts

EMPLOYEE ASSISTANCE PROGRAM (EAP) – The Employee Assistance Program (EAP) is administered by Employee and Family Resources (EFR). It is a benefit designed for you and your eligible family members. ISU provides this benefit at no cost to you or your family members. More information may be found here: http://www.hr.iastate.edu/benefits/new-employee-benefits/employee-assistance-program

Benefits will be administered as described in each plan’s subscriber agreement or plan document.

Iowa State University does not discriminate on the basis of race, color, age, ethnicity, religion, national origin, pregnancy, sexual orientation, gender identity, genetic information, sex, marital status, disability, or status as a U.S. veteran. Inquiries regarding non-discrimination policies may be directed to Office of Equal Opportunity, 3350 Beardshear Hall, 515 Morrill Road, Ames, IA 50011, Telephone: 515-294-7612, email eooffice@iastate.edu.