

# IOWA STATE UNIVERSITY

OF SCIENCE AND TECHNOLOGY



Benefit Highlights Information 2019  
*Faculty, Professional & Scientific, and Merit Staff*

## TABLE of CONTENTS:

- [Welcome](#)
- [Retirement](#)
- [Medical Insurance](#)
- [Dental Insurance](#)
- [Making Future Changes/Open Change Period](#)
- [Long Term Disability Insurance](#)
- [Health Care Flexible Spending Account](#)
- [Dependent Care Assistance Program](#)
- [Life Insurance](#)
- [Avesis Eyewear Plan](#)
- [Sick Leave](#)
- [Vacation](#)
- [Holidays](#)
- [Tuition Reimbursement Program](#)
- [Benefit Provider Websites](#)
- [Vendor Value Added Services](#)
- [Employee Assistance Program](#)

## 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](mailto:benefits@iastate.edu)

The office is open from 8:00 a.m. to 5:00 p.m. Monday through Friday, except on Wednesday when it is 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 faculty, professional and scientific or merit 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:**

- Within Workday you will receive a list on onboarding tasks in your Inbox.
- After your Form I-9 has been finalized, you will receive additional onboarding tasks.
- Scroll down until you find the Benefit Change – New Hire task and then select the task.
- Review the instructions on each page and navigate to the provided websites for additional information.
- Select Elect or Waive radio button for our applicable elections.
- Before enrolling in the Iowa State University Benefits program, you are encouraged to attend a group benefit session. This interactive session provides valuable information about your benefit choices. Sign up in Learn@ISU by following the link within your Workday Onboarding task.

- IPERS

[www.ipers.org](http://www.ipers.org)

800-622-3849

- TIAA

[www.tiaa.org/iastate](http://www.tiaa.org/iastate)

800-732-8353

## 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:

<u>Effective Date</u>	<u>ISU Contribution</u>	<u>Employee Contribution</u>
Current	9.44% of budgeted salary	6.29% of budgeted salary

Future Dates 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.

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.

<u>Years of Service</u>	<u>ISU Contribution</u>	<u>Employee Contribution</u>
	<b><u>5 Year Split Rate</u></b>	<b><u>5 Year Split Rate</u></b>
First 5 years	6 2/3% of first \$4,800 10% of the remainder	3 1/3% of first \$4,800 5% of the remainder
Year 6	10%	5%

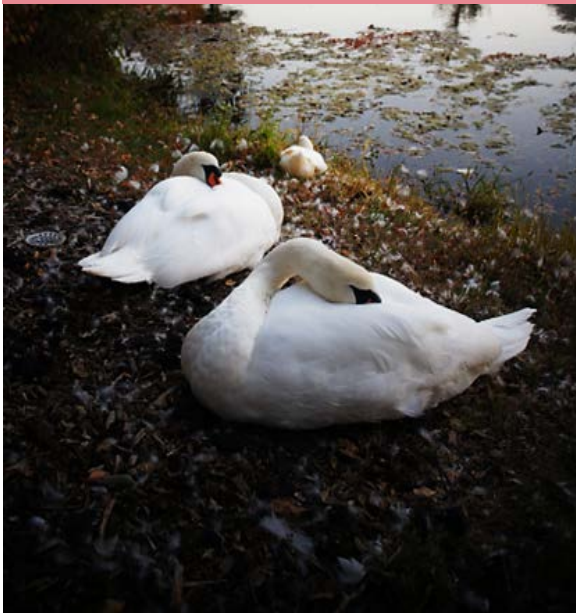
Employees are vested after completion of three years of continuous service.

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.

## MEDICAL INSURANCE

Insurance coverage becomes effective on the first day of active work, provided enrollment applications are completed prior to the assigned deadline. If coming from an ISU pre/post-doctoral 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 2019 Monthly Amount Employee Pays

Tier	PPO	HMO
Self Only	\$ 20	\$ 0
Self & Spouse/Domestic Partner	\$263	\$ 78
Self & Children	\$173	\$ 46
Self & Family	\$339	\$112
Family Double Spouse/Domestic Partner (contract holder pays)	\$194	\$ 0

### Overview of Health & Pharmacy 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.

### Iowa State University Employee PPO Medical Plan (Wellmark BluePPO)

- ◆ 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.



### Beardshear Hall

Originally named the Central Building when completed in 1908, this building housed the mathematics, English, botany, history and modern languages departments as well as the president, secretary, treasurer and board of trustees offices. It was renamed Beardshear Hall in 1938 after William M. Beardshear, who was president of the college from 1891 to 1902.

The structure has, for the most part, remained as originally built and is still home to the Office of the President, Office of the Provost, Student Financial Aid, and Vice President for Student Affairs.

- ◆ Out-of-pocket maximums (OOPM) – in-network: \$1,500 single/\$3,000 spouse/child/family contract per year.
- ◆ Out-of-pocket maximum (OOPM) – 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 OOPM.

### Iowa State University Employee HMO Plan (Wellmark BlueHMO)

- ◆ 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.

### 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.

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

\*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.

### 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 fourth 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.



### 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 coming from an ISU pre/post-doctoral 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.

#### *Premiums for 2019* *Monthly Amount Employee Pays*

Tier	Basic	Comprehensive
Self Only	\$ 0	\$16
Self & Spouse	\$30	\$77
Self & Children	\$37	\$82
Self & Family	\$45	\$96
Family Double Spouse/ Domestic Partner (contract holder pays)	\$19	\$70





### 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.

### Overview of Dental Benefits

Please Note: The following 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.
  - Coverage at 50%: Eligible basic and major restoratives such as crowns, extractions, fillings, root canal.
  - Not covered: Bridgework, dentures, implants, orthodontics
- ◆ CheckUp plus – Coverage at 100% (in-network).
  - 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.
  - Coverage at 100%: Eligible checkups, cleanings, X-rays
  - Coverage at 80%: Eligible basic restoratives such as extractions, fillings, root canal.
  - Coverage at 50%: Eligible major restoratives such as bridgework, crowns, dentures, implants, inlays.
  - 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 enrollment period or with a qualifying life event.

It is your responsibility to contact the benefits office to drop dependents within 31 days of loss of eligibility. Dropping after 31 days may result in ineligibility for refunds of overpayments.

Allowed 60 days to notify benefits office regarding the birth or adoption of a child.



### Alumni Center

The ISU Alumni Center was built to house the Iowa State University's Alumni Association and Student Alumni Leadership Council. The Alumni Center serves as an enhancement to student life, alumni homecomings and community and alumni engagement. The center was built using solely donations to the Alumni Association. The building was architecturally designed to resemble parts of Iowa State University campus.

## LONG TERM DISABILITY INSURANCE Administered by Principal Financial Group

---

New employees may apply for first year coverage, provided enrollment is completed prior to the assigned deadline.

- If approved:
  - Employee will pay full premium **AND** if enrolled in retirement plan of TIAA, will also pay the waiver premium, (which continues the employee and employer monthly contributions to TIAA).
  - During the first year of continuous employment, payroll deduction will be post-tax.
  - After the first year of employment, the University will pay the total premium and the waiver, if applicable.
- If denied or does not apply for the first year of coverage:
  - Coverage becomes effective the first of the month following one year of continuous employment.
  - ISU pays the full premium and waiver, which continues the employee and employer monthly contributions to TIAA.

### Coverage:

- Monthly benefit is 63% of the monthly salary, up to \$10,000 per month
- 90 work-day elimination period

## 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.

1. Employees may create an account by electing to contribute their own funds to either FSA or DCAP by pre-tax payroll deduction.
2. Health Care FSA:
  - a. Essential health care expense that are not covered, or are partially covered, by your medical, prescription drug, dental and vision insurance plans
3. Dependent Care Assistance Program (DCAP):
  - a. Your child or dependent care expenses, including daycare, babysitting, in-home care for older dependents and before/after school care expenses





### Friley Hall

Friley is one of the largest residence halls in the nation. ISU radio station, KURE, broadcasts worldwide from Friley Hall.

### Central Campus

Central campus is an open area with a road encircling the buildings of the university. This 490-acre lot is filled with lots of green grass; it is sprinkled with trees, shrubbery and flowers. The 20-acre central lawn is the perfect spot for weddings, studying and lying out in the sun. Many different events are held on central campus all year round.

The American Society of Landscape Architects (ASLA) selected Iowa State's campus as a "medallion" site in 1999. Iowa State joined Yale University and the University of Virginia as recipients of this honor.



## LIFE INSURANCE - Administered by Principal Financial Group

### Group Term Life Insurance (Basic)

- ISU pays 100% of the premium.
- Employee pays a tax on life insurance valued above \$50,000.00.
- ISU group term Life Insurance is equal to two times the annual salary and Accidental Death & Dismemberment coverage is equal to an additional four times annual salary.
- When an active employee reaches age 65 the benefit reduces to 65% of the annual budgeted salary.
- Upon resigning from ISU, this plan is not portable.
- Employees who retire with 10 years continuous participation up to the date of retirement receive a \$4,000 death benefit policy.

### Voluntary Term Life Insurance – Optional enrollment available, if enrolled in group term life (basic).

- The premiums are based on salary/age and are paid in full by the employee on a post-tax payroll deduction.
- Benefit is for additional life insurance coverage of 1, 2, 3 or 4 times your annual salary.
- Coverage levels 3 and 4 require statement of health.
- Required minimum is greater of 100% of salary or \$10,000 and a maximum of lesser of 400% of salary or \$500,000.
- There is additional coverage for accidental death and dismemberment, which is equal to the coverage.
- The coverage is portable upon termination/retirement. If insurance is continued when active employment ends coverage may continue until age 75.

### Dependent Term Life Insurance – Optional enrollment, if employee is enrolled in group term (basic).

- Coverage is available for eligible spouse/domestic partner and/or eligible children.
- The premiums are paid in full by the employee on a post-tax payroll deduction.

#### Options:

**Plan 1** - \$5,000 coverage for spouse/domestic partner  
\$2,500 coverage for each dependent child

Premium: \$2.40 (monthly)

**Plan 2** - \$10,000 coverage for spouse/domestic partner  
\$5,000 coverage for each dependent child

Premium: \$4.80 (monthly)



### Gerdin Business Building

The Gerdin Business Building, which opened in 2004, provides a high-tech home for the College of Business.



### 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.

Tier	2019 Premium
Self Only	\$ 7.33
Self & Spouse	\$13.82
Self & Children	\$15.13
Self & Family	\$19.46

### LONG TERM CARE INSURANCE

As of 1-1-2019, ISU does not offer a group long term care insurance product. ISU is pursuing a possible group contract option for sale to individuals later in 2019. Group options generally have some benefits that individual plan policies do not offer. Details will be provided at the time an option becomes available.

### SICK LEAVE

Employees with full time appointments accrue sick leave at the rate of 12 hours per month with unlimited accumulation. Part-time employees accrue amounts equivalent to their fractional base of appointment.

Conversion of sick leave:

- After the accrual of 240 hours of sick leave.
- Employee may be eligible to substitute 4 hours of vacation in lieu of 12 hours of sick leave for any month in which sick leave is not used.

### VACATION

Faculty, P & S Employees with full-time appointments accrue at a rate of 22 days/year. Vacation may be accrued to twice the annual entitlement. Part-time employees accrue amounts equivalent to their fractional base of appointment.

Merit staff employees accrue at a rate based on years of service.

1 <sup>st</sup> through 4 <sup>th</sup> year of employment:	10 days per year
5 <sup>th</sup> through 11 <sup>th</sup> year of employment:	15 days per year
12 <sup>th</sup> through 19 <sup>th</sup> year of employment:	20 days per year
20 <sup>th</sup> through 24 <sup>th</sup> year of employment:	22 days per year
25 <sup>th</sup> and subsequent years of employment:	25 days per year

## 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)

## TUITION REIMBURSEMENT PROGRAM

---

The Tuition Reimbursement Program provides employees the opportunity to receive reimbursement for tuition up to three times per year for coursework taken at an accredited institution. The funding is provided for academic courses offered for credit toward a degree or certificate. For more information, visit the UHR home page and under UHR Offices, click on "Learning & Development"; section of Professional Development Offerings; then click on "Tuition Reimbursement Program".

**BENEFIT PROVIDER WEBSITES** - You will find direct links to the vendors ISU uses on our webpage.

**VENDOR VALUE ADDED SERVICES** - There may be other additional discounts available to employees. From this link you will find the listing of those vendors: <https://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: <https://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](mailto:eooffice@iastate.edu).*

## IOWA STATE UNIVERSITY

OF SCIENCE AND TECHNOLOGY

University Human Resources - Service Center  
3810 Beardshear Hall  
515 Morrill Road  
Ames, IA 50011

Phone: 877-477-7485 / 515-294-4800  
Fax: 515-294-8226  
E-mail: [benefits@iastate.edu](mailto:benefits@iastate.edu)

For additional benefits information, visit the Benefits webpage at: <http://www.hrs.iastate.edu/hrs/benefits>

Revised 01/2019