

# Overview of Benefits

## Newly Eligible for Affordable Care Act Health Plan Faculty

If coverage is elected, it will be in effect for one year and then eligibility will be redetermined; unless separated from employment at the university. For more eligibility requirements, please see <https://hrs.uni.edu/aca>.

### Health Insurance ▼

UNI's health plans are self-insured and are administered by [Wellmark Blue Cross Blue Shield](#). This means UNI pays all health expenses out of our own 'pool' or 'reserve' account. Self-insuring requires accurate cost projections because we are required to set aside sufficient funds to cover future costs. In order to be successful in addressing the continued rise in healthcare costs we need your involvement to stabilize future cost increases. For more information, visit <https://hrs.uni.edu/mybenefits/health>. See coverage manual for details of coverage.

*If viewing this document in the Google Chrome web browser, please visit our website (<https://hrs.uni.edu/mybenefits>) for any embedded links. Or, you may use another web browser in order to click directly on the links.*

**Retiree Note:** Retirees who are rehired to work for the university may become eligible for the group plan under the Affordable Care Act. If the ACA UNI Blue Advantage (HMO) plan is elected, the retiree forfeits the ability to continue retiree health and dental coverage, and will not be allowed to enroll back into their retiree group plan once they are no longer eligible for coverage under the ACA.

**ACA UNI Blue Advantage (HMO) Plan** - To meet the ACA requirements, the University is offering this health insurance plan for employees who only meet one of the ACA Eligibility Profiles. (View Table 2, <https://hrs.uni.edu/aca>)

Blue Advantage is a managed care plan administered by Wellmark Blue Cross/ Blue Shield of Iowa. This plan requires members to designate a Primary Care Physician (PCP).

**Inpatient Coverage** | [Find a Doctor or Hospital](#) - Select 'Blue Advantage (Iowa and Bordering Counties)'  
The Plan pays 90% of usual, customary and reasonable (UCR) services.

**Outpatient Coverage** | [Find a Doctor or Hospital](#) - Select 'Blue Advantage (Iowa and Bordering Counties)'

- Preventive care generally covered at 100%.
- Office visits covered at 100% after \$15 copayment.
- Routine eye exams covered at 100% after \$15 copayment. Must use network provider.
- Chiropractic care – 100% coverage after \$15 copayment, limit of 12 visits per person per year. Must use network provider.
- Allergy testing and shots – \$15 copayment.

### Maternity Coverage

The plan covers pre-natal and post-natal care and physician services in full; inpatient hospital care paid at 90%.

### Nervous/Mental, Drug/Alcohol Abuse Services

Requires pre-treatment review. Outpatient treatment paid at 100% after \$15 copayment. Inpatient treatment paid at 90%.

### Prescription Drugs (Retail) | [Wellmark Drug List](#) - Blue Rx Complete

Tier 1: Generic \$10 copay | Tier 2: Preferred \$30 copay | Tier 3: Non-Preferred \$50 copay | Tier 4 Limited \$50 copay |  
Specialty: Preferred \$100 copay | Specialty: Non-Preferred \$200 copay

Mail order prescription drug program is available.

### Other Covered Services

The Plan pays 90% for services including ambulance, home health care, prosthetics, home infusion therapy, medical equipment rental, oxygen and equipment, skilled nursing, and physical therapy.

### Maximum Out-of-Pocket (MOP)

Medical: \$750 per person; \$1,500 (maximum) per family. Prescription Drugs: \$2,600 per person; \$5,200 (maximum) per family.

Copayments and coinsurance apply toward the MOP. Once MOP is met, all covered services are paid at 100% for the remainder of the calendar year.

### Employee 1/10 Annual Premium

Single Plan	→	Employee pays \$123.60
Family Plan	→	Employee pays 100% of plan of \$2,061.73

#### WAIVER OF ENROLLMENT

If the temporary employee would like to enroll in the ACA UNI Blue Advantage (HMO) plan they have 30 days from their hire date to complete and return the enrollment form to Human Resource Services or coverage will be waived.

#### RETURNING TO WORK

Retirees who are rehired to work for the university may become eligible for the group plan under the ACA. If the ACA UNI Blue Advantage (HMO) plan is elected, the retiree forfeits the ability to continue retiree health and dental coverage, and will not be allowed to enroll back into their retiree group plan once they are no longer eligible for coverage under the ACA.

#### COVERAGE END DATE

Coverage will end on the last day of the month the appointment is no longer eligible or the last day of the termination month-- whichever comes first.

#### ACA New Hire Eligibility Profile: Coverage Begins Fall Semester

The following example assumes the temporary faculty is hired at 75% time for a Fall semester and the appointment ends December. Unless the employee is hired again for the Spring semester at 75% or more, health insurance coverage would end December 31.

Fall Coverage	Employee Monthly Premiums	Notes
Coverage Starts November 1	\$82.40	For temporary employees, their coverage starts the first day of <b>the third full calendar month</b> after their [latest] hire date. The monthly premium is reduced to compensate for coverage not beginning in July.
December Coverage	\$123.60	1/10 annual premium. Coverage will end automatically December 31, unless the temporary faculty receives another offer for the Spring semester at 75% time or more. If coverage is continued in the Spring, each month the temporary faculty will have \$111.60 deducted from their January through May paychecks.
<b>FALL TOTAL:</b>	<b>\$206.00</b>	Coverage for two (2) months.

#### ACA New Hire Eligibility Profile: Coverage Begins Spring Semester

The following example assumes the temporary faculty is hired at 75% time for a Spring semester and the appointment ends in May. Unless the employee is hired again for the Fall semester, health insurance coverage would end May 31 or June 30 (see below).

Spring Coverage	Employee Monthly Premiums	Notes
Coverage Starts April 1	\$185.40	For temporary employees, their coverage starts the first day of the <b>third full calendar month</b> after their [latest] hire date. An additional \$55.80 is added to the April premium for June coverage since temporary faculty Spring semester payments do not run through a June payroll. The health coverage system assumes the temporary faculty will be reappointed in the Fall semester in order to not have break in coverage.
May Coverage	\$123.60	Coverage will automatically end June 30, unless... 1. The temporary faculty's assignment is ended in May, then an adjustment of \$93.00 (1/12 monthly premium) will be refunded. 2. The temporary faculty receives another offer for the Fall semester. In this situation, ACA regulations require temporary faculty be offered health coverage in the Fall semester if they are reappointed at 1% time or more. Coverage would end December 31.
June Coverage	\$0.00	Temporary faculty do not process through a June payroll.
<b>SPRING TOTAL:</b>	<b>\$309.00</b>	Coverage for three (3) months.

**ACA Increase in Hours (Change in Hours, Condition 1) Eligibility Profile: Coverage Begins Fall Semester**

A variable hour or part-time on-going employee who increases to 75% time or more per week (or assignment hours to 30 or more per week). Unless the employee is hired again for the Spring semester at 75% or more, health insurance coverage would end December 31.

Increase in Hours Fall Coverage	Employee Monthly Premiums	Notes
Coverage Starts October 1	\$61.80	For temporary on-going employees, their coverage starts the first day of the second full calendar month after the effective date of the assignment change. The 1/10 premium is reduced by \$55.80 to compensate for coverage not beginning in July.
November Coverage	\$123.60	1/10 annual premium.
December Coverage	\$123.60	1/10 annual premium. Coverage will end automatically December 31, unless the temporary faculty receives another offer for the Spring semester at 75% time or more. If coverage is continued in the Spring, each month the temporary faculty will have \$111.60 deducted from their January through May paychecks.
<b>FALL TOTAL:</b>	<b>\$309.00</b>	Coverage for three (3) months.

**ACA Increase in Hours (Change in Hours, Condition 1) Eligibility Profile: Coverage Begins Spring Semester**

A variable hour or part-time on-going employee who increases to 75% time or more per week (or assignment hours to 30 or more per week). Unless the employee is hired again for the Fall semester, health insurance coverage would end May 31 or June 30 (see below).

Spring Coverage	Employee Monthly Premiums	Notes
Coverage Starts March 1	\$164.80	For temporary on-going employees, their coverage starts the first day of the second full calendar month after the effective date of the assignment change. An additional \$37.20 is added to the March premium for June coverage since temporary faculty Spring semester payments do not run through a June payroll. The health coverage system assumes the temporary faculty will be reappointed in the Fall semester in order to not have a break in coverage.
April Coverage	\$123.60	1/10 annual premium.
May Coverage	\$123.60	1/10 annual premium. Coverage will automatically end June 30, unless... 1. The temporary faculty's assignment is ended in May, then an adjustment of \$93.00 (1/12 monthly premium) will be refunded. 2. The temporary faculty receives another offer for the Fall semester. In this situation, ACA regulations require temporary faculty be offered health coverage in the Fall semester if they are reappointed at 1% time or more. Coverage would end December 31.
June Coverage	\$0.00	Temporary faculty do not process through a June payroll.
<b>SPRING TOTAL:</b>	<b>\$412.00</b>	Coverage for four (4) months.

# Temporary Faculty Determination Guidelines for Benefit Coverage

**TABLE 1: FALL TEMPORARY FACULTY BENEFIT OPTIONS**

SECOND SEMESTER Current Fall Semester	FIRST SEMESTER Previous Spring Semester		
Percent of Time	Percent of Time	Fall Coverage	Coverage Start Date
Less than 50%	Non-employee	NA	NA
	Less than 50%	NA	NA
	50% to 74%	NA	NA
	75% or greater	ACA Health Plan	Cont. ACA Health Plan
50% to 74%	Non-employee	NA	NA
	Less than 50%	NA	NA
	50% to 74%	Temporary Faculty: Faculty Handbook*	September 1*
	75% or greater	Temporary Faculty: Faculty Handbook*	September 1*
75% or greater	Non-employee	ACA Health Plan	November 1
	Less than 50%	ACA Health Plan	October 1
	50% to 74%	Temporary Faculty: Faculty Handbook*	September 1*
	75% or greater	Temporary Faculty: Faculty Handbook*	September 1*

\* Unless the temporary faculty was employed at 50% or more starting the previous Fall (e.g. previous Fall at 50% or more, previous Spring at 50% or more and now being reappointment for the current Fall semester at 50% or more), then there is no break in coverage—coverage will continue from the previous semester.

**TABLE 2: SPRING TEMPORARY FACULTY BENEFIT OPTIONS**

SECOND SEMESTER Current Spring Semester	FIRST SEMESTER Previous Fall Semester		
Percent of Time	Percent of Time	Spring Coverage (click below for offer letter templates)	Coverage Start Date
Less than 50%	Non-employee	NA	NA
	Less than 50%	NA	NA
	50% to 74%	NA	NA
	75% or greater	NA	NA
50% to 74%	Non-employee	NA	NA
	Less than 50%	NA	NA
	50% to 74%	Temporary Faculty: Faculty Handbook **	February 1**
	75% or greater	Temporary Faculty: Faculty Handbook**	February 1**
75% or greater	Non-employee	ACA Health Plan	April 1
	Less than 50%	ACA Health Plan	March 1
	50% to 74%	Temporary Faculty: Faculty Handbook**	February 1**
	75% or greater	Temporary Faculty: Faculty Handbook**	February 1**

\*\* Unless the temporary faculty was employed at 50% or more starting the previous Spring (e.g. previous Spring at 50% or more, previous Fall at 50% or more and now being reappointment for the current Spring semester at 50% or more), then there is no break in coverage—coverage will continue from the previous semester.

## RESOURCES

<https://hrs.uni.edu/aca/faculty>