Overview of Benefits

Newly Eligible Merit Confidential Staff

Health Insurance

<table>
<thead>
<tr>
<th>Coverage Start Date:</th>
<th>Coverage End Date:</th>
</tr>
</thead>
<tbody>
<tr>
<td>The first of the next month following the hire date, providing you enroll within 30 days of your date of employment.</td>
<td>The last day of the month the appointment is no longer eligible or the last day of the termination month -- whichever comes first.</td>
</tr>
</tbody>
</table>

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 www.uni.edu/hrs/mybenefits/health.

UNI Blue Advantage (HMO) Plan

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)’
- Preventative care generally covered at 100%.
- Office visits covered at 100% after $10 copayment.
- Routine eye exams covered at 100% after $10 copayment. Must use network provider.
- Chiropractic care – 100% coverage after $10 copayment, limit of 12 visits per person per year. Must use network chiropractor.
- Allergy testing and shots – $10 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 $10 copayment. Inpatient treatment paid at 90%.

Prescription Drugs (Retail) | Wellmark Drug List
$5 copayment for generic prescriptions; $10 copayment for others. Mail order prescription drug program is available.

Other Covered Services

<table>
<thead>
<tr>
<th>Ambulance</th>
<th>Home infusion therapy</th>
<th>Skilled nursing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home health care</td>
<td>Medical equipment rental</td>
<td>Physical therapy</td>
</tr>
<tr>
<td>Prosthetics</td>
<td>Oxygen and equipment</td>
<td></td>
</tr>
</tbody>
</table>

Maximum Out-of-Pocket (MOP)

Medical: $500 single plan
Medical: $1,000 family plan
Prescription Drugs: $1,000 single plan
Prescription Drugs: $2,000 family plan

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.

<table>
<thead>
<tr>
<th>Premiums¹</th>
<th>Employee 1/12 Annual Premium</th>
<th>Employee Annual Premium</th>
<th>UNI Annual Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Plan</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$7,377.48</td>
</tr>
<tr>
<td>Family Plan</td>
<td>$188.85</td>
<td>$2,266.20</td>
<td>$16,192.80</td>
</tr>
<tr>
<td>Shared Family</td>
<td>$20.10</td>
<td>$241.20</td>
<td>$18,216.96</td>
</tr>
</tbody>
</table>

¹Copayments and coinsurance apply toward the MOP. Once MOP is met, all covered services are paid at 100% for the remainder of the calendar year.
UNI PPO (Alliance Select) Plan

Preferred Provider Organization (PPO) plan allows you to choose any health care provider, but member pays lower coinsurance if the provider participates in Wellmark’s Alliance Select PPO network or the National BlueCard PPO network.

Inpatient Coverage / Find a Doctor or Hospital - Select ‘Alliance Select (Iowa)’
In Network: The Plan pays 90% of all covered hospital-related services after a $300 deductible for single coverage or $600 deductible for family coverage. Out-of-Network: The Plan pays 70% of all covered hospital related services after a $600 deductible for single coverage or $1,200 deductible for family coverage.

Outpatient Coverage / Find a Doctor or Hospital - Select ‘Alliance Select (Iowa)’
In Network: The Plan pays 90% of all covered hospital-related services after a $300 deductible for single coverage or $600 deductible for family coverage. Out-of-Network: The Plan pays 70% of all covered hospital related services after a $600 deductible for single coverage or $1,200 deductible for family coverage.

Preventative Care (per guidelines)
Routine Physicals
Well Child Exams
Annual GYN Exams
Mammograms
Immunizations

Routine Eye Exams
In Network: Covered at 100%. Out-of-Network: Covered at 70% coinsurance after deductible.

Chiropractic Care
In Network: $15 office visit copay. Out-of-Network: 30% coinsurance after deductible.

Maternity Coverage
The Plan pays 90% of UCR services for obstetrical care and delivery after satisfying the inpatient deductible.

Nervous/Mental, Drug/Alcohol Abuse Services
In Network: Outpatient treatment is paid at 90%. Out-of-Network: Paid at 70%. Inpatient services are paid at 90% of usual, reasonable, and customary (UCR) after satisfying the In Network deductible, and paid at 70% of UCR after satisfying the Out-of-Network deductible.

Prescription Drugs (Retail) / Wellmark Drug List
- $10 copay – Generic
- $25 copay – Brand Formulary
- $40 copay – Brand Non-formulary
- $55 copay – Specialty
- Mail order prescription drug program is available.

Maximum Out-of-Pocket (MOP)
Medical: $1,500 single plan
Medical: $3,000 family plan

All deductibles and coinsurance and office visit copay applies to MOP. Once MOP is met, all covered services are paid at 100% for the remainder of the calendar year.

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<tr>
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<th>Employee Annual Premium</th>
<th>UNI Annual Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Plan</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$8,013.60</td>
</tr>
<tr>
<td>Family Plan</td>
<td>$337.35</td>
<td>$4,048.20</td>
<td>$16,192.80</td>
</tr>
<tr>
<td>Shared Family</td>
<td>$168.60</td>
<td>$2,023.20</td>
<td>$18,216.96</td>
</tr>
</tbody>
</table>

¹ Wellmark actuaries perform a claims analysis by looking at actual health claims, conditions, and trends. HRS and Budget review the claims projections and analyze the health plan reserve to estimate funds needed to cover future costs. A proposal is submitted for approval to the Vice President of Administration and Financial Services. For Single coverage, the full premium for the UNI PPO (Alliance Select) is applied to the UNI Blue Advantage (HMO) Plan. For Family coverage, 80% of the full premium for the UNI PPO (Alliance Select) is applied to UNI Blue Advantage (HMO) Plan.
Dental Insurance — Dental Plan 2

Coverage Start Date:  
The first of the next month following the hire date, providing you enroll within 30 days of your date of employment.

Coverage End Date:  
The last day of the month the appointment is no longer eligible or the last day of the termination month -- whichever comes first.

Participation is optional for eligible employees. The plans are administered by Delta Dental of Iowa. This plan is only available to employees enrolled in UNI PPO health plan or UNI Blue Advantage health plan. Employees who work at least half-time or more and are appointed for nine (9) months or longer are eligible for dental insurance through the University. Coverage is effective on the first day of the month following the date of employment, providing you enroll within 30 days of your date of employment. For more information, visit www.uni.edu/hrs/mybenefits/dental.

Preventive Maintenance Care  
The Plan pays 100% up to a maximum annual benefit.

Routine Restorative Care and Surgical Care  
The Plan pays 80% up to a maximum annual benefit.

Major Restorative Care and Dental Prostheses  
The Plan pays 50% up to a maximum annual benefit.

Maximum Annual Benefit  
$1,500 per person per calendar year for Preventive Maintenance Care, Routine Restorative Care and Surgical Care, and Major Restorative Care and Dental Prostheses combined.

Orthodontic Care  
The Plan pays 50% up to a $1,500 lifetime maximum per member. Orthodontic care is available only to dependent children up to age 19.

<table>
<thead>
<tr>
<th>Premiums²</th>
<th>Employee 1/12 Annual Premium</th>
<th>Employee Annual Premium</th>
<th>UNI Annual Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Plan</td>
<td>$6.00</td>
<td>$72.00</td>
<td>$306.00</td>
</tr>
<tr>
<td>Family Plan</td>
<td>$54.75</td>
<td>$657.00</td>
<td>$657.00</td>
</tr>
<tr>
<td>Shared Family</td>
<td>$46.50</td>
<td>$558.00</td>
<td>$612.00</td>
</tr>
</tbody>
</table>

² Monthly premiums are based on prior years’ claims utilization and actuarial estimates.

Premium Only Plan

Coverage Start Date:  
The first of the next month following the hire date, providing you enroll within 30 days of your date of employment.

Coverage End Date:  
The last day of the month the appointment is no longer eligible or the last day of the termination month -- whichever comes first.

Allows employees to elect to pay family health and/or dental insurance premiums with pre-tax dollars. Premium is deducted before federal and state income tax, FICA and Medicare taxes are calculated.

Participation in Premium Only Plan limits the changes that can be made to health and dental plans during the plan year and may slightly reduce Social Security benefits but the benefits of participation generally outweigh the disadvantages. For more information, visit www.uni.edu/hrs/mybenefits/premium-plan.
### Life Insurance ▼

- **Coverage Start Date:** First day of employment.
- **Coverage End Date:** The last day of the month the appointment is no longer eligible or the last day of the termination month -- whichever comes first.

UNI pays the full premium. Coverage is two (2) times the budgeted salary to a maximum of $124,000 for staff members under 65 years of age. Participation in the life insurance program is automatic for employees with a permanent appointment of half time or more for a minimum of nine months. Coverage is effective on the first day of active employment. For more information, visit [www.uni.edu/hrs/mybenefits/life-ins](http://www.uni.edu/hrs/mybenefits/life-ins).

### Voluntary Term Life Insurance and Accidental Death & Dismemberment (AD&D) ▼

- **Coverage Start Date:** The first of the next month following the hire date, providing you enroll within 30 days of your date of employment.
- **Coverage End Date:** The last day of the month the appointment is no longer eligible or the last day of the termination month -- whichever comes first.

Staff may elect to purchase additional term life insurance and AD&D coverage through Principal Life Insurance Company. Employees pay the full cost of the premium with after-tax dollars through payroll deduction. Guaranteed coverage is available if purchased within 30 days of employment. Employees can elect up to $300,000 of coverage for themselves. Coverage up to $50,000 is available for spouses and coverage for eligible children 14 days to age 26 is $10,000 per child. Spouse and dependent coverage cannot exceed 100% of employee’s coverage. The benefit reduces 35% at age 70 and an additional 15% reduction at age 75. Visit [www.uni.edu/hrs/mybenefits/voluntary-life](http://www.uni.edu/hrs/mybenefits/voluntary-life) for more information. Coverage for Voluntary Term Life Insurance and AD&D is effective the first of the month following the date of employment if elected.

### Long-Term Disability Insurance/Retirement Protection Insurance ▼

- **Coverage Start Date:** First day of employment.
- **Coverage End Date:** The last day of the month the appointment is no longer eligible or the last day of the termination month -- whichever comes first.

**Long-Term Disability Insurance**

Provides salary replacement if an employee becomes totally disabled, and unable to work. If approved for LTD, benefits would be 66 2/3% of salary up to a maximum monthly benefit of $6,666. Participation in the long term disability program is automatic for employees with a permanent appointment of half time or more for a minimum of nine months. Coverage begins on the first day of active employment. For more information, visit [www.uni.edu/hrs/mybenefits/ltd](http://www.uni.edu/hrs/mybenefits/ltd).

**Retirement Protection Insurance Plan**

This plan continues TIAA-CREF contributions for employee’s who qualify for disability benefits and who are enrolled in TIAA-CREF. Coverage is automatic and the premium cost is paid in full by UNI.

### Employee Assistance Program (EAP) ▼

- **Coverage Start Date:** First day of employment.
- **Coverage End Date:** The last day of the month the appointment is no longer eligible or the last day of the termination month -- whichever comes first.

UNI contracts with [Employee & Family Resources (EFR)](http://www.uni.edu/hr/efs) to provide EAP services. EAP offers initial assessment/referral and short-term counseling for employees and their immediate family members to address problems affecting personal relationships, health and work performance. For additional information, visit the Human Resource Services’ EAP website at [http://www.uni.edu/hr/efs](http://www.uni.edu/hr/efs).
**Vision Options ▼**

**Coverage Start Date:**
The first of the next month following the hire date, providing you enroll within 30 days of your date of employment.

**Coverage End Date:**
The last day of the month the appointment is no longer eligible or the last day of the termination month -- whichever comes first.

**Avesis**
Vision insurance is optional for employees. The plan is administered by Avesis. Employees may choose between two optional vision plans. The ‘Vision Exam & Materials’ plan covers one routine eye exam per year after paying a $10 copayment; employees and covered dependents are also eligible to receive glasses or contact lenses at a discounted rate. The ‘Materials Only’ plan covers glasses or contact lenses at a discounted rate for employees and covered dependents. Coverage for Vision insurance is effective the first of the month following the date of employment if elected. Employees pay the full cost of the premium through payroll deduction. For more information, visit [www.uni.edu/hrs/mybenefits/vision](http://www.uni.edu/hrs/mybenefits/vision).

**Premiums**

<table>
<thead>
<tr>
<th>Premiums</th>
<th>Employee 1/12 Annual Premium</th>
<th>Employee Annual Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Materials Only Single Plan</td>
<td>$8.56</td>
<td>$102.72</td>
</tr>
<tr>
<td>Materials Only Family Plan</td>
<td>$19.70</td>
<td>$236.40</td>
</tr>
<tr>
<td>Exam &amp; Materials Single Plan</td>
<td>$12.26</td>
<td>$147.12</td>
</tr>
<tr>
<td>Exam &amp; Materials Family Plan</td>
<td>$27.71</td>
<td>$332.52</td>
</tr>
</tbody>
</table>

**EyeMed Vision Discount**
Employees who are enrolled in Delta Dental of Iowa have access to a vision discount program through EyeMed Vision Care at no additional cost. For more information, visit [www.eyemedvisioncare.com/deltadental/address.html](http://www.eyemedvisioncare.com/deltadental/address.html).

**Vacation and Personal Holidays ▼**

**Coverage Start Date:**
First day of employment.

**Coverage End Date:**
The last day of the month the appointment is no longer eligible or the last day of the termination month -- whichever comes first.

Staff members begin earning vacation on their first day in pay status. Vacation accrues for all hours in pay status. Vacation usage is not permitted in excess of the staff member's current vacation balance. Questions should be referred to Payroll, 3-6425. For more information, visit [www.uni.edu/hrs/mybenefits/vacation](http://www.uni.edu/hrs/mybenefits/vacation).

Following is the schedule for vacation accrual:

<table>
<thead>
<tr>
<th>Year of Service</th>
<th>Monthly Vacation Accrual-Hours</th>
<th>Monthly Personal Holiday Accrual-Hours</th>
<th>Total Monthly Accrual-Hours</th>
<th>Annual Accrual-Hours</th>
<th>Annual Accrual-Days</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st-4th</td>
<td>6.67</td>
<td>1.33</td>
<td>8.00</td>
<td>96 Hours</td>
<td>12 Days</td>
</tr>
<tr>
<td>5th-11th</td>
<td>10.00</td>
<td>1.33</td>
<td>11.33</td>
<td>136 Hours</td>
<td>17 Days</td>
</tr>
<tr>
<td>12th-19th</td>
<td>13.33</td>
<td>1.33</td>
<td>14.66</td>
<td>176 Hours</td>
<td>22 Days</td>
</tr>
<tr>
<td>20th-24th</td>
<td>14.67</td>
<td>1.33</td>
<td>16.00</td>
<td>192 Hours</td>
<td>24 Days</td>
</tr>
<tr>
<td>25th+</td>
<td>16.67</td>
<td>1.33</td>
<td>18.00</td>
<td>216 Hours</td>
<td>27 Days</td>
</tr>
</tbody>
</table>

**Paid Holidays**

- New Year’s Day
- Martin Luther King Jr.’s Birthday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Friday after Thanksgiving
- Christmas Day
- Floating Holiday
- Two Personal Holidays (accrued as vacation)
## Sick Leave ▼

**Coverage Start Date:**
First day of employment.

**Coverage End Date:**
The last day of the month the appointment is no longer eligible or the last day of the termination month -- whichever comes first.

Full time, 12-month employees accrue 12 hours of sick leave per month or 18 days per year. Sick leave may be used for the employee's illness. Other uses of sick leave, with limitations, are emergency leave for the care of ill or injured family members, funeral leave, pallbearer leave and adoption leave. Accumulation of sick leave is unlimited.

Once an employee has accumulated a minimum of 240 hours of sick leave, he or she may elect to convert the monthly accrual of 12 hours into 4 hours of vacation. Conversion is done on a monthly basis, not on a retrospective basis. Conversion is not allowed any month that an employee uses sick leave or any month which the balance of accrued sick leave falls below 240 hours. Note: the waiting period for Long-Term Disability benefits is 90 working days or 720 hours. For more information, visit www.uni.edu/hr/hrs/mybenefits/sick-time.

## Pre-Tax Spending Accounts ▼

**Coverage Start Date:**
The first of the next month following the hire date, providing you enroll within 30 days of your date of employment.

**Coverage End Date:**
The last day of the month the appointment is no longer eligible or the last day of the termination month -- whichever comes first.

Employees may elect to make pre-tax contributions to a spending account to be reimbursed for dependent care expenses and/or health, dental, and vision expenses. To be eligible for reimbursement, expenses must be incurred by December 31 for the Dependent Care Account or by March 15 for the Health Care Account. Reimbursement requests must be received by March 31 following the end of the plan year. Funds not used will be forfeited. Contribution elections may not be changed during the calendar year unless there is an approved family status change. New employees electing to participate in a spending account enroll from date of eligibility until December 31 only for the initial year of participation.

### Dependent Care Account

This account is used to reimburse dependent care expenses incurred by employees. The maximum contribution is $5,000 per year per family or the salary of the lower paid spouse -- whichever is lower. Spouses who are full time students have an assumed income of $200 per month. The minimum contribution is $20 per month. Eligible expenses are limited to those allowed by the IRS for the Dependent Care Tax Credit. Every dollar contributed to a Dependent Care Account reduces the allowable tax credit (on the tax return) by a dollar. Generally if family income is $30,000 or more, the Dependent Care Account is more advantageous than the tax credit. Expenses are reimbursed as funds accrue in the account. For more information, visit www.uni.edu/hr/hrs/mybenefits/fsa-dependent.

### Health Care Account

This account is used to reimburse health, dental, and vision expenses that are not covered by insurance plans. Expenses are limited to those allowed as deductions by the IRS. Some examples include: deductibles, copayments, co-insurance amounts, and expenses not covered such as eyeglasses and some over-the-counter drugs. The IRS publishes a separate listing of deductible expenses. The maximum contribution is $2,550 per year. The minimum contribution is $20 per month. Expenses are reimbursed when they are incurred up to the annual contribution level. For more information, visit www.uni.edu/hr/hrs/mybenefits/fsa-health.
Retirement Programs ▼

Coverage Start Date: First day of employment.  
Coverage End Date: The last day of the month the appointment is no longer eligible or the last day of the termination month -- whichever comes first.

The State of Iowa requires all state employees to participate in an approved retirement program. The only exceptions are foreign nationals who are in the United States as exchange scholars, trainees, professors, teachers, research assistants and specialists. If an employee does not choose a retirement program, he or she will default to IPERS participation. Participation election, either by election or by default, is irrevocable and cannot be changed at any time during an employee’s employment with the University of Northern Iowa. For more information, visit www.uni.edu/hr/retirement.

**Iowa Public Employees Retirement System (IPERS)**

- If a new employee has retired and previously participated in IPERS at UNI or another state agency, they cannot receive IPERS distributions if they earn an annual salary of $30,000 or more at any state agency.

A defined benefit program administered by the State of Iowa. UNI contributes 8.93% of paid salary. Employee contributes 5.95% of paid salary.

**Teachers Insurance and Annuity Association/College Retirement Equities Fund (TIAA-CREF)**

- If a new employee has retired from UNI and previously participated in TIAA-CREF, they cannot return in a TIAA-CREF eligible position and receive distributions. Therefore, even if the employee is now participating in IPERS, they cannot hold a non-temporary appointment of half-time or greater, and earn an annual salary of $7,800 or more at the University and receive TIAA-CREF distributions.

A defined contribution program administered by TIAA-CREF. Employee may allocate monthly contributions between several accounts. UNI contributes 6.66% of the first $4,800 of earnings; 10% of all earnings over $4,800. Employee contributes 3.33% of the first $4,800 of earnings; 5% of all earnings over $4,800. Contributions increase to 10% for UNI and 5% for employees, following five years of continuous participation.

**Tax-Deferred Annuity Plan**

Employees may set aside additional contributions to a TIAA-CREF Supplemental Retirement Annuity or to another approved vendor subject to IRS guidelines for maximum exclusion amounts. UNI does not contribute matching funds. For more information, visit www.uni.edu/hr/gsra.

Staff Tuition Reimbursement Program ▼

Coverage Start Date: After 12 months of service to UNI.  
Coverage End Date: The last day of the month the appointment is no longer eligible or the last day of the termination month -- whichever comes first.

After 12 months of service to UNI, eligible staff may apply for tuition reimbursement. For additional information, visit www.uni.edu/hr/strp.
**Iowa Workers’ Compensation ▼**

<table>
<thead>
<tr>
<th>Coverage Start Date:</th>
<th>Coverage End Date:</th>
</tr>
</thead>
<tbody>
<tr>
<td>First day of employment.</td>
<td>The last day of the month the appointment is no longer eligible or the last day of the termination month -- whichever comes first.</td>
</tr>
</tbody>
</table>

Pays medical bills and salary replacement for employees injured on the job or who suffer from job-related illnesses. The program is administered by Sedgwick CMS of Des Moines, Iowa. For more information, visit [www.uni.edu/hrs/mybenefits/workerscomp](http://www.uni.edu/hrs/mybenefits/workerscomp).

**Employee Well-being ▼**

<table>
<thead>
<tr>
<th>Coverage Start Date:</th>
<th>Coverage End Date:</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

The mission of UNI Employee Well-being is to enhance the well-being of UNI faculty and staff through holistic programs and initiatives that support a healthy lifestyle and create a healthy environment in which to live and work. Employees are offered free flu vaccinations, biometric screenings, and smoking cessation services. The program also includes an annual Benefits & Well-being fair, on-campus health and well-being challenges and educational learning opportunities. Employees have the option to use the Wellness & Recreation Center by paying an annual user fee. Employees also have access to fitness and leisure classes, personal trainers, adult and youth swim lessons, CPR and first aid classes, and over-the-counter products through the Student Health Clinic. For more information, visit [www.uni.edu/hrs/wellbeing](http://www.uni.edu/hrs/wellbeing).

Last Updated: 13-DEC-2016