Overview of Benefits

Temporary Faculty Master Agreement Coverage

Temporary faculty are covered under Section 9.3 Health Insurance, Subdivision 9.32, are eligible if they meet the following criteria:

- Appointed for nine (9) months working at 50% or more.
- Two consecutive semesters at 50% or more. Effective the second semester as long as the faculty member is continuously employed at 50% or more.

### 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. 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. For more information, visit [hrs.uni.edu/mybenefits/dental](https://hrs.uni.edu/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 life time maximum per member. Orthodontic care is available only to dependent children up to age 19.

**Premiums for Faculty**

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Employee 1/12 Annual Premium</th>
<th>Employee Annual Premium</th>
<th>UNI Annual Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Single Plan</strong></td>
<td>$6.00</td>
<td>$72.00</td>
<td>$306.00</td>
</tr>
<tr>
<td><strong>Family Plan</strong></td>
<td>$84.00</td>
<td>$1,008.00</td>
<td>$306.00</td>
</tr>
<tr>
<td><strong>Shared Family</strong></td>
<td>$58.50</td>
<td>$702.00</td>
<td>$612.00</td>
</tr>
</tbody>
</table>

**Premiums for Academic Administrators, Institutional Officials, Merit AFSCME, Merit Confidential, Merit Supervisory, and P&S Staff**

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

Monthly premiums are based on prior years’ claims utilization and actuarial estimates.
Health Insurance ▼

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.

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 health plan 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.

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 Designated Personal Doctor (DPD).

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 $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>

¹ Premiums include copayments and coinsurance.
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 per person or $600 (maximum) deductible for family coverage. *Out-of-Network:* The Plan pays 70% of all covered hospital related services after a $600 deductible per person or $1,200 (maximum) 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 per person or $600 (maximum) deductible for family coverage. *Out-of-Network:* The Plan pays 70% of all covered hospital related services after a $600 deductible per person or $1,200 (maximum) deductible for family coverage.

**Preventive Care (per ACA guidelines)**

- Routine Physicals
- Well Child Exams
- Mammograms
- Annual GYN Exams
- Immunizations

**Routine Eye Exams**

*In Network:* Covered at 100%. *Out-of-Network:* Covered at 70% coinsurance after deductible.

**Chiropractic Care**


**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**

- Tier 1 Generic: $10 copay
- Tier 2 Brand Formulary: $25 copay
- Tier 3 & 4 Brand Non-formulary: $40 copay
- $55 copay – Specialty
- Mail order prescription drug program is available.

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

| Medical: $1,500 single plan | Prescription Drugs: $1,600 single plan |
| Medical: $3,000 family plan | Prescription Drugs: $3,200 family plan |

All deductibles, 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.

<table>
<thead>
<tr>
<th>Premiums¹</th>
<th><strong>Employee 1/12 Annual Premium</strong></th>
<th><strong>Employee Annual Premium</strong></th>
<th><strong>UNI Annual Premium</strong></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 account 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.
**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. Employees pay the full cost of the premium through payroll deduction. This deduction is always pre-tax. For more information, visit [https://hrs.uni.edu/mybenefits/vision](https://hrs.uni.edu/mybenefits/vision).

<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>

*DeltaVision Discount*
Employees who are enrolled in Delta Dental of Iowa have access to a vision discount program through DeltaVision at no additional cost. For more information, visit [https://hrs.uni.edu/sites/default/files/mybenefits/deltavision.pdf](https://hrs.uni.edu/sites/default/files/mybenefits/deltavision.pdf).

**Iowa Workers’ Compensation ▼**

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

**Coverage End Date:**
Coverage will end the last day of the month in which employment ends.

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).

**Pre-Tax Spending Accounts ▼**

**Coverage Start Date:**
Effective the first day of the month following the date of enrollment, 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. To be eligible for reimbursement, expenses must be incurred by March 15. 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 daycare 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 [https://hrs.uni.edu/mybenefits/learn-takehome-pay](https://hrs.uni.edu/mybenefits/learn-takehome-pay).
<table>
<thead>
<tr>
<th>Retirement Programs ▼</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Coverage Start Date:</strong></td>
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<tr>
<td><strong>Coverage End Date:</strong></td>
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</table>

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, both 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.

**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. For more information, visit [https://hrs.uni.edu/mybenefits/ipers](https://hrs.uni.edu/mybenefits/ipers).

**Tax-Deferred Annuity (TDA) Plan**

Employees may set aside additional contributions to a TIAA 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 [https://hrs.uni.edu/mybenefits/tda](https://hrs.uni.edu/mybenefits/tda).

<table>
<thead>
<tr>
<th>Employee Assistance Program (EAP) ▼</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Coverage Start Date:</strong></td>
</tr>
<tr>
<td><strong>Coverage End Date:</strong></td>
</tr>
</tbody>
</table>

UNI contracts with [Employee & Family Resources (EFR)](https://hrs.uni.edu/mybenefits/eap) 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/hrs/mybenefits/eap](http://www.uni.edu/hrs/mybenefits/eap).

<table>
<thead>
<tr>
<th>Employee Well-being ▼</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Coverage Start Date:</strong></td>
</tr>
<tr>
<td><strong>Coverage End Date:</strong></td>
</tr>
</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: 05-JUL-2017