

The ISU Plan for 2009 will feature two plans administered by Wellmark BC/BS of Iowa: HMO (Blue Advantage) and PPO (Alliance Select).

You may also elect to waive medical coverage altogether, which may be an option to consider if you have coverage available elsewhere (such as through your spouse's employer).

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) allows employees to enroll themselves and their spouse/partner in an employer-sponsored medical plan without underwriting (approved State of Health).

Exception for Domestic Partner:

If you elect domestic partner coverage, you must enroll manually. For domestic partners, all credit is applied pre-tax but the remaining premium is deducted post-tax on medical coverage. Contact the Human Resources Service Center (515-294-4800 / 1-877-477-7485) for further information and a "2009 Benefit Change Form".

You and Iowa State University share the cost of your benefits. Your contributions are deducted from each paycheck on a pre-tax basis.

	PPO	HMO
Total Price		
Yourself only	\$452	\$370
Yourself + spouse	\$1,033	\$848
Double spouse	\$517	\$424
Yourself + children	\$806	\$663
Yourself + family	\$1,322	\$1,079
Family double spouse	\$661	\$540
Benefit Credits (ISU's Contribution)		
Yourself only	\$437	\$437
Yourself + spouse	\$770	\$770
Double spouse	\$437	\$437
Yourself + children	\$633	\$633
Yourself + family	\$1,028	\$1,028
Family double spouse	\$567	\$567
No coverage option	\$107	\$107
Monthly cost to you		
Yourself only	\$15	\$(67)*
Yourself + spouse	\$263	\$78
Double spouse	\$80	\$(13)*
Yourself + children	\$173	\$30
Yourself + family	\$294	\$51
Family double spouse	\$94	\$(27)*
*If the cost of your benefit elections are less than ISU credits, excess credits will go to cover dental premiums or into one of two flexible spending accounts available through the ISU Plan.		