Iowa State University recognizes that employees have different needs. That is why a benefit program that allows you to choose between different benefit options to design the benefit plan that’s right for you is offered.

This guide is designed to provide you with information about your options for plan year 2017. It will explain the enrollment process and serve as a resource for your benefits. It is a good idea to take some time and read this guide before beginning the open change process.

This guide is not a complete description of the Iowa State University benefit plan. Nothing in this guide supersedes or changes any of the terms and conditions of any plan documents, insurance policies, contracts or other legal agreements. If the wording in this guide contradicts any plan documents, insurance policies, contracts or other legal agreements, the wording in the official document and agreements will govern.

### 2017 OPEN CHANGE GUIDE

**Benefits for:** Faculty, Professional & Scientific and Supervisory/Confidential Merit staff who are eligible to participate in the ISU Plan

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Welcome to the 2017 Open Change Period

Important Dates

- **November 1, 2016** – After 9:00 a.m. Open Change Period begins and Participation Statement become available on AccessPlus
- **November 9, 2016** – Live Web Cast Event is offered – 9:00 a.m. – 10:30 a.m., URL for the web cast: https://connect.extension.iastate.edu/benefits. Event will be recorded and available on Benefits Bulletin Board webpage as soon as possible.
- **November 18, 2016** – At 5:00 p.m. Open Change Period closes
- **December 2, 2016** – After 9:00 a.m. Benefit Confirmation Statement will be available in AccessPlus
- **January 6, 2017** – After 9:00 a.m. Final Benefit Statement of 2017 election will be available in AccessPlus

What’s New for Benefits in 2017?

- No changes to the medical or dental insurance premiums
- No changes to the medical or dental plan designs
- Decrease to Avesis Eyewear Discount Plan premiums with improved plan design
- Increase in Medical Flexible Spending account maximum

What Should I Do During Open Change?

- **Review** – check everyone who is insured and verify eligibility.
- **Know Your Options** - Review your current benefit elections early (see page 8 for instructions on Participation Statements).
- **Be Accountable** - Know and understand your benefit elections. *You may not want to make any changes, but your benefits may change each year due to other factors.*
- **Make Changes** - Use AccessPlus, see pages 7 – 9 for instructions
  - If you are unable to make changes in AccessPlus, request forms from Benefits Office or Benefit web page
- **Confirm Changes** - Review the Benefit Confirmation Statement for accuracy following the open change period (see page 9).
- **Are you retiring** prior to December 31? Please **do not use AccessPlus** to make changes, instead we ask you set up an appointment to visit with a Benefits Consultant to discuss your options.

When Do Changes Made During Open Change Period Become Effective?

- **February 1, 2017** – Medical and dental changes.
- **February 1, 2017** - Avesis Vision - Optional Eyewear Discount Plan.
- **January 1, 2017** - Health Care Flexible Spending Account and Dependent Care Assistance Program elections.
- **January 1, 2017** or the first of the month following approval, whichever is later for Group Term Basic, Voluntary Term or Dependent Term Life Insurance elections.
- **January 1, 2017** or the first of the month following approval, whichever is later for Long-Term Disability changes.
What Else Should I Be Considering?

- Medicare A or B – it is important to notify the Benefits Office if you or a dependent becomes Medicare eligible.

- If you are a current PPO medical plan participant, have you looked at the HMO medical plan option? The Wellmark Blue Advantage plan may be able to provide premium and plan cost savings to you.

- If you participate in a double spouse option, is it still the best choice? If children are coming off the plan, discuss options with ISU Benefit Consultant.

- If you participate in a double spouse option with a Non-Supervisory Merit employee, you should also look at those options for 2017.

- If your spouse is a State of Iowa employee, you should also look at those options for 2017. Remember, employees/dependents cannot have double coverage with two State/ISU plans. Talk to ISU Benefit Consultant to discuss options.

- Open Change is a good time to review and update your life insurance beneficiary information. Updates are allowed anytime throughout the year.

- Do you participate in a Flexible Spending Account? We encourage you to evaluate medical and/or dependent care expenses you may expect to pay in 2017 and use a Flexible Spending Account to save tax dollars.

- Do you have voluntary or dependent life insurance already? Are you aging up to a new price? Are your dependents still eligible for dependent life insurance? Check your coverage or apply for coverage during the open change period.

- Are you saving enough for your retirement? Although changes are allowed year-round, this is a good time to review your retirement goals and evaluate additional options for saving for retirement by electing a Supplemental Retirement Account (SRA). You have the option to save on a pre-tax basis or after-tax (Roth 403(b)) basis.
Information opportunities:

On-Demand - Live Web Cast Event

The Benefits Team will provide a detailed explanation about open change and benefit options during the Connect event scheduled on Wednesday, November 9, 2016 from 9:00 a.m. – 10:30 a.m.

At the meeting time, simply enter this URL: http://connect.extension.iastate.edu/benefits. Then you will find yourself at a login page. Simply enter your name under the “Enter as a Guest” heading. Then click on “Enter Room”. The audio will be over your computer speakers, so make sure you have your volume on and turned up. Any time before the meeting you can visit the following URL to confirm your ability to connect to the Connect server: http://www.extension.iastate.edu/testconnect/.

If you are not able to attend the live event, the presentation will be recorded and the link will be available on the Benefit web page on the Bulletin Board.

Appointment with Benefit Consultants

The Benefits Team is committed to providing opportunities for Faculty, Professional & Scientific and Supervisory/Confidential Merit employees to pick up forms and discuss the plans and changes for 2017.

The Benefits Team always encourages appointments year round. Due to the overlap with the Non-Supervisory Merit (Non-Organized) open change period, appointments are especially important between November 1, 2016 and November 18, 2016.

Appointments will help us serve you quickly with little wait time. If you walk-in to see a Benefit Consultant, you may be asked to schedule an appointment.

PHONE: 515-294-4800 / 877-477-7425
FAX: 515-294-8226
E-MAIL: benefits@iastate.edu
**ISU Plan Insurance Eligibility for Dependents**

Eligible dependents that may enroll on the ISU Plan include:

- Legal spouse (same or opposite sex), if you complete and sign a “Declaration of Domestic Relationship” form.
- Domestic partner (same or opposite sex), if you complete and sign a “Declaration of Domestic Relationship” form. Imputed income may apply.*
- Natural child, legally adopted child, your stepchild or foster child up to age 26 (provided they are not already covered under the plan as an employee or by another State of Iowa employee).
- Coverage can also continue beyond age 26 if a child is incapable of self-support because of a developmental or physical disability and was covered at the time of disability. Contact the insurance company for verification of disability requirements prior to the child’s 26th birthday.
- Unmarried children, age 26 or over, who are full-time students. Imputed income may apply.*
- If a dependent is enrolled in their employer’s plan, that plan must be their primary insurance.

*NNotice Regarding Imputed Income:

If there is additional benefit provided to the employee, or if adding a non-qualified dependent results in the reduction of taxable gross wages; there would be a requirement to impute income.

- Continuing medical or dental coverage for full time students over age 26, who do not meet the definition of a dependent under Federal and State tax laws.
- Insuring a domestic partner, who does not meet the definition under the Federal and/or State tax laws.

If you do not enroll dependents during this year’s open change period, you will have to wait for a qualifying event or until next year’s open change period to enroll them on your health, dental or vision plan. Once you enroll them, you will not be able to drop their coverage until the next open change period unless you have a qualifying event.

The assumption will be made that any dependent enrolled by the employee meets all conditions to be a valid participant. Employees are responsible for reporting eligibility changes for any participant on their insurance policies within 30 days of an event.

As long as unmarried, adult children are full-time students at an accredited post-secondary institution, there is no age limit or Iowa residence requirement and those children may remain on their parent’s insurance policies, until their status changes.
Termination of adult children: coverage will term December 31 of the year the dependent reaches age 26.

Termination of unmarried, full-time student over age 26: coverage will term at the end of the next month child marries or ends full time student status. Please report changes within 30 days to an ISU Benefits Consultant.

Termination of coverage for adult children examples:

- Child 25 or younger is added to insurance. On March 3rd the child turns 26 and is not a full-time student. If not a full-time student by December, coverage would have to end on December 31 but could end earlier if there is an event that allows a change.
- Unmarried child 26 or older is a full-time student. Child graduates on May 15th and is not a full-time student. Coverage must terminate on June 30.
- Unmarried child 26 or older and is a full-time student. The child marries in August, coverage ends on September 30.

There may be periodic verification notices for full-time students. The notice may be from Iowa State University or the insurance companies.

Important Notice! Carefully review all information on the people you insure during this Open Change period. ISU will be reviewing dependent eligibility in 2017. Check social security numbers, dates of birth, and review all the available relationship terminology to be certain you have the correct designation for all dependents you insure. It is the employee’s responsibility to promptly contact the ISU Benefits Office to report events that change eligibility. Failure to provide accurate information may result in termination of coverage.

Social Security Numbers Are Required for Dependent Medical & Dental Coverage

If you enroll a spouse/partner and/or dependent children in the medical and/or dental plans, we need their Social Security numbers. Social Security numbers provide unique identifiers for your family that aid in processing enrollment information between the vendors and Iowa State University.

The IRS requires reporting information using the Social Security number or tax identification number of the plan member and each dependent.

If you have a newborn child while you are covered under your group health plan, you must notify us of the newborn’s social security number within six months of the child’s birth.

Federal and State law protects the privacy and security of your SSN. ISU will not disclose your SSN without your consent for any other purposes except as allowed by law. ISU is working to minimize the use of SSN’s within its business processes.

*If Medicare eligible, please provide Medicare information to ISU Benefits Office.

Contact the Benefits Team if you have an indicator of “Invalid” under social security number and provide the correct social security number. If your family member is a foreign national, contact the Benefits Office to verify family member does not have a SSN.

Please call University Human Resources Service Center at 515-294-4800 or 877-477-7485 and ask for a Benefits Consultant to discuss any questions.
This is the time of year when you have the opportunity to think about what changes, if any, you would like to make to your benefits for 2017. You are responsible for understanding your benefits and knowing what you have elected for coverage. **You may make changes to your current benefits in the AccessPlus portal on the ISU webpage.**

You can make changes to the following benefits in AccessPlus:

- Medical Insurance Plans
- Dental Insurance Plans
- Healthcare Flexible Spending Account
- Dependent Care Assistant Program
- Avesis Optional Eyewear Plan
- Term Life Insurance – only drop coverage on-line. To add or increase life insurance, forms are required.
- Long Term Disability – reduce coverage only, forms are required to add or increase coverage.

**Reminder:** if on a double spouse contract and you are both classified as Faculty, P & S or Supervisory/Confidential Merit or Pre / Post-Doctoral Associates.
- **Only** the contract holder’s AccessPlus “Who’s Insured Worksheet” should display who is insured on the plan.
- The contributing spouse record should **not** display who is insured.
- If the contract holder is switching plans the contributing spouse should make the same change in AccessPlus.
- If ending the double spouse contract, both contracts must be changed.

**GET STARTED - it’s as easy as…A. B. C.**

Most employees may use their AccessPlus portal on the ISU webpage to review your current benefits or to make changes:

**A.** Go to [www.iastate.edu](http://www.iastate.edu), click on “AccessPlus” and enter your University ID or SSN and password

Click on AccessPlus, located on the top left side of the page: CyMail/Outlook/Blackboard/ ➔ AccessPlus

**Note:** AccessPlus will **time-out after 30 minutes of inactivity.** You must submit changes and receive confirmation prior to logging out of AccessPlus or your changes will not be recorded.

If you have any difficulty opening AccessPlus, call the AccessPlus help desk at 515-294-4000 to reset your password. If you have difficulty accessing your data once you are in AccessPlus, contact University Human Resources Service Center at 515-294-4800 or 877-477-7485 or e-mail them at hrshelp@iastate.edu.
B. Click on the “Employee Tab”

C. Click on the menu link, “Benefits Info” in AccessPlus.

✓ CLICK ON - “Benefit Statement”

- **Beginning at 9:00 a.m.** – you will examine Participation Statement as it will provide the employee monthly share amounts by offering a side-by-side comparison between your current 2016 benefit enrollment as recorded on the payroll register and your projected 2017 benefit enrollment, before any of your changes are made during open change period.
  - Some employees may not have participation statements, if this is the case for you, please contact the ISU Benefits Office.

✓ CLICK ON - “ISU Plan”

- You will want to review the instructions in order to save time and confusion. These instructions will be shown after clicking on “Open Change Period Instructions”.
- Next you will want to review each person on your plan and verify the information is correct. You will have an opportunity to do this after clicking on - “Verify Who’s Insured”. This is where you will also add/remove dependents.
- Click on “Go To Benefit Action Page”
  - At this point you will be able to navigate through the system in order to make your benefit elections/changes.
  - You can click on “Calculate” to view how the changes will affect the premium.
  - Last you need to click on “Submit” to finalize the changes you made within the system. Please note: **If you do not calculate and submit, all changes will be lost. Also, changes may be lost when navigating between pages.**
  - Some actions, while allowed during Open Change Period cannot be accomplished through AccessPlus (in these cases we identified the situation). The forms are available on the Benefit web page. Please note these forms are to be completed and returned to the Benefits Office.
CONFIRM BENEFITS - Click on “Benefit Statement”

The following bullets provide you with some guidance on the actions you will take within AccessPlus after Open Change Period, beginning at 9:00 A.M. on December 2nd. This is not an exhaustive list and there are extensive instructions within AccessPlus.

- In AccessPlus on December 2, 2016 after 9:00 a.m., review the 2017 Benefit Confirmation Statement in order to verify your benefit elections are accurate.
- **If correct, you do not need to do anything.**
- **If there is an error, you have a limited time to take action.** Instructions outlining the steps you need to follow will be on the Benefit Confirmation Statement. **Please note: This action must be completed by December 9, 2016 at 5:00 p.m.**
- If the change was made with paper forms, the change form copy you keep will be needed to support any corrections to the Benefit Confirmation Statement.
- **A Final Benefit Statement** of 2017 elections will be available in AccessPlus after 9:00 a.m. on January 6, 2017 for your review. **Please note: No corrections will be allowed.**

**If you do not want to make any changes.** It is highly recommended you still review the 2016-2017 Participation Statement for changes to Iowa State University’s contribution for your benefits and also review the Benefit Confirmation Statement to verify 2017 elections.
<table>
<thead>
<tr>
<th>Plan Election</th>
<th>Your Choices</th>
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| Medical/Prescription                | • Wellmark Blue Advantage – the ISU Health Maintenance Organization (HMO) Plan and Express Scripts Pharmacy Plan  
• Wellmark Alliance Select – the ISU Preferred Provider Organization (PPO) Plan and Express Scripts Pharmacy Plan  
• No coverage – ISU share applies to dental premium first. If not applicable, then to one flexible spending account (health reimbursement account or dependent care assistance program)                                                                                                      |
| Dental                              | • Basic Dental Plan  
• Comprehensive Dental Plan  
• No coverage – ISU share applies to medical premium first. If not applicable, then to one flexible spending account (health reimbursement account or dependent care assistance program)                                                                                                           |
| Group Term Basic Life Insurance/    | • Value - 2 times annual budgeted salary, Plus additional 4 times annual salary if accidental death  
• Portion of benefit for dismemberment  
• Reduces January 1 of the year you turn age 65  
• No coverage – ISU share applies to medical and/or dental premiums first. If not applicable, then to one flexible spending account (health reimbursement account or dependent care assistance program)                                                                 |
| Accidental Death and Dismemberment (AD&D) |                                                                                                                                                                                                                                                                                                                                |
| Voluntary Term Life Insurance       | To be eligible **required** to be enrolled in Group Term Life Insurance (basic) to be eligible (allowed to drop coverage any time throughout year)  
• 1 times annual salary  
• 2 times annual salary  
• 3 times annual salary  
• 4 times annual salary  
• No participation  
• Annualized premium is a post-tax deduction                                                                                                                                                                                                                         |
| Dependent Term Life Insurance       | To be eligible **required** to be enrolled in Group Term Life **and** Voluntary Term Life (allowed to drop coverage any time throughout year)  
• $5,000 spouse/partner - $2,500 for each child to age maximum  
• $10,000 spouse/partner - $5,000 for each child to age maximum  
• No participation                                                                                                                                                                                                                                                               |
| Long Term Disability (LTD)          | • ISU pay 100% of premium after one full year of service.  
• 75% of first $1,000 of monthly salary, then 60% of additional monthly salary (up to $16,417)  
• 50% of monthly salary (up to $16,000)  
• If 50% option is elected, the ISU share difference will apply to employee medical/dental share first then to one flexible spending account (health or dependent care assistance program)                                                                                                                                                      |
| Flexible Spending Account (FSA)     | • Health Care Spending Account - employee may contribute $20.00 minimum/month up to $2,600/year  
• Dependent Care Assistance Program - up to $5,000 a year, per household  
• No employee contribution  
• With a no coverage option for health, dental or group term basic life insurance - ISU/employee share difference may create a flexible spending account                                                                                                                                 |
| Administrator is ASIFlex            |                                                                                                                                                                                                                                                                                                                                |
| Additional Optional Benefit         | • Avesis Vision – Eyewear Plan                                                                                                                                                                                                                                                                                                                                                           |
| Employee Assistance Program         | • Employee & Family Resources (EFR)                                                                                                                                                                                                                                                                                                                                                   |
| Vendor Value Added Services         | • Principal Financial Group - online legal documents, travel assistance, etc. (available if enrolled in ISU Basic Life Insurance)  
• PerksConnect – discount program for State employees  
• Wellmark – Blue 365; Identity Protection; BeWell 24/7  
• Delta Dental of Iowa vision discount through EyeMed                                                                                                                                                                                                                                                                 |
| – see pages 37 - 38 Available all the time to those participating in the plans listed. |                                                                                                                                                                                                                                                                                                                                 |

**ISU Plan Benefits... A Snapshot**
Under the ISU Plan eligible employees receive an ISU contribution towards benefits in the following areas:

- **Medical/ Prescription:**
  Employee choices include coverage for yourself only, yourself and your spouse/domestic partner, yourself and children, or yourself and family.
  - The Double Spouse option may be available for family coverage if both you and your spouse or domestic partner work at Iowa State University. Both must make the same changes. (see page 20)
  - **Domestic Partner:**
    - If you elect domestic partner coverage.
    - The Federal tax code does not recognize a domestic partner for tax purposes. The benefit premiums for health and dental may be treated as taxable and ISU will withhold taxes on its value.
  - If your spouse is ISU Non-Supervisory Merit review options with assistance from ISU Benefits office.
  - If your spouse or partner works for a State of Iowa agency, you have other double spouse options and must make changes manually before the State of Iowa open change period ends on November 18, 2016. Contact the Benefits Team for further information.
  - You may select the “no coverage” option and utilize the ISU contribution first to dental premium and then to one flexible spending account (health reimbursement account or dependent care assistance program).

- **Dental:**
  Employee choices include coverage for yourself only, yourself and your spouse/domestic partner, yourself and children, or yourself and family.
  - A double spouse option is also available, see “Medical” section above for details that also apply to dental.
  - You may select the “no coverage” option and utilize the ISU share first to medical premium and then to one flexible spending account (health reimbursement account or dependent care assistance program).

- **Group Term Basic Life Insurance/Accidental Death and Dismemberment (AD&D):**
  - ISU pays 100% of the premium.
  - If “no coverage” is elected, the ISU share will apply first to the medical and/or dental share; then to one flexible spending account (health reimbursement account or dependent care assistance program).

- **Long Term Disability (LTD):**
  - After one full year of service, ISU pays 100% of the premium for the 75/60% plan.
  - Employees are eligible to elect the 50% option after the first year of coverage.
    - The ISU contribution difference will apply first to the employee medical and/or dental premiums; then to one flexible spending account (health reimbursement account or dependent care assistance program).

- **Flexible Spending Account by Election or Default:**
  Health care flexible spending and dependent care assistance program are created through two possible methods.
  1. The first method is to create an account by contributing your own funds by payroll pre-tax deduction.
  2. The second method is when ISU contributes funds to one of the accounts because the Iowa State University amount provided is greater than what was needed to pay for the applicable benefits, usually due to choosing a “no coverage” option.

If the ISU contribution changes, the amount ISU may contribute to a flexible spending account may also change.
The ISU Plan offers you two medical options. You can choose the plan that’s right for your individual situation. You also elect the tier of coverage that’s appropriate for you. Your options include:

- PPO (Preferred Provider Organization) (Blue Cross/Blue Shield network as Alliance Select)
- HMO (Health Managed Organization) (Wellmark BC/BS network as Blue Advantage)
- The same Express Scripts Prescription plan with PPO or HMO

If you make a change in your medical plan coverage, it will be effective with the new plan year, which is February 1, 2017.

Contact the University Human Resources Service Center 515-294-4800 / 877-477-7845 to ask for a Benefit Consultant to obtain further information.

### $$$ MEDICAL/PRESCRIPTION DRUG PREMIUMS $$$$

The monthly premium amount deducted from your pay is on a pre-tax basis.

You may also elect to waive medical coverage altogether (no coverage option), which may be an option to consider if you have coverage available elsewhere (such as through your spouse’s employer).

<table>
<thead>
<tr>
<th>Monthly Premiums - 2017</th>
<th>PPO</th>
<th>HMO</th>
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<tr>
<td><strong>Employee Pays Monthly</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yourself Only</td>
<td>$20</td>
<td>$0</td>
</tr>
<tr>
<td>Yourself + Spouse</td>
<td>$263</td>
<td>$78</td>
</tr>
<tr>
<td>Yourself + Children</td>
<td>$173</td>
<td>$46</td>
</tr>
<tr>
<td>Yourself + Family</td>
<td>$339</td>
<td>$112</td>
</tr>
<tr>
<td>Family Double Spouse/Partner</td>
<td>$ 97</td>
<td>$0</td>
</tr>
</tbody>
</table>

No coverage option elected: ISU contributes $107 per month first towards ISU dental premiums or one flexible spending account (health reimbursement account or dependent care assistance program).

**Double Spouse Option:**

If both you and your spouse are ISU Plan eligible and insure a family, you will each pay the double spouse share.

If your spouse is ISU Non-Supervisory Merit review options with assistance from ISU Benefits Team.
## GENERAL PLAN PROVISIONS

Benefits from non-participating providers. You are responsible for any amounts between the billed charge and the maximum allowable fee paid by Wellmark. These amounts will not accumulate towards the medical out-of-pocket limit. Refer to out of network column.

### Deductible
- **PPO (Alliance Select)**: $0
- **PPO (Out-of-Network)**: $300 - single, $600 - spouse/child/family
- **HMO (Blue Advantage)**: $0

### Out-of-pocket Maximum (OOP) Co-Pays DO NOT apply to OOP
- **PPO (Alliance Select)**: $1500/single contract, $3,000 spouse/child/family contract/year and Separate prescription out-of-pocket limit of $1500/single/$3,000 spouse/child/family
- **PPO (Out-of-Network)**: $3,000 - single contract/year and Separate prescription out-of-pocket limit of $1500/single/$3,000 spouse/child/family
- **HMO (Blue Advantage)**: None

### Coinsurance (member pays)
- **PPO (Alliance Select)**: 20% of Maximum Allowable Fee, after deductible
- **PPO (Out-of-Network)**: 0%
- **HMO (Blue Advantage)**: Directed by PCP

### Lifetime maximum benefit – none

## PROFESSIONAL OFFICE SERVICES

### Acupuncture
- **PPO (Alliance Select)**: Not covered
- **PPO (Out-of-Network)**: Not covered
- **HMO (Blue Advantage)**: $10/visit copay then $500 annual maximum benefit/member, self-referral to provider for up to 5 visits/condition

### Office exam co-pays
- **PPO (Alliance Select)**: $20 copay
- **PPO (Out-of-Network)**: None
- **HMO (Blue Advantage)**: $10 copay

### Allergy treatment
- **PPO (Alliance Select)**: 90% coverage, prior approval for some treatment
- **PPO (Out-of-Network)**: 80% coverage after deductible, prior approval for some treatment
- **HMO (Blue Advantage)**: 100% coverage - directed by PCP

### Chiropractic care
- **PPO (Alliance Select)**: $20/visit copay, then 90% coverage
- **PPO (Out-of-Network)**: 80% coverage after deductible
- **HMO (Blue Advantage)**: $10 per visit copay, then 100% coverage, self-referral to network provider

### Routine eye exam
- **PPO (Alliance Select)**: 100% coverage, after $20 copay, including refraction, one per calendar year
- **PPO (Out-of-Network)**: Not covered
- **HMO (Blue Advantage)**: 100% coverage after $10 copay, one per calendar year, may self-refer to a network provider

### Routine hearing exam
- **PPO (Alliance Select)**: 100% coverage, after $20 copay, one per calendar year
- **PPO (Out-of-Network)**: Not covered
- **HMO (Blue Advantage)**: 100% coverage after $10 copay, one per calendar year, self-refer to network provider

### Maternity
- **PPO (Alliance Select)**: 90% coverage
- **PPO (Out-of-Network)**: 80% coverage after deductible
- **HMO (Blue Advantage)**: 100% coverage - directed by PCP

### Contraceptive other than prescription
- **PPO (Alliance Select)**: 90% coverage – outpatient
- **PPO (Out-of-Network)**: 80% coverage after deductible
- **HMO (Blue Advantage)**: 100% coverage - outpatient directed by PCP $10 copay - office

### Routine physicals
- **PPO (Alliance Select)**: 100% coverage after $20 copay
- **PPO (Out-of-Network)**: Not covered
- **HMO (Blue Advantage)**: 100% coverage after $10 copay - PCP

### Well child care exams
- **PPO (Alliance Select)**: 100% coverage after $20 copay
- **PPO (Out-of-Network)**: 80% coverage to MAF (maximum allowable fee)
- **HMO (Blue Advantage)**: 100% coverage after $10 copay – PCP
<table>
<thead>
<tr>
<th>PLAN PROVISIONS</th>
<th>PPO (Alliance Select)</th>
<th>PPO In Network</th>
<th>PPO Out-of-Network</th>
<th>HMO (Blue Advantage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Office) Surgery, Radiology &amp; Pathology</td>
<td>90% coverage</td>
<td>80% coverage after deductible</td>
<td></td>
<td>100% coverage - directed by PCP</td>
</tr>
<tr>
<td><strong>HOSPITAL SERVICES</strong></td>
<td><strong>INPATIENT HOSPITAL SERVICES</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preapproval of inpatient admissions</td>
<td>Required</td>
<td>Required</td>
<td>Directed by PCP - preauthorization required</td>
<td></td>
</tr>
<tr>
<td>In-patient Hospital Services Room &amp; Board Inpatient-Physician Services Inpatient - Supplies Inpatient Surgery</td>
<td>90% coverage; prior approval required for certain procedures</td>
<td>80% coverage after deductible; preadmission approval and prior approval required for certain procedures</td>
<td>100% coverage - PCP or referred by PCP</td>
<td></td>
</tr>
<tr>
<td><strong>OUTPATIENT HOSPITAL SERVICES</strong></td>
<td><strong>AMBULATORY SURGICAL CENTER – OUTPATIENT SURGERY</strong></td>
<td>90% coverage; prior approval required for certain procedures</td>
<td>80% coverage after deductible; preadmission approval and prior approval required for certain procedures</td>
<td>100% coverage - PCP or referred by PCP</td>
</tr>
<tr>
<td>Outpatient Diagnostic Lab, Radiology</td>
<td>90% coverage; prior approval required for certain procedures</td>
<td>80% coverage after deductible; preadmission approval and prior approval required for certain procedures</td>
<td>100% coverage - PCP or referred by PCP</td>
<td></td>
</tr>
<tr>
<td><strong>EMERGENCY CARE</strong></td>
<td><strong>AMBULANCE</strong></td>
<td>90% coverage</td>
<td>80% coverage after deductible</td>
<td>100% coverage - medically necessary</td>
</tr>
<tr>
<td>Urgent Care Center</td>
<td>90% coverage</td>
<td>80% coverage after deductible</td>
<td></td>
<td>100% coverage - medically necessary</td>
</tr>
<tr>
<td>Emergency room care</td>
<td>$100 copay then 90% coverage; coinsurance follows copay; copay does not apply to out-of-pocket limit; copay waived if admitted</td>
<td>$100 copay then 80% coverage; coinsurance follows copay; copay does not apply to the plan out-of-pocket limit; copay waived if admitted</td>
<td>$100 copay then 100% coverage - waived if admitted</td>
<td></td>
</tr>
<tr>
<td><strong>BEHAVIORAL HEALTH SERVICES</strong></td>
<td><strong>INPATIENT MENTAL HEALTH AND CHEMICAL DEPENDENCY TREATMENT</strong></td>
<td>90% coverage</td>
<td>80% coverage after deductible</td>
<td>100% coverage</td>
</tr>
<tr>
<td>Outpatient mental health and chemical dependency treatment</td>
<td>100% coverage</td>
<td>100% coverage</td>
<td>100% coverage</td>
<td></td>
</tr>
<tr>
<td><strong>OUTPATIENT THERAPY SERVICES</strong></td>
<td>Speech, occupational and respiratory therapy</td>
<td>90% coverage, prior approval for some treatment</td>
<td>80% coverage after deductible, prior approval for some treatment.</td>
<td>100% coverage - directed by PCP</td>
</tr>
</tbody>
</table>

**THIS COMPARISON IS ONLY A LIMITED SUMMARY OF BENEFITS. BENEFITS WILL BE ADMINISTERED AS DESCRIBED IN EACH PLAN'S SUBSCRIBER AGREEMENT OR PLAN DOCUMENT.**
The prescription plan is administered by pharmacy benefit manager, Express Scripts.

The ISU Plan offers a pharmacy program that is administered separately from your medical plan. The member will receive a separate ID card to be used for your prescription purchases. There is not a separate premium that you pay for prescription coverage. The cost of the medical and prescription plans is combined into the single medical premium.

The percent of co-insurance is determined by Express Scripts at the point of sale: either at a participating retail pharmacy or Express Scripts by Mail.

<table>
<thead>
<tr>
<th>Deductibles</th>
<th>$0</th>
</tr>
</thead>
</table>
| **Out-of-Pocket Maximum** | $1,500 / single contract / year  
$3,000 / spouse/child/family contract / year  
Separate from applicable medical plan out-of-pocket |
| **30-day supply – Retail Pharmacy** | $10 copay for generic  
30% co-insurance for preferred brand name  
($100 maximum copay/prescription)  
50% co-insurance for non-preferred brand name  
($200 maximum copay/prescription)  
Limited coverage for non-participating pharmacies. |
| **90-day Supply – Retail Pharmacy** | $30 copay for generic  
30% co-insurance for preferred brand name  
($300 maximum copay/prescription)  
50% co-insurance for non-preferred brand name  
($600 maximum copay/prescription) |
| **90-day Supply – Express Scripts Home Delivery Pharmacy** | $0 copay for generics  
25% co-insurance for preferred brand name  
($250 maximum copay/prescription)  
33% co-insurance for non-preferred brand name  
($500 maximum copay/prescription) |

The Express Scripts plan has clinical programs which target conditions that are considered chronic and complex, many of which are treated with Specialty Medications.

- **Step therapy and/or prior authorization may be required in order to:**
  - Enhance health and safety through greater medication compliance.
  - Ensure adherence to prescribed therapies.
  - Avoid negative outcomes as a result of incorrect dosing, drug interactions, or treatments prescribed for non-approved indications or treatment guidelines.
Do you have any maintenance medications? Use Express Scripts Home Delivery Pharmacy!

Enjoy convenient mail order for your prescriptions. You will find this service safe, secure and with a cost savings!

If you take prescription medication on an ongoing basis, your prescription drug plan may allow you, for chronic conditions, to order prescriptions from Express Scripts home delivery pharmacy. Once you start, you can refill and renew your prescriptions right at the Express Scripts site and benefit from free standard shipping.

Take advantage of prescription home delivery service, which offers you the ultimate in ease and convenience when purchasing prescriptions.

- Ask your doctor if your prescription can be written for a 90-day supply (plan's home delivery limit) with refills when appropriate instead of 30-day supply with refills.
- It is important to ask for a 90-day supply, as opposed to a 30-day supply, in order to receive up to 90 days of medication for one home delivery co-payment. Please note that you will be charged a home delivery co-payment regardless of the number of days' supply written on the prescription, so make sure your doctor has written the prescription for 90 days.

Please note that the actual quantity and/or days' supply may vary for each drug. Your doctor's instructions on how to take the medication, state and federal dispensing guidelines, or how the medication is packaged may impact the quantity and/or days' supply you can receive.

Getting Started:

From the homepage of Express Scripts you can set up a profile to monitor retail prescription purchases and reorder mail order prescriptions. The web address is: https://www.express-scripts.com/.
The ISU Plan offers you two dental options. You choose the plan that’s right for your individual situation. Your options include:

- The Basic Dental Plan
- The Comprehensive Dental Plan

If you make a change in your dental plan coverage, it will be effective with the new plan year, which is February 1, 2017.

**Enrollment:**

- **Enrollment into the Comprehensive Dental Plan requires that you stay in the plan for a minimum of three years.**
  - You may switch from the Comprehensive to the Basic Dental or No Coverage option during this Open Change Period, but only if you have been in the Comprehensive Plan for three (3) years.
  - Employees enrolling in the Comprehensive Plan must wait until they have completed three years of participation and make the change during the next Open Change Period.

**Adding Domestic Partner or Same Sex Spouse:**

- If you elect same sex spouse / domestic partner coverage, you must enroll manually.
- For domestic partners, employee share may be subject to imputed income.

Contact the University Human Resources Service Center 515-294-4800 / 877-477-7845 to ask for a Benefit Consultant to obtain additional information.

<table>
<thead>
<tr>
<th>Monthly Premiums - 2017</th>
<th>Basic</th>
<th>Comprehensive</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee Pays Monthly</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yourself Only</td>
<td>$0</td>
<td>$16</td>
</tr>
<tr>
<td>Yourself + Spouse</td>
<td>$30</td>
<td>$77</td>
</tr>
<tr>
<td>Yourself + Children</td>
<td>$37</td>
<td>$82</td>
</tr>
<tr>
<td>Yourself + Family</td>
<td>$45</td>
<td>$96</td>
</tr>
<tr>
<td>Family Double Spouse/Partner</td>
<td>$9.50</td>
<td>$35</td>
</tr>
</tbody>
</table>

**No coverage option elected:** ISU contributes $24.00 first towards medical premium or one health reimbursement account (HRA) or dependent care assistance program (DCAP).

**Double Spouse Option:**

If both you and your spouse are ISU Plan eligible and insure a family, you will each pay the double spouse share.

If your spouse is ISU Non-Supervisory Merit review options with assistance from ISU Benefits Team.
DENTAL PLANS COMPARISON

THIS COMPARISON IS ONLY A SUMMARY OF BENEFITS.

BENEFITS WILL BE ADMINISTERED AS DESCRIBED IN EACH PLAN'S CERTIFICATE
(ALSO KNOWN AS SUBSCRIBER AGREEMENT OR PLAN DOCUMENT).

<table>
<thead>
<tr>
<th>Plan Provisions</th>
<th>Basic Option</th>
<th>Comprehensive Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductibles</td>
<td>None</td>
<td>$25 annual deductible/contract combined for basic &amp; major restorative</td>
</tr>
<tr>
<td>Annual maximum benefit</td>
<td>$750/person/year</td>
<td>$1500/person/year excludes orthodontics</td>
</tr>
<tr>
<td>Diagnostic/preventative</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Check-ups</td>
<td>100%--2 per year - CheckUp Plus</td>
<td>100%--2 per year</td>
</tr>
<tr>
<td>Cleanings</td>
<td>100%--2 per year - CheckUp Plus</td>
<td>100%--2 per year</td>
</tr>
<tr>
<td>X-rays</td>
<td>100% - CheckUp Plus</td>
<td>100%</td>
</tr>
<tr>
<td>Topical fluoride—under age 19</td>
<td>1 every 12 months</td>
<td>1 every 12 months</td>
</tr>
<tr>
<td>Topical fluoride—adults</td>
<td>1 every 12 months</td>
<td>1 every 12 months</td>
</tr>
<tr>
<td>Sealants—under age 14</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Space maintainers—under 14</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Basic Restorative</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-gold fillings</td>
<td>50%</td>
<td>80% after deductible</td>
</tr>
<tr>
<td>Root canal</td>
<td>50%</td>
<td>80% after deductible</td>
</tr>
<tr>
<td>Treatment for gum disease</td>
<td>50%</td>
<td>80% after deductible</td>
</tr>
<tr>
<td>Extractions</td>
<td>50%</td>
<td>80% after deductible</td>
</tr>
<tr>
<td>Anesthesia</td>
<td>50%</td>
<td>80% after deductible</td>
</tr>
<tr>
<td>Major Restorative</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gold and porcelain inlays/onlays</td>
<td>50%</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Crowns and jackets</td>
<td>50%</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Bridgework</td>
<td>Not covered</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Dentures</td>
<td>Not covered</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Implants</td>
<td>Not covered</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Orthodontics</td>
<td>Not covered</td>
<td>50% coverage, lifetime maximum benefit of $2000 after $50 deductible</td>
</tr>
</tbody>
</table>

Basic Plan – CheckUp Plus

Coverage assumes two routine checkups (two cleanings & exams, routine bitewing x-ray)

<table>
<thead>
<tr>
<th>Delta Dental Pays</th>
<th>Member Pays</th>
<th>Annual Maximum Remaining after 2 checkups</th>
</tr>
</thead>
<tbody>
<tr>
<td>$350</td>
<td>$0.00</td>
<td>$750</td>
</tr>
</tbody>
</table>

On the Delta Dental website - Member tab, you may elect to have electronic explanation of benefits. See page 37 for Delta Dental contact information.
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 Statement of Health).

**Making Mid-Year Changes**

The benefit elections you make stay in effect from year to year unless you elect to make a change during the open change period or with a qualifying event. Payroll deductions, which cover these benefits, are taken from your paychecks January through December.

The IRS allows changes during the year for qualifying family status changes only, which include:

- Marriage (employee or dependent)
- Divorce, annulment, legal separation (employee or dependent)
- Your change of employment status
- Birth of a biological child, adoption of a child, placement for adoption, or addition of a step or foster child
- Dependent becomes eligible again due to an event
- Employee or spouse/partner reaches age 65
- Employee or dependent becomes eligible for Medicare
- Dependents becomes ineligible for Medicaid, CHIPRA or hawk-i (see paragraph following)
- Dependent no longer eligible (over age 26), student status (no longer a full-time student) or marital status (married). Exception given to adding adult children because of dependent law, see pages 5- 6
- Served with a judgment or order or decree
- Spouse’s/partner’s Retirement
- Spouse/partner terminates employment or change in employment
- Spouse/partner or dependent commences employment
- You, your spouse/partner or your dependent becomes entitled to Medicare or Medicaid
- Death of a spouse/partner or dependent
- Health only – change in employee, spouse/partner or dependent residence

Contact University Human Resources Service Center at 515-294-4800 or 877-477-7485 and ask to speak to a Benefits Consultant to discuss event qualifications/changes allowed and to obtain appropriate forms.

If you have a change in family status, which affects eligibility, you **must** make your change within 30 days of the event, except you have 60 days to add a newborn or newly adopted child or a dependent previously covered by Medicaid, Children’s Health Insurance Program Reauthorization Act of 2009 (CHIPRA) or Healthy and Well Kids in Iowa (hawk-i). **Please note, dependents of State of Iowa employees are not eligible for hawk-i.**
**Double Spouse Option / NOT Double Covered**

If you and your spouse both work for ISU, it’s important that you understand the following as it relates to your ISU Plan Benefits.

**Double Coverage:**

- An employee cannot be enrolled on two contracts as both an employee and a dependent of another employee.

- Child(ren) cannot be covered as dependents by both parents. One spouse must be designated as the “contract holder”. The other spouse will be designated as the spouse and is a dependent with the children on the contract holder’s policy.

**Double Spouse:**

- If both you and your spouse are ISU Plan eligible, you will each pay the double spouse share as shown on page 12 for medical and page 17 for dental.

- Initial enrollment in the double-spouse option requires completion of a double spouse form, including the name and University ID of the other spouse. Please contact the Benefits Office if you are electing this coverage for the first time.

If your spouse is employed at a non-Regents State agency, i.e. the Department of Transportation, you may elect the double spouse option through your spouse’s employer and their insurance options. The agency should provide copies of the double spouse forms and you must manually sign up (not allowed on AccessPlus) in the Benefits Office to participate in this option. However, this option may increase your costs. Contact ISU Benefits Consultant for details.

If your spouse is ISU Non-Supervisory Merit review options with assistance from a Benefits Consultant.
The ISU Plan offers you the opportunity to elect term life insurance coverage for yourself, your spouse/partner and/or dependent children. These options give you greater flexibility to designate a benefit program to meet your needs. Principal Financial Group is the underwriter for the basic and voluntary life insurance.

**Are you currently not enrolled in life insurance?**
If not currently enrolled, this would be your opportunity to apply for group term basic, voluntary term or dependent term life.

- Forms to apply for coverage located on Benefits web page, Employment Classification and then click on “Open Change Period Information” section and then “Forms” to locate:
  - 2017 ISU Plan Open Change Period Enrollment
  - Principal Financial Group Beneficiary Designation/Change
  - Return forms to Benefits Office for processing.
- Before approval of coverage, you are required to provide evidence of insurability by completing the online Principal Statement of Health Questionnaire. An e-mail will arrive at your ISU e-mail address from principalcustomerservice@ibuinc.com.
- Effective date for group term basic, voluntary term or dependent term life would be upon approval.
- If you would like to visit with a Benefits Consultant to discuss options or to obtain forms, contact University Human Resources Service Center, 3810 Beardshear Hall, or by calling 515-294-4800 or 877-477-7485.

### Group Term Basic Life Insurance/Accidental Death and Dismemberment (AD&D)
- This is a term policy, coverage while actively employed.
- ISU contributes 100% of premium.
- No coverage option, ISU share applies to medical and/or dental premiums first then to one flexible spending account (health or dependent care assistance program)
- If requirements are met, policy will become a $4,000 paid-up term life policy at retirement.

### Voluntary Term Life/AD&D Insurance
- Group Term Basic Life Insurance/AD & D required for participation.
- There are additional benefits included with AD & D.
- Premiums are paid entirely by employee as a post-tax deduction.
- **No age reduction.**
- Upon termination or retirement, plan offers portable coverage option.
- Coverage will terminate at age 75.
- Refer to certificate located on Benefits web page: [http://www.hrs.iastate.edu/benefits/homepage.shtml](http://www.hrs.iastate.edu/benefits/homepage.shtml), click on your employment classification; then Life Insurance; then click on: Group Term Basic Life Insurance or Voluntary Term Life Insurance to find the summary plan document for complete details.

### Benefit of life insurance coverage
- Natural death - 2 times budgeted salary
- Accidental death - additional 4 times budgeted salary.
- Portion of benefit for dismemberment

**Note:** Group Term Basic Life and AD are reduced to 65% at age 65 on January 1 of the year you attain the age 65.

### Four options:
- 1 times budgeted salary & AD & D
- 2 times budgeted salary & AD & D
- 3 times budgeted salary & AD & D
- 4 times budgeted salary & AD & D

Minimum: Greater of 1 times of budgeted salary or $10,000.
Maximum: Lesser of 4 times of budgeted salary or $500,000.

**During open change, if you wish to reduce or drop coverage,** you may go into AccessPlus or contact the Benefits Office to obtain the appropriate form.

You are allowed to drop this coverage any time throughout the year by submitting a written request to the Benefits Office.
Dependent Term Life Insurance for your spouse/domestic partner and/or children.

- Requires participation in Group Term Basic Life/AD & D AND Voluntary Term Life/AD & D.
- Coverage for children ends at end of month they turn 26.
- Spouses employed by ISU are not eligible for dependent life coverage. However, one may cover eligible dependent children.

Two options:
- $5,000 spouse/$2,500 for each child
- $10,000 spouse/$5,000 for each child

During Open Change, if you wish to reduce or drop coverage, you may go into AccessPlus or contact the Benefits Office to obtain the appropriate form.

You are allowed to drop this coverage any time throughout the year by submitting a written request to the Benefits Office.

<table>
<thead>
<tr>
<th>2017 Monthly Premiums</th>
<th>Voluntary Term Life &amp; AD &amp; D</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Premiums per $1,000</strong></td>
<td></td>
</tr>
<tr>
<td>Age Group</td>
<td>Cost</td>
</tr>
<tr>
<td>Under 29</td>
<td>$0.07</td>
</tr>
<tr>
<td>30 – 34</td>
<td>$0.08</td>
</tr>
<tr>
<td>35 – 39</td>
<td>$0.10</td>
</tr>
<tr>
<td>40 – 44</td>
<td>$0.13</td>
</tr>
<tr>
<td>45 – 49</td>
<td>$0.20</td>
</tr>
<tr>
<td>50 – 54</td>
<td>$0.30</td>
</tr>
<tr>
<td>55 – 59</td>
<td>$0.46</td>
</tr>
<tr>
<td>60 – 64</td>
<td>$0.70</td>
</tr>
<tr>
<td>65 – 69</td>
<td>$1.19</td>
</tr>
<tr>
<td>70 &amp; Over</td>
<td>$3.12</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2017 Monthly Premiums</th>
<th>Dependent Term Life</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Coverage</strong></td>
<td><strong>Cost</strong></td>
</tr>
<tr>
<td>$5,000 spouse</td>
<td>$2.40</td>
</tr>
<tr>
<td>$2,500 for each child</td>
<td></td>
</tr>
<tr>
<td>$10,000 - Spouse</td>
<td>$4.80</td>
</tr>
<tr>
<td>$5,000 – for each child</td>
<td></td>
</tr>
</tbody>
</table>

**Additional Information:**

Voluntary Term Life Premiums:
- Premiums are paid with post-tax dollars.
- The premium will change on January 1 of the year your age will change you into a new age group.
- These premiums are subject to change, you should review them during each open change period.

To calculate premium:
1. Round your annual budgeted salary to the nearest $1,000
2. Multiply by the level of coverage you are applying (1, 2, 3 or 4 times your salary)
3. Divide by $1,000 and multiply by the cost for your age group

Beneficiary Designation/Change: Updating life insurance beneficiaries is allowed year round. If newly electing basic or voluntary life insurance, beneficiary designation/change form must be completed. The form is available on-line on Benefit web page at: [http://www.hrs.iastate.edu/hrs/benefits](http://www.hrs.iastate.edu/hrs/benefits). The completed form should be sent or dropped off at the ISU Benefits Office (3810 Beardshear).
Principal Financial Group is the underwriter for the long term disability insurance.

The ISU Plan offers you two long term disability (LTD) options.

**During the first year of employment**
- Employees have the option to apply for the long term disability option.
- If approved for the coverage, the employee is responsible for the premium on a post-tax basis during the first year of employment.

**After one full year of employment ISU pays 100% of premium**
- After the first year of employment, employees participate in the 75%/60% plan option or may elect the 50% plan option at the next open change period.
- If the 50% option is elected, the ISU premium difference will apply first to employee medical/dental premium and then to one health reimbursement account (HRA) or dependent care assistance program (DCAP).

**During Open Change Period**
- Change to the 50% option or;
- If you previously elected the 50% plan option and now wish to change to the 75%/60% plan option.
  - For approval of coverage, you are required to provide evidence of insurability via the online Principal Statement of Health Questionnaire. An e-mail will arrive at your ISU e-mail address from principalcustomerservice@ibuinc.com.
  - Complete 2017 ISU Plan Open Change Period Enrollment form. Forms to apply for coverage located on Benefits web page, Employment Classification and then click on “Open Change Period Information” section and then “Forms”.
  - Employees are required to return completed forms to the Benefits Office for processing.
  - To contact a Benefits Consultant to discuss options or obtain forms contact University Human Resources Service Center, 3810 Beardshear Hall, or by calling 515-294-4800 or 877-477-7485.
- Effective date will be upon approval from Principal Financial Group.

**LTD Options**

<table>
<thead>
<tr>
<th>Option</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>75%/60% Plan</td>
<td>Plan pays 75% of first $1,000/month of salary and 60% of monthly salary* over $1,000/month, (up to a maximum benefit of $16,417/month).</td>
</tr>
<tr>
<td>50% Plan</td>
<td>Plan pays 50% of monthly salary* (up to a maximum benefit of $16,000/month).</td>
</tr>
</tbody>
</table>

*Normally, your monthly salary is 1/12 of your annual budgeted salary. ISU requires employees to participate in at least the 50% LTD plan.
**HEALTH CARE FLEXIBLE SPENDING AND DEPENDENT CARE ASSISTANCE PROGRAM**

ASI*Flex* is the administrator of the Flexible Spending program.

Be Aware: If you, or a family member, have a Health Savings Account (HSA) plan independently or from an employer, check with the HSA Plan Administrator about the use of a health care flexible spending account (FSA).

**What is a Flexible Spending Account?**

A tax savings device, you contribute a portion of your pay into an FSA or DCAP on a pre-tax basis. Most people can save at least 25% or up to 40% on each dollar that is set aside in these programs when claimed with eligible expenses.

There are three types of accounts:

- **Health Care FSA:**
  - Essential health care expenses that are not covered, or are partially covered, by your medical, dental and vision insurance plans
  - Out-of-pocket health care expenses, including prescription drug costs, medical, dental, vision and hearing expenses and some approved over-the-count items

- **Health Reimbursement Account (HRA):**
  - This account may be created when you select the “no coverage” option for the medical, dental or basic life insurance plans. The excess credits from ISU, if available, after medical and dental premiums are paid would go into an HRA.

- **Dependent Care Assistance Program (DCAP):**
  - Your child or dependent care expenses, including day care, babysitting, in-home care for older dependents and before & after school care expenses

When you enroll in the FSA or DCAP, you decide how much to contribute to the account for the entire plan year. The money is deducted from your pay pre-tax (before Federal & State income taxes and FICA taxes are deducted) in equal amounts over the course of the plan year. After you incur expenses that qualify for reimbursement, you submit claims (reimbursement requests) to ASI*Flex* to request tax-free withdrawals from your FSA to reimburse yourself for these expenses.

Using the FSA to pay for expenses will reduce your out-of-pocket costs significantly. Your personal tax rate may vary, and your savings will vary according to your net tax rate. Use the Tax Savings Calculator found at [http://isu.asiflex.com](http://isu.asiflex.com) to estimate your savings.
Enrollment Information:

The health care flexible spending has an annual maximum of $2,600.

The dependent care assistance program has a maximum of $5,000 per household.

With a no coverage option for health, dental or group term basic life insurance - ISU/employee share difference may create a health reimbursement account or dependent care assistance program.

Annual re-enrollment is not required. If you are currently enrolled in either flexible spending account, your 2016 contribution will automatically become the 2017 election. You are required to take action only if you want to start, stop, increase or decrease the employee current election.

Eligible expenses are expenses incurred during the calendar year (January 1 through December 31, or prior to your termination of employment). The determining factor is the actual date of services, not the date of billing or the date the bill is paid.

If you terminate your employment with Iowa State University, your contributions into your Flexible Spending Account plan will terminate at the end of the month in which your employment ends. If you have contributed funds remaining after your termination date, you can claim:

- Dependent care expenses for the remainder of the calendar year until your contributions are all claimed.
- Health care expenses you have two options:
  1. Claim expenses that were incurred while you were actively employed. If you select this plan you have until April 30th following the close of the current plan year to submit claims.
  2. Elect COBRA coverage, and pay the monthly contribution amount on a post-tax basis. This option allows you to extend your period of coverage for the remainder of the plan year.

Enrolling in a Health Care FSA?

The Health Care FSA is an account that allows you to set aside pre-tax dollars to pay for out-of-pocket medical expenses for you, your spouse and any tax dependents. Your full annual election is available to you on your first day of coverage, which means that when you incur eligible expenses, you can submit reimbursement requests immediately.

The key to getting the most out of your Health Care FSA is to maximize your contributions based on the expenses you, or any of your tax dependents, anticipate incurring during the plan year.
Eligible Expenses:

For detailed information regarding health care flexible spending account go to the ASIFlex website: http://isu.asiflex.com/default.html:

- Medical Expense Estimator
- Review Frequently Asked Questions
- Eligible Expense List Includes
  - Medical Expenses
  - Potentially Eligible Expenses
  - Many over-the-counter (OTC) medicines (see the OTC guide)
  - Not Eligible Expenses

Health Care Flexible Spending Account

- If you decide to enroll, estimate anticipated out-of-pocket medical, dental and/or vision expenses for the year.
- If you do not incur expenses for the full amount during the plan year (January 1 through December 31), federal regulations mandate that remaining funds beyond the $500 carry over amount, may not be refunded to the employee. Iowa State University uses forfeited funds to help defray the administrative costs of the plan.

You may call 515-294-4800 / 877-477-7485 or email us at: benefits@iastate.edu to discuss your options.

Sign up for the Flexible Spending Account today and pay lower taxes!! Use this tax-free money to pay for expenses you are already incurring for you, your spouse and/or any tax dependents!

Save more money...

Enrolling in a Dependent Care Assistance Program?

The Dependent Care Assistance Program allows you to use pre-tax dollars to pay for out-of-pocket childcare and/or elder dependent care expenses. You can set aside up to $5,000 ($2,500 if married and filing separately on your federal income taxes) per year in the account. Please note that the $5,000 is a household maximum. The funds are deducted before federal and state income taxes and FICA are assessed, and reimbursements are completely tax free.

Eligible expenses include day care, babysitting, general purpose day camps and pre-k expenses. Please note that you will be required to include your provider’s tax identification number or Social Security Number with your reimbursement request.

Ineligible expenses include:

- Overnight camps
- Care provided by your tax dependent, your spouse or your child who is under the age of 19
- Care provided while you are not at work
When can I start requesting reimbursement?

Eligible expenses can only be incurred on, or after, the first day of your plan year.

You are allowed to submit January 2017 claim reimbursement requests as soon as services are provided. However, funds will not be released until after February 1, 2017.

For the Health Care FSA, your full annual election amount is available upon your initial contribution to the spending account.

For the Dependent Care Assistance Program, you are allowed to be reimbursed only up to what you have contributed from your pay at that point, but requests in excess of this amount will be reimbursed as additional contributions are taken from your pay.

You may submit reimbursement requests for either account as frequently or infrequently as you prefer. If all your insurance is through Iowa State University, automatic claim rollover may be an option. You can find this form online at http://isu.asiflex.com.

Reimbursement request for eligible claims incurred during the 2016 calendar year must be submitted and received by ASIFlex on or prior to April 30, 2017. After that date unused, prior year contributions are forfeited.

How Do I Submit Claims and Receive Reimbursement?

Claim Submission:

- **Toll-free fax - 877-879-9038**
  
  This option provides easy and fast claims submission. You may submit your claim via ASIFlex’s toll-free fax number 24 hours a day, 7 days a week.

- **US Mail**
  
  P.O. Box 6044, Columbia, MO 65205

- **Additional claim forms may be obtained by visiting** [http://isu.asiflex.com](http://isu.asiflex.com).

- **Online – [https://my.asiflex.com](https://my.asiflex.com)**
  
  Submitting your claim online is easy and convenient! In order to submit your claim via ASIFlex’s secure online portal, you will need to create a login and password. Once you are inside the portal, you are allowed to use your University ID to access your account.

Reimbursement:

- **Automatic Reimbursement!** Available when enrolled in the ISU medical, prescription drug and dental plans. If you choose to sign up to have claims rollover from your ISU medical, prescription and dental provider to ASIFlex, you will not be required to submit reimbursement requests for eligible deductible, co-insurance and co-pay expenses that are processed through the insurance carrier. These eligible expenses will be automatically transmitted to ASIFlex, who will then initiate reimbursement to you automatically for these expenses. To sign up for this service (or to cancel it) please complete the [Claims Rollover Authorization Form](http://isu.asiflex.com).
Go Paperless! Sign up to receive notifications from ASIFlex via email, rather than US Mail. By signing up for email notification, you will receive reimbursement notifications, account summary statements and more within one day of processing. Online Account Detail and the Secure Message Center are available 24 hours, 7 days a week at https://my.asiflex.com. Complete history, including available funds, year-to-date contributions, year-to-date reimbursements and more are available at online account detail.

Self-service mobile app! It is free to download and use. Just go to the Google Play Store for Android devices or App Store for Apple devices and search for ASIFlex. Or you can scan the appropriate code from the ASIFlex website: http://isu.asiflex.com. Use your phone/tablet to review your account and file claims. No need to scan or copy your receipt – simply use the app to take a picture with your device’s camera.

Sign up for direct deposit today! By electing to receive reimbursements via direct deposit, you will receive your money up to 5 days faster than waiting for a check to be mailed to your home address. If enrolled in direct deposit, due to Federal banking regulations the effective date of the deposit is typically the banking day following the release of payment of the claim by ASIFlex. Direct deposit enrollment forms can be found at http://isu.asiflex.com, or by calling customer service.

REMINDER FOR 2016 PARTICIPANTS:

USE OR LOSE IT!!

REIMBURSEMENT FOR 2016 claims, you will have until April 30, 2017 to submit a reimbursement request for incurred eligible expenses for 2016.

Medical flexible spending account only: after April 30, 2017, the amount above $500 of unused 2016 contributions is forfeited (FSA and HRA accounts combined.) The carry over amount or $500 or under will be available to claim with 2017 expenses.

What If I Have Questions?

Contact ASIFlex Customer Service by:

Phone: 800-659-3035 TTY Phone: 866-908-6043

Monday through Friday – 7:00 a.m. – 7:00 p.m. Central Time
Saturday – 9:00 a.m. – 1:00 p.m. Central Time

E-mail: asi@asiflex.com

Web: http://isu.asiflex.com
Iowa State University offers all benefits eligible, actively-at-work employees and eligible family members a voluntary group eyewear discount plan.

- The eyewear plan vendor is called Avesis Vision.
- The Avesis plan does not cover eye exams.
- Exams are covered under your medical plan.
- The Avesis plan will allow access to one of the most competitive vision networks in the nation. Avesis contracts with independent optometrists, ophthalmologists and most retail chain centers making it convenient for employees to purchase glasses or contacts at locations close to where they live or work.

The same eligibility rules apply to dependents as the medical and dental plans (see pages 5 - 6).

**ENROLL / CHANGE / END**

During the open change period, changes for the 2017 plan year may be made on-line beginning November 1, 2016 through November 18, 2016. Follow the instructions on pages 8-10 of this guide.

Enrollment into the plan will be effective February 1, 2017.

To obtain a form
- Contact the University Human Resources Service Center at 515-294-4800 / 877-477-7485 or via e-mail at hrshelp@iastate.edu.

- The form is also available from the Benefits web page at: [http://www.hrs.iastate.edu/hrs/benefits](http://www.hrs.iastate.edu/hrs/benefits):

1. Then click on either: Faculty, Professional and Scientific or Supervisory / Confidential Merit
2. Then click on “Open Change Period Information”
3. Then click on “Forms” and then “Avesis Voluntary Eyewear Plan Form”
4. **Once completed, return to University Human Resources Service Center at 3810 Beardshear Hall by November 18, 2016 at 5:00 p.m.**
NEW 2017 Rates

Monthly premium deducted on a post-tax basis

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$7.33</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$13.82</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$15.13</td>
</tr>
<tr>
<td>Family</td>
<td>$19.46</td>
</tr>
</tbody>
</table>

A complete listing of providers in Iowa and the United States can be found:

✓ www.avesis.com
✓ 800-828-9341 to contact Avesis Customer Service Representatives
✓ To identify our plan
  - Use group #60790-1227
  - Plan #9133

Want more information?

Detailed information regarding the Avesis plan design can be found on the Benefits web page at: http://www.hrs.iastate.edu/hrs/benefits:

5. Then click on either: Faculty, Professional and Scientific or Supervisory / Confidential Merit
6. Then click on “Open Change Period Information”
7. Then click on “Avesis”
The Employee Assistance Program (EAP) is administered by Employee & Family Resources (EFR). ISU provides an EAP at no cost to you or your eligible family members. If you are referred for additional assistance beyond what is provided by your EAP, contact your insurance company, otherwise the financial responsibility will be yours.

**What kind of help and resources does my EAP provide?**

You and any eligible family members can call EAP counselors for any life issue that causes you concern or when you are ready to grow personally and professionally. Some common issues that EAP counselors are ready to help you with include:

- Work stress
- Family and personal relationships
- Emotional or mental health
- Eldercare resources
- Work and life balance
- Substance abuse
- Financial or legal concerns
- Personal growth and development

Services through EAP should be used when you are facing a personal problem. The EAP counselors will provide you timely and free access to short-term, confidential, and professional services.

Number of visits allowed at no cost:

- Up to six sessions per year
  - Per separate issue
- Telephone counseling 24/7
  - Unlimited number of calls

**How can I find out more about all the services available?**

Employee and Family Resources (EFR):

**By phone call:** Des Moines, IA - 515-244-6090 / Nationwide - 800-327-4692 / TTY - 877-542-6488  
**By web:** [www.efr.org/wps/eap](http://www.efr.org/wps/eap)
Genworth Financial

There is not an open change period for long-term care insurance.

As a voluntary plan, eligible employees, retirees and their qualifying family members are invited to apply for group long term care insurance with Genworth Life Insurance Company at any time.

Underwriting will be required for any eligible person applying for coverage. A new employee who is beyond the assigned “new hire” deadline will be required to have underwriting.

Questions about long-term care insurance:

- Call Genworth at 800-416-3624
- To view plan details, including videos
  - Genworth Financial online (the group ID is ISU; and the access code is groupltc)

John Hancock Long Term Care Insurance

Existing contracts with John Hancock are not impacted by this open change period. These contracts remain in place under the terms of the John Hancock policy and at premium rates determined by John Hancock. This plan is not open to new applicants.

For questions regarding your John Hancock contract:

- Call John Hancock at 888-999-4563
- http://www.hrs.iastate.edu/hrs/node/555
There may be other additional discounts in the community that are not included in the following information.

Below is a listing of some services from our current vendors:

**Additional Services with Delta Dental Enrollment**

From the subscriber line on the Delta Dental website: [http://www.deltadentalia.com/subscriber](http://www.deltadentalia.com/subscriber)

- ✅ Elect to have explanation of benefits delivered electronically instead of through the mail.
- ✅ All Delta Dental subscribers have access to a vision discount program through EyeMed Vision Care. For more information on vision discount services go to above link and click on “Vision Discount”

**Additional Services with Wellmark BC/BS Medical Enrollment**

- ✅ Elect to have explanation of benefits delivered electronically instead of through the mail. Sign up for this great benefit through Wellmark at: [www.wellmark.com](http://www.wellmark.com)
- ✅ Wellmark Blue365 Member Discounts and Services:
  
  As a member of the Blues, you have access to discounts and services through Blue365, a program designed by the Blue Cross Blue Shield Association.
  
  - Diet
  - Family Care
  - Financial
  - Fitness
  - Hearing
  - Travel
  - Vision

Available discounts and contact information are found on the Wellmark website: [http://www.wellmark.com/Member/UsingBenefits/Blue365.aspx](http://www.wellmark.com/Member/UsingBenefits/Blue365.aspx)

- ✅ Identity Protection Services: credit monitoring, cyber monitoring, fraud detection, reimbursement insurance

  Enroll through myWellmark online account or call 866-486-4812; Enrollment code: 4170999624

- ✅ BeWell 24/7: assistance locating health care providers and facilities at home or while traveling; estimate your costs for common medical procedures/services; coordinate health care appointments. Call Wellmark at 844-842-3935
Additional Discount Program for State Employees

PerksConnect

Get discounts at over 300,000 local merchants, 350 national retailers and 200 gift card brands, PLUS thousands of daily deals and cash back online savings mall.

Introducing a Unique Savings Network Just For You

To register for Perks:
2. Click “Register Now” in the upper middle area of the site.
4. Complete the Profile information

Additional Services through Principal Financial Group

Available when enrolled in ISU Basic Life

✓ Travel Assistance

As an employee covered by a group term life insurance policy from Principal Life Insurance Company, you are eligible for travel assistance services provided by AXA Assistance.

You, your spouse/partner and dependent children (whether traveling together or separately) have access to travel, medical, legal and financial assistance plus emergency medical evacuation benefits when traveling domestically or internationally 100 or more miles away from home for up to 120 consecutive days.

These services are available 24 hours a day, 365 days a year.

For more information: www.principal.com/travelassistance

✓ Legal Documents & Identity Theft Kit

This is a big expense saver for families and a great value-added benefit!

If you are a covered employee under the group term life policy provided by Iowa State University, ill, Living Will, Healthcare Power of Attorney, Financial Power of Attorney preparation services are available through ARAG/Principal Financial Group. At any time you may begin using these free documents by visiting: www.ARAGwills.com/Principal.
ARAG provides you with the information on how to protect and restore your identify if it is stolen.

To begin service from the ARAG web site, click on “Register Here” on the right-hand column of the screen. The system will require you to enter the **Iowa State University group policy number N1460 with Principal Financial Group**.

If you have questions or would like to learn more about this service contact Customer Care at 800-546-3718 or [www.ARAgwills.com/Principal](http://www.ARAgwills.com/Principal).

### Available when enrolled in ISU Life and/or Long-Term Disability

- **Hearing Aid Program** –
  - Free annual screenings through American Hearing Benefits, Inc. Eligible for up to 60% off digital hearing aids with two-year warranty at no additional charge. For information go to: [www.americanhearingbenefits.com](http://www.americanhearingbenefits.com) or 866-925-1287.
  - Epic (Ear Professionals International Corp) – Eligible for up to 60% off major brand hearing aids. For information go to: [www.principal.com/hearingbenefits/epic](http://www.principal.com/hearingbenefits/epic) or 866-950-4200

- **Oral Health Care** – Discounts available on Epic brand (contains Xylitol) toothpaste, oral rinse, mints and gum. 50% off the first order and 25% off reorders. For information go to: [www.epicdental.com](http://www.epicdental.com).

- **Magazine Program** – One year subscription to Diabetic Living for $6. Savings of 70% off regular retail price. For information to go: [www.principal.com/diabeticliving](http://www.principal.com/diabeticliving).
Starting or increasing a supplemental plan can help your retirement nest egg grow!

At retirement, it is estimated, an individual will need income to last 30 years or more. While the employer sponsored retirement plan and Social Security benefits may help cover essential living expenses, this may not be enough to finance the lifestyle you have in mind. This is why people should consider taking advantage of a supplemental retirement plan.

**ISU offers two ways to save additional money for retirement. The right choice depends on current and anticipated tax situation in retirement:**

- **Pre-tax deductions**
  - Contribution comes out of your paycheck before your income is taxed, which lowers your taxable income
- **After-tax deductions (Roth 403b)**
  - Contribution comes out of your paycheck after your income is taxed, which does not lower your current taxable income. Distributions taken during retirement are tax free.

**Amount Allowed to Defer:**

**Per 2017 IRS Guidelines**

- Under age 50 - $18,000 per year in a voluntary (elective salary deferral)
- Special 15-year service catch-up option, if eligible per IRS rules - $3,000
- Age 50 or older – in calendar year, catch-up contribution - $6,000
- Additional – Worked for an eligible employer for 15 or more years, may be eligible to make additional elective salary deferral contributions of up to $3,000 per year
- **KEEP IN MIND** – changes to amounts of contributions may be changed later if desired

**Approved Vendor List:**

- TIAA
- VALIC
- Metlife
- Ameriprise Financial

**How to Start:**

- Provide proof of application with vendor before your payroll deduction will be set up. (TIAA may enroll on-line)
- Complete Elective Payroll Reduction Agreement Form – found on Benefits web page under section “Forms”
- Deadline to submit requests to Benefits Office each month is the 15th for changes to the end of the month payroll
The following is a list of web sites and telephone numbers associated with your benefits:

<table>
<thead>
<tr>
<th>Service</th>
<th>Phone Numbers</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>University Human Resources Service Center</td>
<td>515-294-4800 / 877-477-7485</td>
<td>To access the Benefits page, go to the ISU homepage at <a href="http://www.iastate.edu">www.iastate.edu</a></td>
</tr>
<tr>
<td>CERTIFICATES OF COVERAGE</td>
<td><a href="http://www.hrs.iastate.edu/hrs/benefits">http://www.hrs.iastate.edu/hrs/benefits</a></td>
<td>Under each employment classification click on the “Medical” or “Dental” line to find the certificates. Summary Plan Documents are also available for the life and long-term disability.</td>
</tr>
</tbody>
</table>
| MEDICAL PLANS                          | Register on-line as member for access to claims information. | Web/phone to find/call for participating Physician Information. Wellmark BC/BS of Iowa – Iowa or National site for Nationwide search for providers.  
• Click on “Find a Doctor or Hospital” link  
• Click on “Doctors (Iowa, South Dakota & bordering counties)”  
• For information on care outside of Iowa, click on “National Providers”  
• For information on care outside of the U.S., click on “International Providers” |
| Alliance Select (PPO)                  | 800-494-4478                                | [www.wellmark.com](http://www.wellmark.com) |
| Blue Advantage (HMO)                   | 800-494-4478                                | [www.wellmark.com](http://www.wellmark.com) |
| PHARMACY BENEFIT MANAGER               | Register as a member for access to retail claims information and begin mail order. | Express Scripts  
800-987-5248  
[http://www.expressscripts.com](http://www.expressscripts.com) |
| DENTAL PLAN                            | Register as a subscriber to access your dental insurance information and request electronic explanation of benefits. | Delta Dental of Iowa  
877-983-3582  
[www.deltadentalia.com](http://www.deltadentalia.com)  
Call or access Delta website for  
• Participating dentist directory – Search under the Delta Dental Premier Plan.  
• Access your dental insurance information,  
• Request electronic explanation of benefit  
Delta Dental also includes a vision discount program through EyeMed click on:  
• Member Tab; then  
• Vision Discount  
[http://www.hrs.iastate.edu/hrs/benefits](http://www.hrs.iastate.edu/hrs/benefits) – Under each employment classification click on “Medical” line to find the Summary of Benefits & Coverage.
| HEALTH CARE FLEXIBLE SPENDING ACCOUNT and DEPENDENT CARE ASSISTANCE PROGRAM | 800-659-3035 | [https://my.asiflex.com/](https://my.asiflex.com/) – for individual account information |
| RETIREMENT PLANS | IPERS - [www.ipers.org](http://www.ipers.org) or call 800-622-3849 |
| | TIAA-CREF - [www.tiaa.org/iastate](http://www.tiaa.org/iastate) or call 800-842-2776 or the Ames Office at 866-904-7803 / 515-268-8600 |
| VOLUNTARY GROUP SUPPLEMENTAL RETIREMENT PLANS | TIAA-CREF - [www.tiaa.org/iastate](http://www.tiaa.org/iastate) or call 800-842-2776 or the Ames Office at 866-904-7803 / 515-268-8600 |
| | VALIC – contact agent at 800-448-2542 |
| | METLIFE – contact Adam Wolff – awolff@metlife.com or call 800-492-3553 |
| | AMERIPRISE FINANCIAL – contact Richard Keeling – Richard.j.keeling@ampf.com or call 515-233-5402 |
| EYEWEAR PLAN | Avesis Vision Plan 800-828-9341 [https://www.avesis.com/isu](http://www.avesis.com/isu) |
| LONG TERM CARE INSURANCE | Genworth Financial [https://longtermcare.genworth.com/fiveseries/login.do](http://www.longtermcare.genworth.com/fiveseries/login.do) |
| EMPLOYEE ASSISTANCE PROGRAM (EAP) | 800-327-4692 OR Des Moines 515-844-6090 EFR Workplace Services [www.efr.org/wps/eap](http://www.efr.org/wps/eap) |
| | PERKSCONNECT Use Anytime - discount programs for State employees:  [https://member.perksconnect.com](http://www.principal.com/travelassistance) |

**Principal Financial Group - Available When Enrolled in Basic Life**

| Legal Document Center Identity Theft Kit ARAG/Principal | 800-546-3718 [www.ARAGwills.com/Principal](http://www.ARAGwills.com/Principal) ISU Group number - N1460 |
| Travel Assistance AXA Assistance | [www.principal.com/travelassistance](http://www.principal.com/travelassistance) |

**Principal Financial Group - Available When Enrolled in Basic Life and/or Long Term Disability**

| Hearing Aid Programs | [www.principal.com/hearingbenefits/ahb](http://www.principal.com/hearingbenefits/ahb) - 877-800-4694 |
| Oral Health Care | [www.epicdental.com](http://www.epicdental.com) |
| Diabetic Magazine Program | [www.principal.com/diabeticliving](http://www.principal.com/diabeticliving) |
This is a summary of your benefits under the ISU Plan (Faculty, Professional & Scientific and Supervisory/Confidential Merit). If there is any discrepancy between this guide and the actual plan documents, the plan documents will control in all cases.

Your enrollment via computer in AccessPlus or your signature on the “2017 Open Change Period Benefit Enrollment” authorizes:

♦ The accuracy of the benefit elections you have made, as well as the accuracy of the information about you and your dependents.
♦ From your 2017 payroll, ISU to make the appropriate payroll deductions (if any) to pay your premium of the benefits.
♦ Release of pertinent medical records to the insurance company when reasonably related to the health care condition for which you (spouse/partner and/or a dependent) are being treated.

A Final Note
Open Change Period Dates
November 1, 2016 at 9:00 a.m.
through
November 18, 2016 at 5:00 p.m.

To complete the enrollment process
• To verify correct enrollment - review the 2017 Benefit Confirmation Statement available on AccessPlus December 2, 2016.
• Any corrections must be returned to the Benefits Office by December 9, 2016.
• A Final Benefit Statement of 2017 elections will be available on AccessPlus January 6, 2017.
• The medical and dental plan changes will be effective February 1, 2017.
• Avesis Vision plan changes will be effective February 1, 2017.
• While deduction changes will begin with your January pay.

Changes to Group Term Basic, Voluntary Term and Dependent Term Life Insurance or Long Term Disability
• Will be effective January 1, 2017.
  OR
• The 1st of the month following the Principal Statement of Health approval, whichever is later.

The 2016 Spending Account contributions
• Available for expenses incurred on or after January 1, 2017.
• Daily reimbursement beginning the second Tuesday in February, 2017.

If you have any questions, and would like to speak with a Benefits Consultant please contact the University Human Resources Service Center at 515-294-4800 or 877-477-7485, send your questions via email to benefits@iastate.edu, or review the ISU Plan Web Page: http://www.hrs.iastate.edu/benefits/homepage.shtml