Benefit Highlights Information 2016
Faculty
The University Human Resources, Service Center is located at 3810 Beardshear Hall, 515 Morrill Road, Ames, IA. This is where you will sign up for payroll, turn in enrollment forms or check in for an appointment with the Benefits Office Staff.

Telephone: 515-294-4800 or 877-477-7485
FAX: 515-294-8226
Email: benefits@iastate.edu

The office is open from 8:00 a.m. to 5:00 p.m. Monday through Friday, except on Wednesday when it is open from 9:15 a.m. to 5:00 p.m., during holidays or when the University is operating under reduced hours. Any alteration of office hours will be posted as well as indicated on the voice message system.

This booklet is designed to provide you with an overview of the benefit programs and assist you in making enrollment decisions. This booklet is not intended to be a policy statement. To review detailed information of the various programs, go to http://www.hrs.iastate.edu/hrs/benefits.

Employees appointed to faculty positions with an appointment of 1/2 time or greater and duration of at least nine continuous calendar months are eligible for participation in the following benefit programs, unless otherwise indicated.

Upon employment, the following bullets provide you with some guidance on the actions you will take:

- You will receive a welcome letter to your ISU email address with instructions for the Onboarding process
- Enrollment forms are provided either through the Onboarding Portal or some classifications may receive a paper benefit packet.
- The completed forms must be turned in to the Benefits Office by your assigned deadline, which is included in your welcome letter.
- Before enrolling in the Iowa State University Benefits program, you are encouraged to attend a group benefit session. This interactive session provides valuable information about your benefit choices.
- Log on to Learn@ISU to sign up for a session.
- Please bring your enrollment forms to the benefit session.
RETIREMENT

Definition of Vesting: you retain absolute right to the employer contributions plus all earnings, even if you terminate employment with ISU. This would apply to both IPERS and TIAA.

Iowa Public Employees’ Retirement System (IPERS):

Participation is mandatory except for employees who elect TIAA.

Contributions are as follows:

<table>
<thead>
<tr>
<th>Effective Date</th>
<th>ISU Contribution</th>
<th>Employee Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current</td>
<td>8.93% of budgeted salary</td>
<td>5.95% of budgeted salary</td>
</tr>
<tr>
<td>Future Dates</td>
<td>Future contributions will be based on actuarial valuation and subject to change by State Legislative Act. IPERS may adjust rate up or down by no more than 1.0 percentage point.</td>
<td></td>
</tr>
</tbody>
</table>

Employees are vested after completion of seven years of continuous service or upon reaching 65 while in IPERS covered employment, whichever comes first.

Teacher’s Insurance Annuity Association (TIAA):

Employees with a budgeted salary of $7,800 or more may elect this option in lieu of IPERS. Contributions required, based on budgeted salary.

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>ISU Contribution</th>
<th>Employee Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>First 5 years</td>
<td>5 Year Split Rate</td>
<td>5 Year Split Rate</td>
</tr>
<tr>
<td></td>
<td>6 2/3% of first $4,800</td>
<td>3 1/3% of first $4,800</td>
</tr>
<tr>
<td></td>
<td>10% of the remainder</td>
<td>5% of the remainder</td>
</tr>
<tr>
<td>Year 6</td>
<td>10%</td>
<td>5%</td>
</tr>
</tbody>
</table>

Employees are vested after completion of three years of continuous service.

Employee and ISU contributions are established and are subject to change by Iowa State University with approval by the State Board of Regents.

Group Supplemental Tax Sheltered Annuities – SRA (Optional):

Contributions from employee’s salary per employee request. Group supplemental retirement plans are available to all employees regardless of their basic retirement plan option. Employees can elect contributions on a tax deferred basis, after tax (Roth 403b), or a combination of tax deferred and after tax. The University does not match these contributions.
Lancelot and Elaine
Lancelot and Elaine are the swans who currently reside on Lake LaVerne and originally donated by the Class of 1931.

Lake LaVerne
Lake LaVerne was constructed and landscaped in 1916, a gift of LaVerne Noyes, an 1872 Iowa State alumnus. One of Iowa State’s many traditions involves Lake LaVerne. If you walk silently around the lake three times with your beloved, you are destined to be together.

MEDICAL INSURANCE

Eligibility: Insurance coverage becomes effective on the first day of active work, provided enrollment applications are completed prior to the assigned deadline. If coming from a pre/post doctoral appointment, your current medical tier and plan will remain the same.

The University contributes a share towards the full premium, based upon the plan and tier of coverage elected (employee only, employee and spouse/domestic partner, employee and child(ren), or employee and family). The employee pays the difference between the premium cost and the ISU share.

A “double spouse/domestic partner” shared contract option may be available for employees, with eligible children, whose spouse/domestic partner is also employed with ISU or the State of Iowa. The double spouse/domestic partner rate in the following box is for a qualified couple sharing the ISU Plan. Couples sharing a State plan will have different premiums. Contact the Benefits Office for details.

### Premium for 2016
**Monthly Amount Employee Pays**

<table>
<thead>
<tr>
<th>Tier</th>
<th>PPO</th>
<th>HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self Only</td>
<td>$20</td>
<td>$0</td>
</tr>
<tr>
<td>Self &amp; Spouse/Domestic Partner</td>
<td>$263</td>
<td>$78</td>
</tr>
<tr>
<td>Self &amp; Children</td>
<td>$173</td>
<td>$ 46</td>
</tr>
<tr>
<td>Self &amp; Family</td>
<td>$339</td>
<td>$112</td>
</tr>
<tr>
<td>Family Double Spouse/Domestic Partner (each)</td>
<td>$96</td>
<td>$0</td>
</tr>
</tbody>
</table>

You may elect “no coverage” instead of medical coverage. ISU will contribute $107 towards the ISU dental premium first. Any remaining funds, by default, would be directed to a Health Reimbursement Account (HRA) or may be designated to the Dependent Care Assistance Program (DCAP).

**Overview of Health & Pharmacy Benefits**

Please Note: The information in this summary regarding insurance coverage is limited. Benefits are administered as described in each plan’s coverage manual provided by the insurance company.

**ISU PPO Medical Plan**
(National Blue Cross/Blue Shield Network, Alliance Select)

- Deductibles: only applies to eligible out-of-network services, $300 single/$600 spouse/family per year.
- Office Visits: 100% coverage after $20 co-pay (co-pay does not apply to out-of-pocket maximum) 90%/10% for non-routine services.
- Hospital room/board, physician services, inpatient surgery: In-network 90%/10% co-insurance. Out-of-network 80%/20% co-insurance, after deductible.
- $100 emergency room co-payment, which is waived, if admitted.
Limitations on out-of-network service
- Non-participating providers may balance bill
- Out-of-pocket maximum (OOPM) – in-network: $1,500 single/$3,000 spouse/child/family contract per year
- Out-of-pocket maximum (OOPM) – out-of-network: $3,000 single/$6,000 spouse/child/family contract per year
- Infertility services: 90% coverage. Transfer procedures $15,000 lifetime maximum. Member cost share is not applied to the OOPM.

ISU HMO Medical Plan
(Wellmark Health Plan of Iowa Network, Blue Advantage)
- Deductibles: $0 if directed by network Primary Care Physician (PCP) to in-network providers.
- $10 co-pay office exam directed by PCP to in-network providers preventative, outpatient mental health/chemical dependency.
- $10 co-pay for in-network chiropractic care and acupuncture services.
- Hospital room/board, physician services, inpatient surgery: 100% coverage if directed by PCP to in-network providers.
- $100 emergency room co-payment, which is waived, if admitted.
- Infertility services: 100% coverage. Transfer procedures $15,000 lifetime maximum.
- No coverage on out-of-network services except for emergency or with prior approval from Wellmark.

PRESCRIPTION DRUG COVERAGE –
Express Scripts (Pharmacy Benefit Manager)
The ISU plan includes a pharmacy program that is administered separately from the medical plan. The member will have a separate benefit card that must be used for prescription purchases but there is not a separate premium to pay. The cost of the prescription plans is included in the medical premium.

<table>
<thead>
<tr>
<th>Deductibles: $0</th>
<th>Out-of-pocket maximum: $1,500 single/$3,000 spouse/child/family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Retail (30 day supply)</strong></td>
<td>For prescription medications used on a short-term basis.</td>
</tr>
<tr>
<td><strong>Express Script by Mail (90-day supply-home delivery)</strong></td>
<td>For prescription medications used on a regular basis (for 3 months or more).</td>
</tr>
<tr>
<td>Generic:</td>
<td>$10 co-pay</td>
</tr>
<tr>
<td>Preferred Brands:</td>
<td>30% co-insurance of day supply*</td>
</tr>
<tr>
<td>Non-preferred Brands:</td>
<td>50% co-insurance of day supply*</td>
</tr>
</tbody>
</table>

*Brand name drugs have maximum co-pay limits.
*Percent of co-insurance determined at point of sale: participating retail pharmacy or Express Script by Mail.
Fountain of the Four Seasons
Placed around a circular fountain, the four seated American Indian women represent an Osage chant of thanksgiving. The four women face north, south, east and west, each demonstrating a line of the prayer. The first woman is planting the seed, "Lo, I come to the tender planting." The second woman bends close to the earth, "Lo, a tender shoot breaks forth." The third woman holds a harvest basket of maize, "Lo, I collect the golden harvest." The forth woman nurses her newborn baby, "Lo, there is joy in my house."

Catt Hall
Carrie Chapman Catt Hall is the home of the College of Liberal Arts and Sciences. Placed on the National Register of Historic Places in 1985, the building was renovated and renamed Carrie Chapman Catt Hall in 1995 in honor of the Iowa State alumna and co-founder of the League of Women Voters.

DENTAL INSURANCE
Administered by Delta Dental of Iowa

Eligibility: Insurance coverage becomes effective on the first day of active work, provided enrollment applications are completed prior to the assigned deadline. If coming from a pre/post doctoral appointment, your current dental tier and plan will remain the same. The plan options are: Basic or Comprehensive.

The University contributes a share towards the full premium, based upon the plan and tier of coverage elected (employee only, employee and spouse/domestic partner, employee and child(ren) or employee and family). The employee pays the difference between the premium cost and the ISU share.

A “double spouse/domestic partner” shared contract option may be available for employees whose spouse/domestic partner is also employed with ISU or the State of Iowa. The double spouse/domestic partner rate in the following box is for a couple sharing the ISU plan. Couples sharing a State plan will have different premiums. Contact the Benefits Office for details.

<table>
<thead>
<tr>
<th>Tier</th>
<th>Basic</th>
<th>Comprehensive</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self Only</td>
<td>$ 0</td>
<td>$16</td>
</tr>
<tr>
<td>Self &amp; Spouse</td>
<td>$30</td>
<td>$77</td>
</tr>
<tr>
<td>Self &amp; Children</td>
<td>$37</td>
<td>$82</td>
</tr>
<tr>
<td>Self &amp; Family</td>
<td>$45</td>
<td>$96</td>
</tr>
<tr>
<td>Family Double Spouse/ Domestic Partner (each)</td>
<td>$9.50</td>
<td>$35</td>
</tr>
</tbody>
</table>

You may elect “no coverage”, instead of dental coverage. ISU will contribute $24 towards the purchase of ISU medical premium first. Any remaining funds, by default, would be directed to a Health Reimbursement Account (HRA) or may be designated to the Dependent Care Assistance Program (DCAP).
Campanile
The story of the campanile is a love story.
Edgar Stanton graduated with the first class of Iowa State in 1872. He spent 50 years on campus as a student and faculty member. When his first wife, Margaret MacDonald Stanton, died in 1895, Stanton wanted to establish a monument so all students and friends of Iowa State would remember her.

Since the story of the campanile is a love story, the “campaniling” tradition was created. A student officially becomes an Iowa Stater when he or she is kissed under the campanile at the stroke of midnight. During homecoming hundreds of students gather for mass campaniling. Couples kiss, the band plays, and fireworks go off at the stroke of midnight.

Overview of Dental Benefits

Please Note: The following information in this summary regarding insurance coverage is limited. Benefits are administrated as described in each plan’s coverage manual provided by the insurance company.

ISU Basic Dental Insurance (Delta Premier Plan)

- Maximum coverage: $750/year/insured person.
  - Coverage at 50%: Eligible basic and major restoratives such as crowns, extractions, fillings, root canal.
  - Not covered: Bridgework, dentures, implants, orthodontics
- CheckUp plus – Coverage at 100% (in-network).
  - Two routine cleanings & exams, routine bitewing x-ray.
- Deductibles: None.

ISU Comprehensive Dental Insurance (Delta Premier Plan)

- Maximum coverage: $1500/year/insured person, excluding orthodontics.
  - Coverage at 100%: Eligible checkups, cleanings, X-rays
  - Coverage at 80%: Eligible basic restoratives such as extractions, fillings, root canal.
  - Coverage at 50%: Eligible major restoratives such as bridgework, crowns, dentures, implants, inlays.
  - Eligible orthodontics, lifetime maximum benefit of $2000, $50 deductible.
- Deductibles: $25 annual/contract combined for basic & major restorative, excluding orthodontics.

MAKING FUTURE CHANGES / OPEN CHANGE PERIOD

You may elect to make benefit changes during the annual open change period or with a qualifying life event.

It is your responsibility to contact the benefits office to drop dependents within 30 days of loss of eligibility. Dropping after 30 days may result in ineligibility for refunds of overpayments.
Alumni Center
The ISU Alumni Center was built to house the Iowa State University's Alumni Association and Student Alumni Leadership Council. The Alumni Center serves as an enhancement to student life, alumni homecomings and community and alumni engagement. The center was built using solely donations to the Alumni Association. The building was architecturally designed to resemble parts of Iowa State University campus.

LONG TERM DISABILITY INSURANCE
Administered by Principal Financial Group

New employees may apply for first year coverage, provided enrollment is completed prior to the assigned deadline.

- **If approved:**
  - Employee will pay full premium **AND** if enrolled in retirement plan of TIAA, will also pay the waiver premium, (which continues the employee and employer monthly contributions to TIAA).
  - During the first year of continuous employment, payroll deduction will be post-tax.
  - After the first year of employment, the University will pay the total premium and the waiver, if applicable.

- **If denied or does not apply for the first year of coverage:**
  - Coverage becomes effective the first of the month following one year of continuous employment.
  - ISU pays the full premium and waiver, which continues the employee and employer monthly contributions to TIAA.

Options:
- Monthly benefit is 75% of first $1,000 monthly salary and 60% of remaining monthly salary.
- The first open change period after one year of service, employees are eligible to elect the 50% option. The ISU contribution remains at 75%/60% level, so the difference will apply towards the medical premium first, then dental premium if applicable. If not applicable, the excess credit goes into a Health Reimbursement Account (HRA) or may be designated to the Dependent Care Assistance Program (DCAP).

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA) AND DEPENDENT CARE ASSISTANCE PROGRAM (DCAP)
Administered by ASI Flex

Health Care Flexible Spending Account and Dependent Care Assistance Program are created through two possible methods at Iowa State University.

1. The first method is to create an account by contributing employee funds by pre-tax payroll deduction.
2. The second method is when ISU may contribute funds to a Health Reimbursement Account (HRA) or Dependent Care Assistance Program (DCAP) because the ISU share provided is greater than what was needed to pay for the applicable benefits.
LIFE INSURANCE
Administered by Principal Financial Group

Group Term Life Insurance (Basic) –
- ISU pays 100% of the premium.
- ISU group term Life Insurance is equal to two times the annual salary and Accidental Death & Dismemberment coverage is equal to an additional four times annual salary.
- If “no coverage” is elected, the amount ISU provides will be used towards the medical premium; then to the dental premium; any remaining funds are deposited into a health reimbursement account (HRA) or may be designated to a dependent care assistance account.
- When an active employee reaches age 65 the benefit reduces to 65% of the annual budgeted salary.
- Upon resigning from ISU, this plan is not portable.
- Employees who retire with 10 years continuous participation prior to retirement receive a $4,000 death benefit policy.

Voluntary Term Life Insurance – Optional enrollment available, if enrolled in group term life (basic).
- The premiums are based on salary/age and are paid in full by the employee on a post-tax payroll deduction.
- Benefit is for additional life insurance coverage of 1, 2, 3 or 4 times your annual salary.
- Coverage levels 3 and 4 require statement of health.
- Required minimum is greater of 100% of salary or $10,000 and a maximum of lesser of 400% of salary or $500,000.
- There is additional coverage for accidental death and dismemberment which is equal to the coverage.
- The coverage is portable upon termination/retirement. If insurance is continued when active employment ends coverage may continue until age 75.

Dependent Term Life Insurance – Optional enrollment, if employee is enrolled in group term (basic) and voluntary term life.
- Coverage is available for eligible spouse/domestic partner and/or eligible children.
- The premiums are paid in full by the employee on a post-tax payroll deduction.

Options:
- **Plan 1** - $5,000 coverage for spouse/domestic partner
  - $2,500 coverage for each dependent child
  - Premium: $2.40 (monthly)
- **Plan 2** - $10,000 coverage for spouse/domestic partner
  - $5,000 coverage for each dependent child
  - Premium: $4.80 (monthly)
AVESIS (OPTIONAL EYEWEAR PLAN)

- There is optional enrollment for in-network benefits for frames and spectacle lenses or contact lenses every 12 months.
- Coverage is available for discounted lens options or LASIK vision correction.
- There is reimbursement available for out-of-network purchase.
- The premiums are paid in full by the employee as a post-tax payroll deduction.

<table>
<thead>
<tr>
<th>Tier</th>
<th>2016 Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self Only</td>
<td>$7.40</td>
</tr>
<tr>
<td>Self &amp; Spouse</td>
<td>$13.96</td>
</tr>
<tr>
<td>Self &amp; Children</td>
<td>$15.28</td>
</tr>
<tr>
<td>Self &amp; Family</td>
<td>$19.66</td>
</tr>
</tbody>
</table>

LONG TERM CARE INSURANCE (OPTIONAL)

Genworth Financial offers enrollment into a group long term care product. Newly hired employees will have until their designated deadline to apply for coverage without answering health questions. Qualified family members are eligible to apply for coverage.

Employees are allowed to continue the long term care policy after employment with ISU ends.

SICK LEAVE

Employees with full time appointments accrue sick leave at the rate of 12 hours per month with unlimited accumulation. Part-time employees accrue amounts equivalent to their fractional base of appointment.

Conversion of sick leave – available to A base employees:
- After the accrual of 240 hours of sick leave.
- Employee may be eligible to substitute 4 hours of vacation in lieu of 12 hours of sick leave for any month in which sick leave is not used.

VACATION

Employees with full-time appointments accrue at a rate of 22 days/year. Vacation may be accrued to twice the annual entitlement. Part-time employees accrue amounts equivalent to their fractional base of appointment.
HOLIDAYS

- New Year’s Day
- Martin Luther King’s Birthday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Friday Following Thanksgiving Day
- Christmas Day
- 1 additional holiday/year officially announced by Administration
- 2 personal holidays (accrued with vacation)

BENEFIT PROVIDER WEBSITES – from this link: http://www.hrs.iastate.edu/hrs/node/497/attachment, you will find direct links to the vendors ISU uses for the benefits.

VENDOR VALUE ADDED SERVICES – There may be other additional discounts available to employees. From this link you will find the listing of those vendors: http://www.hrs.iastate.edu/hrs/node/559/attachment.

EMPLOYEE ASSISTANCE PROGRAM (EAP) – The Employee Assistance Program (EAP) is administered by Employee and Family Resources (EFR). It is a benefit designed for you and your eligible family members. ISU provides this benefit at no cost to you or your family members. More information may be found here: http://www.hrs.iastate.edu/hrs/node/88.

Benefits will be administered as described in each plan’s subscriber agreement or plan document.

Iowa State University does not discriminate on the basis of race, color, age, ethnicity, religion, national origin, pregnancy, sexual orientation, gender identity, genetic information, sex, marital status, disability, or status as a U.S. veteran. Inquiries regarding non-discrimination policies may be directed to Office of Equal Opportunity, 3350 Beardshear Hall, 515 Morrill Road, Ames, IA 50011, Telephone: 515-294-7612, email eoooffice@iastate.edu.