Benefit Highlights Information 2015
*Pre/Post-Doctoral Associates*
Participants appointed to Pre/Post-Doctoral Associate positions with an appointment of 1/2 time or greater are eligible for participation in the following benefit programs.

**RETIREMENT**

**Enrollment into Retirement Plan:**

Domestic Pre/Post-Doctorate Associates who earn $1,000 in two consecutive quarters of employment are automatically enrolled in Iowa Public Employee’s Retirement System (IPERS).

International Pre/Post-Doctoral Associates are not eligible, see IPERS website for eligibility requirements.

**Tax Sheltered Annuities – Group Supplemental Retirement Plans / ROTH 403(b) Plans**

All Pre/Post-Doctoral Associates are eligible to participate in a 403(b) group supplemental retirement plan. The group supplemental retirement plan allows enrolled participants to save for retirement by deferring a portion of salary into investments of the participants’ choosing.

Participation in a Tax Sheltered Annuity, (Group SRA or “403(b) Tax Shelters” or Roth 403(b)) at Iowa State University is optional. These are considered elective deferrals and are not matched by any amounts from the University. Supplemental retirement plans provide an additional means to save for your retirement.

**HEALTH INSURANCE**

**International Pre/Post-Doctoral Associates**

All international Pre/Post-Doctoral Associates (F and J Visa) are required to carry health insurance for themselves for any semester in which they are registered at Iowa State University. Accompanying dependents must also be enrolled in the health insurance.

Internationals Pre/Post-Doctoral Associates are defined for this purpose as students who are not U.S. citizens, U.S. permanent residents or refugees.

The Pre/Post-Doctoral Associates ISU Plan is mandatory as a condition of your enrollment to the University. You will be automatically enrolled in the ISU Plan for the health – Wellmark PPO (Alliance Select) /Express Scripts Prescription Drug and the dental – Delta Dental – Basic.
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.

HEALTH INSURANCE
Coverage is effective on the first day of active work (yourself only tier of coverage). You will have until your assigned deadline to change coverage or add spouse and/or dependents.

If you are not actively at work on the date coverage would otherwise be effective, your coverage will not be in force until the day you begin active employment.

Iowa State University offers Pre/Post-Doctoral Associate participants a choice of two group health insurance plans – the ISU PPO Plan (Alliance Select), and the ISU HMO Plan (Blue Advantage). You will be automatically enrolled in the PPO plan. You must complete a form to elect the HMO plan option. Both plans include the prescription drug coverage (details page 5).

The University contributes a share towards the full premium, based upon the 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.

The double spouse/domestic partner option is a contract when both spouse/domestic partner work at Iowa State University and covered by the ISU Plan insurance and are insuring a family. Review options with assistance from the ISU Benefits office.

<table>
<thead>
<tr>
<th>Tier</th>
<th>PPO/RX</th>
<th>HMO/RX</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</td>
<td>$96 (each)</td>
<td>$0 (each)</td>
</tr>
</tbody>
</table>
Overview of Benefits

Please Note: The 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 PPO Health Plan
(National Blue Cross/Blue Shield Network, Alliance Select)

- Deductibles: only applies to eligible out-of-network services, $300 single/$600 spouse/child/family per year.
- Office Visits: 100% coverage after $20 co-pay (co-pay does not apply to out-of-pocket maximum) 90%/10% co-insurance 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 out-of-network.
- $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 – in-network: $1,500 single/$3,000 spouse/child/family contract per year
- Out-of-pocket maximum – out-of-network: $3,000 single/$6,000 spouse/child/family contract per year
- Infertility: 90% coverage. Transfer procedures subject to $15,000 lifetime maximum. Member cost share is not applied to the out-of-pocket maximum.

ISU HMO Health 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 & in network to in-network providers.
- $100 emergency room co-payment, which is waived, if admitted.
- Infertility services: 100% coverage. Transfer procedures $15,000 lifetime maximum.
- Limitations on out-of-network service.

Beardshear Hall

Originally named the Central Building when completed in 1908, this building housed the mathematics, English, botany, history and modern languages departments as well as the president, secretary, treasurer and board of trustees offices. It was renamed Beardshear Hall in 1938 after William M. Beardshear, who was president of the college from 1891 to 1902.

The structure has, for the most part, remained as originally built and is still home to the Office of the President, Office of the Provost, Student Financial Aid, and Vice President for Student Affairs.
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.

PRESCRIPTION DRUG COVERAGE

Express Scripts (Pharmacy Benefit Manager)

The ISU plan includes a pharmacy program that is administered separately from the health 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 health and prescription plans is included in the health 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>Retail (30 day supply) For prescription medications used on a short-term basis.</td>
<td>Express Script by Mail (90-day supply-home delivery) 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: 30% co-insurance of day supply*</td>
<td>25% co-insurance of day supply*</td>
</tr>
<tr>
<td>Non-preferred Brands: 50% co-insurance of day supply*</td>
<td>33% 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.
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 and VEISHEA hundreds of students gather for mass campaniling. Couples kiss, the band plays, and fireworks go off at the stroke of midnight.

DENTAL INSURANCE

Coverage is effective on the first day of active work (yourself only tier of coverage). You will have until your assigned deadline to change coverage or add spouse and/or dependents.

If you are not actively at work on the date coverage would otherwise be effective, your coverage will not be in force until the day you begin active employment.

Iowa State University offers to Pre/Post-Doctoral Associates participant in a choice of two dental insurance plan options. The default plan option is Basic Plan. You must complete a form to elect the Comprehensive Plan. Delta Dental is the plan administrator.

You may also select a tier of coverage when adding spouse and/or dependents:
- Yourself and Your Spouse or Domestic Partner
- Yourself and Your Child(ren), or
- Yourself and Your Family

The double spouse/domestic partner option is a contract when both spouse/domestic partner work at Iowa State University and covered by the ISU Plan insurance and are insuring a family. Review options with assistant from the ISU Benefits office.

**Premium for 2015**

*Monthly Amount Participant Pays*

<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</td>
<td>$9.50 (each)</td>
<td>$35 (each)</td>
</tr>
</tbody>
</table>
Overview of 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 (A 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 (A Delta Premier Plan)
3-year enrollment required

- 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.
VACATION

A full-time Pre/Post-Doctoral Associates vacation is accumulated at the rate of two days per calendar month worked. A part-time Pre/Post-Doctoral Associates accumulate amounts equivalent to their fractional appointments. Vacation may accumulate to twice the annual entitlement.

Vacation days are not allowed to carry over from one appointment to another nor can they be paid out at the end of the appointment. In some situations, vacation can carry forward to a Professional & Scientific appointment, if approve by the hiring department.

Pre/Post-Doctoral Associates are not eligible to participate in the ISU Catastrophic Illness or Injury policy. Therefore, you cannot donate or receive donations of leave for a catastrophic illness or injury.

SICK LEAVE

Full-time Pre/Post-Doctoral Associate employees accrue sick leave at the rate of one and a half days per calendar month worked with unlimited accumulation. Part-time employees accrue amounts equivalent to their fractional appointments.

Sick leave is not allowed to carry over from one appointment to another nor can sick leave be paid out at the end of the appointment.

HOLIDAYS

The following are University holidays with pay:

- New Year’s Day
- Martin Luther King’s Birthday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Friday following Thanksgiving Day
- Christmas day
- One additional holiday per year as officially announced by the administration
- Two personal holidays (added to vacation accrual)
For further benefits information, visit the Benefits webpage at: [http://www.hrs.iastate.edu/hrs/benefits](http://www.hrs.iastate.edu/hrs/benefits). Inquiries can be directed to the UHR Service Center, 3810 Beardshear Hall, Ames, IA 50011 or call 515-294-4800 or 1-877-477-7485.

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

Revised 01/2015

“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 Robinette Kelley, Director, Office of Equal Opportunity, Title IX/ADA Coordinator, and Affirmative Action Officer, 3350 Beardshear Hall, Ames, IA 50011, Telephone 515-294-7612, email eooffice@iastate.edu”