<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 care flexible spending 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 care flexible spending or dependent care assistance program) |
| Basic Life Insurance/Accidental   | • 2 times annual salary in Basic Life Insurance, plus 4 times annual salary if accidental death or dismemberment.  
• Reduces January 1 of the year you turn at age 65  
• No coverage – ISU share applies to medical and/or dental premiums first. If not applicable, then to one flexible spending account (health care flexible spending or dependent care assistance program) |
| Death and Dismemberment (AD&D)     |                                                                                                                                                                                                            |
| Voluntary Life Insurance           | Must be enrolled in basic life 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                                                                 |
| Dependent Life Insurance           | To be eligible required to be enrolled in basic and voluntary 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 Accounts (FSA)(DCAP)(HRA) | • Health Care Spending Account - employee may contribute $20.00 minimum/month up to $2,500/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 basic life insurance - ISU/employee share difference may create a Health Reimbursement Account |
| Administrator is ASIFlex          |                                                                                                                                                                                                            |
| Additional Optional Benefits       |                                                                                                                                                                                                            |
| Eyewear Discount                   | • Avesis Vision – Eyewear Plan  
• Employee and eligible family options                                                                                                           |
| Long Term Care Insurance           | • Genworth Long Term Care Insurance for Employees, Retirees and eligible family                                                                                                                         |
| Employee Assistance Program        | • Employee & Family Resources (EFR)                                                                                                              |
| Vendor Value-Added Services (at no premium cost to employees) Available to those participating in the plans listed. | • Principal Financial Group - on-line legal documents, travel assistance, etc. (available if enrolled in ISU Basic Life Insurance)  
• PerksConnect – discount program for State employees  
• Wellmark – Blue 365 – discount program for Wellmark health plan participants  
• Delta Dental of Iowa vision discount through EyeMed for Delta dental participants |