

# YOUR BENEFITS

## ... AT A GLANCE



Benefits for State of Iowa Employees 2011

Updated 07/28/2011

# YOUR 2011 BENEFITS ... AT A GLANCE

AFSCME–covered, UE/IUP–covered, Judicial Branch, and Non-Contract (Non-Judicial) employees

## Introduction

The State of Iowa's commitment to its employees is demonstrated by the compensation and benefits package negotiated on your behalf by the State of Iowa. In addition to your direct compensation as a State of Iowa employee, a significant amount is spent on the benefit plans available to you and your family.

This document provides highlights of the State of Iowa benefits. Because it is only a summary, it cannot be considered a legal document. More detailed information about the State's employee benefits can be found at two Department of Administrative Services – Human Resources Enterprise's websites, Benefits (<http://benefits.iowa.gov>) and Retirement Investor's Club (RIC) (<http://ric.iowa.gov>), and at the Iowa Public Employees Retirement System (IPERS) (<http://www.ipers.org>) website.

## General Information

### Eligible Family Members

Eligible family members for health and dental insurance coverage are:

- Your spouse (A husband or wife as the result of a marriage that is legally recognized in Iowa. This does not include a spouse from whom you are legally separated or divorced.)
- Your domestic partner (opposite sex or same sex)
- Your children through the end of the calendar year in which they turn age 26
- Your unmarried children over the age of 26 who are full-time students
- Your unmarried children who are totally and permanently disabled prior to age 27

### Annual Enrollment and Change Period

Employees have an annual enrollment and change period in the fall to make benefit elections for the upcoming year.

During the enrollment and change period you can:

- Enroll in health insurance.
- Change your health insurance plan.
- Enroll in dental insurance (if there is a dental open enrollment).
- Add eligible family members or remove family members from your health and/or dental insurance plans.
- Apply to increase or decrease the amount of supplemental life insurance.
- Enroll or reenroll in the flexible spending account program.
- Change your pre-tax premium conversion selection.

### Life Events

When you enroll in health insurance, dental insurance, life insurance and/or the flexible spending accounts, your benefit elections remain in effect to the end of the calendar year. You cannot make any changes until the next enrollment and change period unless you experience a qualified life event and the benefit change you request is consistent with the event.

To change coverage as a result of a qualifying life event, you must act within 30 days of the event (60 days in the case of birth, adoption, or loss of or eligibility for Medicaid, hawk-I, or SCHIP.)

# Health Care Benefits

## Health Insurance

**Eligibility:** Employees working 20 hours or more per week in benefit-eligible positions.

**Effective:** First of the calendar month following completion of one month of continuous employment.

**Summary:** All health insurance plans are provided by Wellmark Blue Cross Blue Shield of Iowa.

|                                    | Blue Access<br>Blue Advantage   | Iowa Select   | Program 3 Plus   | Deductible 3 Plus  |
|------------------------------------|---|---|--|--|
| Eligibility                        | All state employees   | All state employees   | AFSCME, Judicial Branch and PPME-covered employees                       | Non-Contract (Non-Judicial) and UE/IUP-covered employees                 |
| Summary                            | Comprehensive health care services provided by a network of health care providers.<br>Blue Access: Can see any provider <u>in the network</u> without a referral.<br>Blue Advantage: Select a primary care physician. | Comprehensive health care services provided by any health care provider but lower coinsurance if you use network providers. | Comprehensive health care services provided by any health care provider. | Comprehensive health care services provided by any health care provider. |
| Annual deductible                  |   |   | <i>Inpatient service only</i>  | <i>Applies to all services</i>   |
| • Single                           | \$0   | \$250   | \$300  | \$300  |
| • Family                           | \$0   | \$500   | \$400  | \$400  |
| Coinsurance                        | 20%   | In-network: 10%<br>Out-of-network: 20%  | 20%  | 20%  |
| Out-of-Pocket Maximum              |   |   |  |  |
| • Single                           | \$750   | \$600   | \$600  | \$600  |
| • Family                           | \$1,500   | \$800   | \$800  | \$800  |
| Annual Maximum                     | None  | None  | None   | None   |
| Lifetime Maximum                   | None  | None  | None   | None   |
| Inpatient Room & Board             | 0%  | In-network: 10% after the deductible.<br>Out-of-network: 20% after the deductible.  | 20% after the deductible.  | 20% after the deductible.  |
| Emergency Room                     | \$50.00 copayment; waived if admitted.  | \$50.00 copayment; waived if admitted.  | 0%, no deductible.   | 0%, no deductible.   |
| Office Visit Exam                  | \$10.00 copayment.  | \$15.00 copayment for exam only.  | \$15.00 copayment per visit.   | 20% after the deductible.  |
| Prescription - Retail              | 30-day or 90-day supply   | 30-day or 90-day supply   | 30-day or 90-day supply  | 30-day supply  |
| Preferred Generic                  | \$5 (30 day)<br>\$15 (90 day)   | \$5 (30 day)<br>\$15 (90 day)   | \$5 (30 day)<br>\$15 (90 day)  | 20% after the deductible.  |
| Preferred Brand Name               | \$15 (30 day)<br>\$45 (90 day)  | \$15 (30 day)<br>\$45 (90 day)  | \$15 (30 day)<br>\$45 (90 day)   | 20% after the deductible.  |
| Non-Preferred                      | \$30 or 25% (30 day)<br>\$90 or 25% (90 day)  | \$30 (30 day)<br>\$90 (90 day)  | \$30 (30 day)<br>\$90 (90 day)   | 20% after the deductible.  |
| Prescription – Mail Order          | 90-day supply   | 90-day supply   | 90-day supply  | Not available  |
| Preferred Generic                  | \$10  | \$10  | \$10   |  |
| Preferred Brand Name               | \$30  | \$30  | \$30   |  |
| Non-Preferred                      | \$60  | \$60  | \$60   |  |
| Prescription Out-of-Pocket Maximum | No separate out-of-pocket maximum.<br>Copayments do not apply to medical out-of-pocket maximum.   |   |  | No separate out-of-pocket maximum.                                       |
| • Single                           |   | \$250   | \$250  |  |
| • Family                           |   | \$500   | \$500  |  |

## 2011 Monthly Health Insurance Premiums

| Plan              | Single        |            |               | Family        |            |                 |
|-------------------|---------------|------------|---------------|---------------|------------|-----------------|
|                   | Total Premium | State Pays | You Pay       | Total Premium | State Pays | You Pay         |
| Blue Advantage    | \$450.69      | \$450.69   | <b>\$0.00</b> | \$1,054.65    | \$1,054.65 | <b>\$0.00</b>   |
| Blue Access       | \$468.10      | \$468.10   | <b>\$0.00</b> | \$1,095.34    | \$1,095.34 | <b>\$0.00</b>   |
| Iowa Select       | \$747.91      | \$747.91   | <b>\$0.00</b> | \$1,750.14    | \$1,487.62 | <b>\$262.52</b> |
| Program 3 Plus    | \$750.62      | \$750.62   | <b>\$0.00</b> | \$1,756.45    | \$1,487.63 | <b>\$268.82</b> |
| Deductible 3 Plus | \$754.39      | \$754.39   | <b>\$0.00</b> | \$1,765.33    | \$1,487.63 | <b>\$277.70</b> |

\* Contact your personnel assistant for part-time employees' rates.

If you and your spouse are both State of Iowa employees, the double-spouse family credit provides family health insurance coverage with little or no premium.

## Dental Insurance

**Eligibility:** Employees working 20 hours or more per week in benefit-eligible positions.

**Effective:** First of the calendar month following completion of one month of continuous employment.

**Summary:** Dental insurance provided by Delta Dental.

| Delta Dental Premier                                   |         |
|--|---------|
| Annual Deductible                                      |         |
| • Single   | \$0     |
| • Family   | \$0     |
| Coinsurance  | Varies  |
| Annual Maximum Benefit per Member                      | \$1,500 |
| Check Ups and Teeth Cleaning                           | 0%      |
| Cavity Repair and Tooth Extractions                    | 20%     |
| Root Canals  | 50%     |
| Gum and Bone Disease                                   | 50%     |
| High Cost Restorations                                 | 50%     |
| Bridges and Dentures                                   | 50%     |
| <b>Orthodontics</b> (only for dependents under age 19) |         |
| Coinsurance  | 50%     |
| Lifetime Maximum Benefit per Member                    | \$1,500 |

In addition to dental benefits, you also have access to a **vision discount** program through EyeMed Vision Care at no additional cost. You and your family members, enrolled in Delta Dental of Iowa, are eligible to receive the discounts. The vision discount program provides discounts on eye exams, lens and lens options, frames, conventional contact lenses and LASIK and PRK.

## 2011 Monthly Dental Insurance Premiums

| Plan   | Single        |            |               | Family        |            |                |
|--|---------------|------------|---------------|---------------|------------|----------------|
|  | Total Premium | State Pays | You Pay       | Total Premium | State Pays | You Pay        |
| AFSCME-covered<br>Judicial-Branch (AFSCME-covered & Non-Contract)<br>Non-Contract (Non-Judicial)<br>PPME-covered | \$26.65       | \$26.65    | <b>\$0.00</b> | \$71.65       | \$35.83    | <b>\$35.82</b> |
| UE/IUP-covered   | \$26.65       | \$26.65    | <b>\$0.00</b> | \$71.65       | \$26.65    | <b>\$45.00</b> |

\* Contact your personnel assistant for part-time employees' rates.

If you and your spouse are both State of Iowa employees, the double-spouse family credit provides family dental insurance coverage with little or no premium.

# Income Protection for You and Your Family

## Basic Life Insurance

**Eligibility:** Employees working 30 hours or more per week in benefit-eligible positions.

**Effective:** First of the calendar month following completion of one month of continuous employment.

**Cost:** The State pays 100 percent of the premium.

**Summary:** \$20,000 term life insurance.

## Supplemental Life Insurance

**Eligibility:** Employees working 30 hours or more per week in benefit-eligible positions.

**Effective:** First of the calendar month following completion of one month of continuous employment.

**Cost:** You pay 100 percent of the affordable group premium.

**Summary:** You can purchase supplemental life insurance at group rates. Cost is based on your age and the amount of supplemental coverage elected. The minimum amount of supplemental life insurance available is \$5,000 and the maximum you can purchase is either \$100,000 for AFSCME-covered and non-contract employees or \$40,000 for UE/IUP-covered employees.

## Accidental Death & Dismemberment Insurance

**Eligibility:** Employees in benefit-eligible positions who work 30 hours or more per week.

**Effective:** First of the calendar month following completion of one month of continuous employment.

**Cost:** The State pays 100 percent of the premium.

**Summary:** Coverage equals basic life insurance and elected amount of supplemental life insurance. Included in this benefit is coverage for dismemberment and loss of sight.

## Long Term Disability Insurance

**Eligibility:** Employees in benefit-eligible positions who work 30 hours or more per week.

**Effective:** First of the calendar month following completion of one month of continuous employment.

**Cost:** The State pays 100 percent of the premium.

**Summary:** Coverage provides you a monthly benefit of 60 percent of up to \$60,000 of your annual base earnings.

You must be disabled through your elimination period. The elimination period is the longer of:

- 90 working days (720 work hours) or
- Until all sick leave is exhausted

## Time Off Benefits

### Vacation

**Eligibility:** All permanent and probationary employees.

**Effective:** At the time of employment.

**Cost:** The State pays 100 percent of the cost.

**Summary:** Full-time employees accrue the following number of vacation hours.

|                             |                    |
|-----------------------------|--------------------|
| 1 - 4 years of service      | 80 hours per year  |
| 5 - 11 years of service     | 120 hours per year |
| 12 - 19 years of service    | 160 hours per year |
| 20 - 24 years of service    | 176 hours per year |
| 25 or more years of service | 200 hours per year |

In addition, two unscheduled holidays are added to your vacation accrual.

Part-time employees earn prorated amounts of vacation based on the number of hours worked.

## Sick Leave

**Eligibility:** All permanent and probationary employees.

**Effective:** At the time of employment.

**Cost:** The State pays 100 percent of the cost.

**Summary:** Full-time employees accrue the following number of sick leave hours each month.

| AFSCME-covered<br>UE/IUP-covered Science Unit<br>Non-Contract |                             | UE/IUP-covered Social Service Unit |                             |
|---|-----------------------------|------------------------------------|-----------------------------|
| <u>Sick Leave Balance</u>                                     | <u>Monthly Accrual Rate</u> | <u>Sick Leave Balance</u>          | <u>Monthly Accrual Rate</u> |
| 0 – 750 hours   | 12 hours                    | 0 – 750 hours                      | 8 hours                     |
| Over 750 – 1,500 hours  | 8 hours                     | Over 750 – 1,500 hours             | 6 hours                     |
| Over 1,500 hours  | 4 hours                     | Over 1,500 hours                   | 4 hours                     |

Part-time employees earn prorated amounts of sick leave based on the number of hours worked.

Depending upon the employee's bargaining status, the employee may be able to use sick leave for medically-related disabilities, personal illness, and personal medical and dental appointments. In some cases, the employee can use sick leave for deaths in the immediate family, pallbearer service, care of immediate family members and adoption.

A benefit-eligible employee who has accumulated a minimum of 30 days (240 sick leave hours) and who does not use sick leave during the previous calendar month may convert sick leave to vacation.

## Holidays

**Eligibility:** All permanent and probationary employees.

**Effective:** At the time of employment.

**Cost:** The State pays 100 percent of the cost.

**Summary:** The State of Iowa recognizes nine fixed holidays.

|                                       |                  |                        |
|---------------------------------------|------------------|------------------------|
| New Year's Day                        | Independence Day | Thanksgiving Day       |
| Dr. Martin Luther King Jr.'s Birthday | Labor Day        | Day after Thanksgiving |
| Memorial Day                          | Veterans Day     | Christmas Day          |

## Additional Benefits

### Direct Deposit

**Eligibility:** All employees.

**Effective:** At the time of employment.

**Summary:** Electronically deposits your paycheck into your bank account.

### Employee Assistance Program (EAP)

**Eligibility:** All employees.

**Effective:** At the time of employment.

**Cost:** The State pays 100 percent of the cost.

**Summary:** Confidential assessment, consultation and referral program to help you and your family deal with personal problems before they affect your health, happiness or success. EAP services are provided by Employee & Family Resources. Counseling services are limited to three sessions with an EAP counselor per incident.

### Employee Discount Program (EDP)

**Eligibility:** All employees.

**Effective:** At the time of employment.

**Summary:** The EDP allows state employees to save money by offering savings on popular goods and services. The EDP is administered by PerkSpot.

## Flexible Spending Accounts

**Eligibility:** Employees in benefit-eligible positions who work 20 hours or more per week.

**Effective:** First of the calendar month following the date you submit an enrollment form.

**Cost:** The State pays 100 percent of the administrative cost.

**Summary:** You may defer up to \$3,000 per year for unreimbursed health and dental expenses on a pre-tax basis and up to \$5,000 per year for dependent care expenses on a pre-tax basis.

## Lactation Rooms on the Capitol Complex

**Eligibility:** All employees.

**Effective:** At the time of employment.

**Summary:** There are eight lactation rooms available for use on the Capitol Complex.

## Leave Programs

**Eligibility:** All employees.

**Effective:** At the time of employment.

**Summary:** Employees may be eligible for leave, with or without pay, with supervisory pre-approval.

## Wellness

**Eligibility:** All employees.

**Effective:** At the time of employment.

**Summary:** Through the State's wellness program, "Healthy Opportunities," employees have a variety of wellness services available to them, such as, discounts at fitness centers, wellness information, personal health assessment, on-site health screenings, webcasts, and stop-smoking assistance to list just a few.

## Workers' Compensation

**Eligibility:** All employees.

**Effective:** At the time of employment.

**Cost:** The State pays 100 percent of the premium.

**Summary:** On-the-job accident coverage. Payments are determined by the State of Iowa statute.

## Retirement

### Retirement Investors' Club 457/401(a) Plans

**Eligibility:** All employees who work 20 hours or more per week or have a fixed annual salary.

**Effective:** At the time of employment.

**Cost:** Of the 150+ investment options, fees range from 0%-1.70%. Your cost will depend on the investment(s) you choose.

**Summary:** The Retirement Investors' Club (RIC) is a voluntary retirement savings program that allows you to set aside a portion of your salary to help you supplement the state-sponsored retirement plan and social security benefits. While you are participating in RIC, payroll deductions in the amount you choose are taken from your paycheck (before state and federal taxes) and deposited into your selection of investments in your 457 employee contribution account. At the same time, the State makes pretax match contributions into your selection of investments in your 401a employer match account. The match is \$1 for every \$1 you contribute up to a \$75 monthly maximum for most state employees. Contributions and earnings grow tax-deferred until you take payment(s). There are no vesting requirements in this program.

## Retirement Investors' Club 403(b) Plan

**Eligibility:** All employees of the Department of Education (including the Division of Vocational Rehabilitation and IPTV) and Board of Regents office staff.

**Effective:** At the time of employment.

**Cost:** Of the 150+ investment options, fees range from 0%-1.70%. Your cost will depend on the investment(s) you choose.

**Summary:** The Retirement Investors' Club (RIC) is a voluntary retirement savings program that allows you to set aside a portion of your salary to help you supplement your IPERS and social security benefits in retirement. While you are participating in RIC, payroll deductions in the amount you choose are taken from your paycheck (before state and federal taxes) and deposited into your selection of investments in your 403(b) employee account. Contributions and earnings grow tax-deferred until you take payment(s). There are no vesting requirements in this program.

## Iowa Public Employees' Retirement System (IPERS)

**Eligibility:** Most employees.

**Effective:** At the time of employment.

**Cost:** You and the State of Iowa contribute a set percentage of your pretax pay to IPERS. The deductions come out of your check automatically.

| Contribution rates for regular IPERS members<br>(Protection occupations use a different contribution rate. See IPERS' <a href="#">website</a> .) |                   |                              |                    |
|--|-------------------|------------------------------|--------------------|
|  | Your contribution | State of Iowa's contribution | Total contribution |
| July 1, 2011–June 30, 2012   | 5.38%             | 8.07%                        | 13.45%             |

**Summary:** IPERS is a “defined benefit” retirement plan. Being a defined benefit plan means IPERS uses a set formula to calculate your benefits at retirement, providing you with lifetime monthly benefits you can never outlive.

You and the State contribute to IPERS. Once vested, members gain access to retirement, disability and death benefits. (Vesting requirements will change on July 1, 2012. Go to the IPERS [website](#) for details.) The longer you work in IPERS-covered employment, the greater your future benefits will be. If you leave public employment before you retire, you may choose to keep your money at IPERS, roll it over to another retirement plan, or take a refund.

