

Overview of Benefits

Merit Supervisory Staff

The following is a brief description of our complete benefit package. The type of appointment, percentage of time worked, and length of appointment determine the benefits for which each employee is eligible. See coverage manuals for specific details of coverage.

Health Insurance ▼

Eligible employees may choose between two optional health insurance programs. The UNI Health Plan is an indemnity program, administered by Wellmark Blue Cross/Blue Shield of Iowa. Insured individuals may access any licensed provider. If the selected provider “participates” with Wellmark, that provider has agreed to file claims and accepts payment directly from Wellmark. UNI Blue Advantage is an HMO which requires the designation of a Primary Care Physician (PCP) who is part of the Blue Advantage network.

UNI Health Plan

Inpatient Coverage

The Plan pays 90% of all covered hospital-related services after a deductible of the first two days of the semi-private room charges in a hospital or skilled nursing facility.

Outpatient Coverage

The Plan pays 90% of Usual, Customary and Reasonable (UCR) services with no deductible for:

- Routine annual physical (one per year)
- Office calls to treat or diagnose
- Surgery
- Diagnostic x-ray and lab services
- Second opinion (as outpatient)
- Allergy testing and treatment
- Immunizations
- Emergency care
- Accident care, fractures, dislocations, lacerations, burns
- Chiropractic services

Maternity Coverage

The Plan pays 90% of UCR services for obstetrical care and delivery after satisfying the inpatient deductible.

Nervous/Mental, Drug/Alcohol Abuse Services

Outpatient treatment is paid at 90%. Inpatient services are paid at 90% of UCR after satisfying the deductible of the first two days of the semi-private room charges. Inpatient coverage includes room and board and physician care.

Other Covered Services

The Plan pays 90% after employee satisfies a \$100 deductible for:

- Prescription drugs
- Home medical equipment
- Private duty nursing
- Ambulance
- Oxygen and equipment
- Prosthetics (out of network)
- Therapies; physical

Out-of-Pocket Maximum

After employee has paid \$500 per contract per calendar year for covered charges, the Plan pays covered charges for the remainder of the calendar year at 100%.

Employee Monthly Premium*

Single Plan	→	UNI pays full cost
Family Plan	→	\$245.00
Double Spouse Plan	→	\$122.50

*Rates are 1/12 the annual premium



UNI Blue Advantage

Inpatient Coverage

The Plan pays 90% of UCR services.

Outpatient Coverage

- Preventative care generally covered at 100%.
- Office visits covered at 100% after \$10 copayment.
- Routine eye exams covered at 100% after \$10 copayment. Must use network provider.
- Chiropractic care – 100% coverage after \$10 copayment, limit of 12 visits per person per year. Must use network chiropractor.
- Allergy testing and shots – \$10 copayment, the Plan pays 90% of serum costs.

Maternity Coverage

The Plan covers pre-natal and post-natal care and physician services in full; inpatient hospital care paid at 90%.

Nervous/Mental, Drug/Alcohol Abuse Services

Requires pretreatment review. Outpatient treatment is paid at 100% after \$10 copayment. Inpatient services are paid at 90%.

Prescriptions

\$5 copayment for generic prescriptions; \$10 copayment for others. A mail-order prescription drug program is available.

Other Covered Services

The Plan pays 90% for the following:

- Ambulance
- Blood transfusions
- Home health care
- Prosthetics
- Home infusion therapy
- Medical equipment rental
- Oxygen and equipment
- Skilled nursing
- Physical therapy

Out-of-Pocket Maximum

After employee has paid \$500 for covered services (single plan) or \$1,000 (family plan) in a calendar year, the Plan pays 100% of charges after copayment amount. Copayments do not apply toward the out of pocket maximum and will continue throughout the entire year.

Maximum Lifetime Benefits

\$2 million per person.

Employee Monthly Premium*

Single Plan	→	UNI pays full cost
Family Plan	→	\$148.65
Double Spouse Plan	→	\$49.55

*Rates are 1/12 the annual premium

Dental Insurance – Delta Dental of Iowa ▼

Participation is optional for eligible employees. The plan is administered by Delta Dental of Iowa.

Preventative Maintenance Care

The Plan pays 100% up to a maximum annual benefit.

Routine Restorative Care and Surgical Care

The Plan pays 50% up to a maximum annual benefit.

Major Restorative Care and Dental Prostheses

The Plan pays 50% after \$50 deductible up to a maximum annual benefit.

Maximum Annual Benefit

\$600 per person per calendar year for Preventive Maintenance Care, Routine Restorative Care and Surgical Care, and Major Restorative Care and Dental Prostheses combined.

Orthodontic Care

The Plan pays 50% after a \$100 deductible to a maximum annual benefit of \$500 per member. Orthodontic care is available only to dependent children up to age 19.

Employee Monthly Premium*

Single Plan	→	UNI pays full cost
Family Plan	→	\$46.00
Double Spouse Plan	→	\$25.00

*Rates are 1/12 the annual premium

Pre-Tax Premium Plan ▼

Allows employees to elect to pay family health and/or dental insurance premiums with pre-tax dollars. Premium is deducted before federal and state income tax, FICA and Medicare taxes are calculated. Participation in Pre-tax Premium Plan limits the changes that can be made to health and dental plans during the plan year and may slightly reduce Social Security Benefits but the benefits of participation generally outweigh the disadvantages.

Retirement Programs ▼

The State of Iowa requires all state employees to participate in an approved retirement program. The only exceptions are foreign nationals who are in the United States as exchange scholars, trainees, professors, teachers, research assistants and specialists. If an employee does not choose a retirement program, he or she will default to IPERS participation. Participation election, either by election or by default, is irrevocable and cannot be changed at any time during an employee's employment with the University of Northern Iowa.

Iowa Public Employees Retirement System (IPERS)

A defined benefit program administered by the State of Iowa. UNI contributes 6.95% of paid salary. Employee contributes 4.5% of paid salary. Effective July 2011, UNI will contribute 8.07% and employees will contribute 5.38% of paid salary.

Teachers Insurance and Annuity Association/College Retirement Equities Fund (TIAA-CREF)

A defined contribution program administered by TIAA-CREF. Employee may allocate monthly contributions between several accounts. UNI contributes 6% of the first \$4,800 of earnings; 9% of all earnings over \$4,800. Employee contributes 3 1/3% of the first \$4,800 of earnings; 5% of all earnings over \$4,800. Contributions increase to 9% for UNI and 5% for employees, following five years of continuous participation. Adjusted TIAA-CREF employer retirement contribution is in effect through June 30, 2011.

Tax Sheltered Annuity

Employees may set aside additional tax sheltered contributions to a TIAA-CREF Supplemental Retirement Annuity or to another approved Tax Sheltered Annuities subject to IRS guidelines for maximum exclusion amounts. UNI does not contribute matching funds.

Life/Accidental Death and Dismemberment Insurance ▼

Life Insurance

Full premium cost is paid by UNI. Coverage is two and one-half (2.5) times the employee's annual budgeted salary up to a maximum benefit of \$250,000 for staff members under 65 years of age. Benefit reduces by 35% at age 65.

Accidental Death and Dismemberment (AD&D) Insurance

UNI pays the full premium cost. The employee's beneficiary will be paid an amount equal to two and one-half (2.5) times the annual budgeted salary up to a maximum benefit of \$250,000 in the event of accidental death. The employee will be paid for loss of limbs or eyesight as the result of injury due to accident. Benefit reduces by 35% at age 65.

Long-Term Disability Insurance/Retirement Protection Insurance ▼

Long-Term Disability Insurance

Provides salary replacement if an employee is totally disabled. Coverage begins after one year of service. Coverage is increased for every year of service to a maximum of 70% of monthly compensation with a maximum monthly benefit of \$5,833. See schedule of coverage below. Participation is automatic for eligible employees and UNI pays the full premium. Benefits begin the later of a 90 working day waiting period or expiration of all accrued sick leave.

After first year of service	Benefit equals 30% of monthly compensation
After second year of service	Benefit equals 40% of monthly compensation
After third year of service	Benefit equals 50% of monthly compensation
After fourth year of service	Benefit equals 60% of monthly compensation
After fifth year of service	Benefit equals 70% of monthly compensation

Supplemental Long-Term Disability Coverage

Eligible employees may apply for immediate Long-Term Disability coverage. Application must be approved by the carrier before coverage can begin. Employee pays the full premium through payroll deduction. Supplemental coverage is reduced each year as the UNI provided coverage increases.

Retirement Protection Insurance Plan

This plan continues TIAA-CREF contributions for employees who qualify for disability benefits and who are enrolled in TIAA-CREF. Coverage is automatic and the premium cost is paid in full by UNI.

Long-Term Care Insurance ▼

UNI has contracted with John Hancock Insurance Company to provide Long Term Care Insurance to UNI employees and retirees. Long Term Care Insurance covers the cost of long term care either at home or in a facility. These are costs that are generally not covered by Health Insurance Plans. Participation is optional and the employee pays the entire cost of the premium. You will have 30 days from your effective start date in which to enroll without answering health questions and receive automatic enrollment. After the 30 days, you will be required to complete a health questionnaire and participation will be subject to the approval of the company. Spouses, domestic partners, parents, parents-in-law, grandparents, grandparents-in-law, siblings and children of UNI employees may also apply for coverage. Premium rates vary with the age of the applicant and the coverage options chosen.

Vision Options ▼

Avesis

Vision insurance is optional for employees who work 20 hours or more. The plan is administered by Avesis. Employees may choose between two optional vision plans. The 'Vision Exam & Materials' plan covers one routine eye exam per year after paying a \$10 copayment; employees and covered dependents are also eligible to receive glasses or contact lenses at a discounted rate. The 'Materials Only' plan covers glasses or contact lenses at a discounted rate for employees and covered dependents. Employees pay the full cost of the premium through payroll deduction.

EyeMed Vision Discount

Employees who are enrolled in Delta Dental of Iowa have access to a vision discount program through EyeMed Vision Care at no additional cost. For more information, visit www.eyemedvisioncare.com/deltadental/address.html.

Pre-Tax Spending Accounts ▼

Employees may elect to make pre-tax contributions to a Spending Account to be reimbursed for Dependent Care expenses and/or Non-Covered Health, Dental, and Vision expenses. To be eligible for reimbursement, expenses must be incurred by December 31 for the Dependent Care Account or by the March 15 for the Health Care Account. Reimbursement requests must be received by March 31 following the end of the plan year. Funds not used will be forfeited. Contribution elections may not be changed during the calendar year unless there is an approved family status change. New employees electing to participate in a spending account enroll from date of eligibility until December 31 only for the initial year of participation.

Dependent Care Account

This account is used to reimburse dependent care expenses incurred by employees. The maximum contribution is \$5,000 per year per family or the salary of the lower paid spouse, whichever is lower. Spouses who are full time students have an assumed income of \$200 per month. The minimum contribution is \$20 per month. Eligible expenses are limited to those allowed by the IRS for the Dependent Care Tax Credit. Every dollar contributed to a Dependent Care Account reduces the allowable tax credit (on the tax return) by a dollar. Generally if family income is \$30,000 or more the Dependent Care Account is more advantageous than the tax credit. Expenses are reimbursed as funds accrue in the account.

Health Care Account

This account is used to reimburse eligible health, dental and vision expenses that are not covered by insurance plans. Expenses are limited to those allowed as deductions by the IRS. Some examples include: deductibles, copayments, co-insurance amounts, and expenses not covered such as eyeglasses and some over-the-counter drugs. The IRS publishes a separate listing of deductible expenses. The maximum contribution is \$5,000 per year. The minimum contribution is \$20 per month. Expenses are reimbursed when they are incurred up to the annual contribution level.

Iowa Workers' Compensation ▼

Pays medical bills and salary replacement for employees injured on the job or who suffer from job-related illnesses. The program is administered by Sedgwick CMS of Des Moines, Iowa.

Sick Leave ▼

Full time employees accrue sick leave at 12 hours per month. Employees who are employed for 20 or more hours but less than 40 hours per week for at least an academic year accrue sick leave on a pro rata basis. Sick leave may be used for the employee's illness. Other uses of sick leave with limitations are emergency leave for the care of ill or injured family members, funeral leave, pallbearer leave and adoption leave. Accumulation of sick leave is unlimited.

Once an employee has accumulated a minimum of 240 hours of sick leave, he or she may elect to convert the monthly accrual of 12 hours into 4 hours of vacation. Conversion is done on a monthly basis not on a retrospective basis. Conversion is not allowed any month that an employee uses sick leave or any month in which the balance of accrued sick leave falls below 240 hours. Note: the waiting period for Long Term Disability benefits is 90 working days or 720 hours.

Vacation and Personal Holidays ▼

Eligible employees begin earning vacation on their first day in pay status and receive accruals for all hours in pay status. Employees who are employed for 20 or more hours but less than 40 hours per week on a continuing basis will accrue vacation and personal days on a pro rata basis. Maximum accrual is twice the annual accrual.

Following is the schedule for vacation accrual:

Years of Service	Monthly Vacation Accrual	Monthly Personal Day Accrual	Total Monthly Accrual	Total Annual Accrual
0-4	6.67	1.33	8.00	96.00 hours (12 days)
4-11	10.00	1.33	11.33	136.00 hours (17 days)
11-19	13.33	1.33	14.66	176.00 hours (22 days)
19-24	14.67	1.33	16.00	192.00 hours (24 days)
25	16.67	1.33	18.00	216.00 hours (27 days)

Paid Holidays

- New Year's Day
- Martin Luther King Jr.'s Birthday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Friday after Thanksgiving
- Christmas Day
- Floating Holiday
- Two Personal Holidays (accrued as vacation)

Training Grant ▼

After 12 months of service to UNI, eligible employees may apply for a Training Grant that provides reimbursement toward educational coursework.

Employee Assistance Program (EAP) ▼

UNI contracts with Allen Hospital in Waterloo to provide these services. This service offers initial assessment/referral and short-term counseling for employees and their immediate family members to address problems affecting personal relationships, health and work performance. For additional information, visit the Human Resource Services' EAP website at <http://www.vpaf.uni.edu/hrs/eap/>.

Wellness & Recreation Services ▼

A wide range of services are offered for staff, such as strength and cardio fitness equipment, fitness and leisure classes, personal trainers, wellness fairs, health screenings, outdoor trips and equipment rental, massages, adult and youth swim lessons, CPR and first aid classes, etc. The annual facility user fee entitles you to use the Wellness/Recreation Center (with leisure and lap pool, climbing wall, gyms, racquetball courts, aerobic studios, and fitness areas), Health Beat fitness room in Maucker Union, and free admission for tax dependent family members during designated family hours. Other program fees can be paid independently of the facility user fee. Also offered are flu shots, travel consultation and immunizations, and over-the-counter products through the Student Health Clinic.