

Overview of Benefits for Temporary Professional & Scientific Staff, Institutional Officials, and Academic Administrators

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 program booklets 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 which is administered by Wellmark Blue Cross/Blue Shield of Iowa. Insured individuals may access any licensed provider. If the selected provider "participates" in Wellmark that provider has agreed to file claims directly with Wellmark and has also agreed to accept payment from Wellmark and the employee is liable for only the deductible and co-insurance. UNI Blue Advantage is a HMO which requires the designation of a Primary Care Physician (PCP) who is part of the Blue Advantage network.

UNI Health Plan

Inpatient Coverage:

Wellmark 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:

Wellmark pays 90% of Usual, Customary and Reasonable (URC) 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, fracture, dislocations, lacerations, burn

Maternity Coverage:

Wellmark 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% limited to 52 visits per person per year. Inpatient services are paid at 90% of UCR after satisfying the deductible up to a limit of 45 days per person per year. Inpatient coverage includes room and board and physician care.

Other Covered Services:

Wellmark pays 90% after employee satisfies a \$100 deductible, for:

- Prescription drugs, dressings and insulin
- Blood, blood plasma, blood serum
- Physical therapy
- Ambulance service
- Medical equipment rental and oxygen
- Care by RN (private duty)
- Home health care
- Artificial body parts and braces to correct a physical condition

Out of Pocket Maximum:

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

Premium Cost:

Single Plan: UNI pays full cost

Family Plan: Employee pays a portion of the premium.

UNI Blue Advantage

Inpatient Coverage:

Blue Advantage 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 twelve visits per person per year-must use network
- Allergy testing and shots (\$10 copayment) Blue Advantage pays 90% of serum costs.

Maternity Coverage:

Blue Advantage covers pre- and postnatal 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 to a maximum of 52 visits per person per year. Inpatient services are paid at 90% at maximum of 45 days per person per year.

Prescriptions:

\$5 copayment for generic prescriptions; \$10 copayment for others.

Other Covered Services:

Wellmark pays 90% for the following:

- Ambulance
- Blood Transfusions
- Home Health
- 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, Blue Advantage pays 100% of charges after copayment amount. Copayments do not apply toward the out of pocket maximum and will continue for the entire year.

Maximum Lifetime Benefits:

\$2 million per person

Premium Cost:

Single Plan: UNI pays full cost

Family Plan: Employee pays a portion of the premium.

Dental Insurance

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

Preventive Maintenance Care:

Delta Dental pays 100% up to a maximum annual benefit.

Routine Restorative Care and Surgical Care:

Delta Dental pays 50% up to a maximum annual benefit.

Major Restorative Care and Dental Prostheses:

Delta Dental 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:

Delta Dental 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.

Premium Cost:

Single Plan: UNI pays full cost

Family Plan: Employee pays a portion of the 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.

Example: An employee with family health and dental coverage pays \$289 (\$244 plus \$45) per month or \$3,468 per year. If the combined federal and state tax withholding is 28% and FICA and Medicare withholding is 7.65%, the total savings is 35.65% of \$3,468 or \$1,236.34 per year.

Participation in Pre-tax Premium Plan limits the changes that can be made to medical and dental plans during the plan year and may slightly reduce Social Security benefits but the benefits of participation generally outweigh the disadvantages.

Retirement Program

Participation in the IPERS system is mandatory for most university employees. The only exceptions are foreign nationals who are in the United States as exchange scholars, trainees, professors, teachers, research assistants, and specialist.

Iowa Public Employees Retirement System (IPERS):

A defined benefit program administered by the State of Iowa. UNI contributes 5.75% of paid salary. Employee contributes 3.7% of paid salary. Effective July 2007, UNI will contribute 6.05% and employees will contribute 3.9% of paid salary.

Tax Sheltered Annuity:

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

Pre-Tax Spending Account

Employees may elect to make pre-tax contributions to a Spending Account to be reimbursed for Dependent Care expenses. To be eligible for reimbursement, expenses must be incurred by December 31. 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.

Example: An employee elects to contribute \$400 per month to the Dependent Care Spending Account. If the combined federal and state tax withholding is 20% and FICA and Medicare withholding is 7.65%, the total tax savings on the \$400.00 per month contribution is \$110.60 or \$1,327.20 per year.

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.

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 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. Enrollment packets are available in the Human Resources Services office or by calling John Hancock Company at 1-888-383-2700.

Social Security and Medicare

Participation is mandatory for all employees. The employee and UNI each make a contribution. Social Security contribution is 6.20% of all earnings up to a maximum defined each year by Social Security. Medicare contribution is 1.45% of all earnings.

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.

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, call 235-3550 or 1-800-303-9996 or visit the Human Resource Services' EAP website at <http://www.vpaf.uni.edu/hrs/eap/index.shtml>.

COBRA

Employees and their dependents that are covered by health and dental plans may be eligible to elect continued coverage for up to 18 or 36 months if there is a qualifying event such as termination of employment, divorce or a child losing eligibility status because of age, marriage or student status.