

YOUR BENEFITS ... AT A GLANCE



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Health Care Benefits

Health Insurance

Eligibility Employees receiving full-time benefits must work 30 hours or more per week in benefit-eligible positions. Employees receiving part-time benefits must work 20 – 29 hours per week in benefit-eligible positions.

Effective First of the calendar month following the date you complete one month of continuous employment.

Summary You have several health insurance options from which to choose. Your choices will include two Managed Care Organization (MCO) options, a Preferred Provider Organization (PPO) and an Indemnity. None of the plans offered have a lifetime maximum benefit limit. All health insurance plans are provided by Wellmark Blue Cross Blue Shield of Iowa.

Blue Access: *Available to all state employees** (MCO plan)

- Comprehensive health care services provided by a select network of physicians and hospitals.
- Open access -- you to go to any provider in the network at any time.
- You are responsible for paying any out-of-network provider (except for emergency services).
- No deductibles.
- \$10 copayment.
- Out-of-pocket limit is \$750 for single coverage or \$1,500 for family coverage.
- After reaching the annual out-of-pocket limit, covered medical expenses are paid at 100 percent.

Blue Advantage *Available to all state employees** (MCO plan)

- Comprehensive health care services provided by a select network of physicians and hospitals.
- You choose a primary care physician (PCP) for each person covered.
- You are responsible for paying any out-of-network provider (except for emergency services).
- No deductibles.
- \$10 copayment for office visits.
- Out-of-pocket limit is \$750 for single coverage or \$1,500 for family coverage.
- After reaching the annual out-of-pocket limit, covered medical expenses are paid at 100 percent.

Iowa Select *Available to all state employees** (PPO plan)

- Comprehensive health care services provided by any licensed physician or hospital but lower coinsurance if you use network providers.
- Annual deductible of \$250 for single coverage or \$500 for family coverage.
- \$15 copayment for office visits.
- The plan pays 90 percent in-network charges or 80 percent of covered out-of-network charges.
- Out-of-pocket limit is \$600 for single coverage or \$800 for family coverage.
- After reaching the annual out-of-pocket limit, covered medical expenses are paid at 100 percent.

Deductible 3 Plus *Available to Non-Contract (Non-Judicial) and UE/IUP-covered employees* (Indemnity Plan)

- Comprehensive health care services provided by any licensed physician or hospital.
- Annual deductible of \$300 for single coverage or \$400 for family coverage.
- Deductible applies to all services before insurance coverage begins.
- The plan pays 80 percent of covered charges (after deductible).
- Out-of-pocket limit is \$600 for single coverage or \$800 for family coverage.
- After reaching the annual out-of-pocket limit, covered medical expenses are paid at 100 percent.

Program 3 Plus *Available to AFSCME, Judicial Branch and PPME-covered employees* (Indemnity Plan)

- Comprehensive health care services provided by any licensed physician or hospital.
- Annual deductible of \$300 for single coverage or \$400 for family coverage.
- Deductible applies only to inpatient services before insurance coverage begins.
- \$15 copayment for office visits.
- The plan pays 80 percent of covered charges (after deductible).
- Out-of-pocket limit is \$600 for single coverage or \$800 for family coverage.
- After reaching the annual out-of-pocket limit, covered medical expenses are paid at 100 percent.

* Excludes employees represented by the State Police Officers Council (SPOC) and non-Merit Board of Regents employees.

Prescription Drug Coverage

Summary Prescription drugs benefits are included in all health insurance plans.

Blue Access and Blue Advantage

Prescription drug benefits are provided through a three-tier program. The amount of your copayment is determined by the drug you receive. Copayment amounts are:

- \$5.00 for preferred generic drugs.
- \$15.00 for preferred brand name drugs.
- \$30.00 or 25 percent (whichever is higher) for non-preferred brand or non-preferred generic drugs.

Prescription copayments do not apply to the out-of-pocket maximum.

Deductible 3 Plus

You pay the full cost of the prescription at the pharmacy and are reimbursed for 80 percent of Wellmark's allowed amount after you have met the plan's deductible; after the out-of-pocket limit is met, covered prescription drug expenses are paid at 100 percent.

Iowa Select and Program 3 Plus

Prescription drug benefits are provided through a three-tier program. The amount of your copayment is determined by the drug you receive. Copayment amounts are:

- \$5.00 for preferred generic drugs.
- \$15.00 for preferred brand name drugs.
- \$30.00 for non-preferred brand or non-preferred generic drugs.

There is a separate out-of-pocket limit of \$250 for single coverage or \$500 for family coverage for prescription drugs. After reaching this out-of-pocket limit, covered prescription drug expenses are paid at 100 percent.

Monthly Health Insurance Premiums

Full-Time Benefit Contribution (work 30 or more hours per week)						
Plan	Single			Family		
	Total Premium	State Pays	You Pay	Total Premium	State Pays	You Pay
Blue Access	\$398.49	\$398.49	\$0.00	\$932.47	\$932.47	\$0.00
Blue Advantage	\$383.30	\$383.30	\$0.00	\$896.94	\$896.94	\$0.00
Deductible 3 Plus <i>Non-Contract (Non-Judicial) and UE/IUP-covered</i>	\$646.46	\$646.46	\$0.00	\$1,512.76	\$1,274.80	\$237.96
Iowa Select	\$640.92	\$640.92	\$0.00	\$1,499.75	\$1,274.79	\$224.96
Program 3 Plus <i>AFSCME covered, AFSCME Judicial-covered, Judicial Non-Contract, and PPME-covered</i>	\$643.23	\$643.23	\$0.00	\$1,505.17	\$1,274.79	\$230.38

Part-Time Benefit Contribution (work 20 –29 hours per week)						
Plan	Single			Family		
	Total Premium	State Pays	You Pay	Total Premium	State Pays	You Pay
Blue Access	\$398.49	\$199.25	\$199.24	\$932.47	\$466.23	\$466.24
Blue Advantage	\$383.30	\$191.66	\$191.64	\$896.94	\$448.48	\$448.46
Deductible 3 Plus <i>Non-Contract (Non-Judicial) and UE/IUP-covered</i>	\$646.46	\$323.24	\$323.22	\$1,512.76	\$637.40	\$875.36
Iowa Select	\$640.92	\$320.46	\$320.46	\$1,499.75	\$637.39	\$862.36
Program 3 Plus <i>AFSCME covered, AFSCME Judicial-covered, Judicial Non-Contract, and PPME covered</i>	\$643.23	\$321.61	\$321.62	\$1,505.17	\$637.39	\$867.78

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 receiving full-time benefits must work 30 hours or more per week in benefit-eligible positions. Employees receiving part-time benefits must work 20 – 29 hours per week in benefit-eligible positions.
Effective	First of the calendar month following the date you complete one month of continuous employment.
Summary	Delta Dental: Routine diagnostic and preventive services are covered in full. Covers 80 percent of routine restorative services (such as fillings) and 50 percent of high cost restorations, root canals, gum diseases, bridges and dentures. The overall benefit period maximum is \$1,500 per person per year. Orthodontia for dependents under age 19 is covered at 50 percent up to a \$1,500 lifetime maximum.

Monthly Dental Insurance Premiums

Full-Time Benefit Contribution (work 30 or more hours per week) Benefit Contribution						
	Single			Family		
	Total Premium	State Pays	You Pay	Total Premium	State Pays	You Pay
AFSCME-covered AFSCME Judicial-covered Judicial Non-Contract Non-Contract (Non-Judicial) PPME-covered	\$26.14	\$26.14	\$0.00	\$70.06	\$35.04	\$35.02
UE/IUP-covered	\$26.14	\$26.14	\$0.00	\$70.06	\$26.14	\$43.92

Part-Time Benefit Contribution (work 20 –29 hours per week)						
	Single			Family		
	Total Premium	State Pays	You Pay	Total Premium	State Pays	You Pay
AFSCME-covered AFSCME Judicial-covered Judicial Non-Contract Non-Contract (Non-Judicial) PPME-covered	\$26.14	\$13.08	\$13.06	\$70.06	\$17.52	\$52.54
UE/IUP-covered	\$26.14	\$13.08	\$13.06	\$70.06	\$13.08	\$56.98

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 Term Life Insurance

Eligibility	Employees, in benefit-eligible positions, must work 30 hours or more per week.
Effective	First of the calendar month following the date you complete one month of continuous employment.
Cost	The State pays 100 percent of the cost.
Summary	\$20,000 term life insurance.

Supplemental Term Life Insurance

Eligibility	Employees, in benefit-eligible positions, must work 30 hours or more per week.
Effective	First of the calendar month following the date you complete one month of continuous employment.
Cost	You pay 100 percent of the cost.
Summary	You can purchase supplemental term life insurance at affordable group rates. Cost is based on your age and the amount of supplemental coverage elected. The minimum amount of supplemental term life insurance available is \$5,000 and the maximum you can purchase is either \$50,000 or \$40,000 for UE/IUP-covered employees.

Accidental Death & Dismemberment Insurance

Eligibility	Employees, in benefit-eligible positions, must work 30 hours or more per week.
Effective	First of the calendar month following the date you complete one month of continuous employment.
Cost	The State pays 100 percent of the cost.
Summary	Coverage equals basic life insurance and elected amount of supplemental term life insurance. Included in this benefit is coverage for dismemberment and loss of sight.

Long Term Disability Insurance

Eligibility	Employees, in benefit-eligible positions, must work 30 hours or more per week.
Effective	First of the calendar month following the date you complete one month of continuous employment.
Cost	The State pays 100 percent of the cost.
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: <ul style="list-style-type: none">• 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

Additionally, 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 UE/IUP-covered Science Unit 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.

Depending upon eligibility for the program, the employee's unused sick leave balance at retirement may be used to pay the state share of the group health insurance premiums until the retiree becomes eligible for Medicare (usually at age 65.)

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 – January 1
- Dr. Martin Luther King, Jr.'s Birthday – third Monday in January
- Memorial Day – last Monday in May
- Independence Day – July 4
- Labor Day – first Monday in September
- Veterans Day – November 11
- Thanksgiving Day – fourth Thursday in November
- Day after Thanksgiving Day – fourth Friday in November
- Christmas Day – December 25

View current year's holiday dates at http://das.iowa.gov/cust_serv/holidays.html

Other Benefits

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

Eligibility	All employees.
Effective	At the time of employment.
Cost	The State of Iowa pays 100 percent of the administrative cost.
Summary	The Employee Discount Program (EDP) allows state employees to save money by offering savings on popular goods and services. The EDP is administered by PerkSpot, a company that manages employee discount programs for a variety of employers.

Flexible Spending Accounts

Eligibility	Employees (work 20 hours or more per week) in a benefit-eligible position.
Effective	First of the calendar month following the date you submit an enrollment form.
Cost	The State of Iowa 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.

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. Examples of the different leaves available are: <table><tr><td>Bone Marrow & Organ Donation</td><td>Family and Medical Leave (FMLA)</td></tr><tr><td>Disaster Service Volunteer</td><td>Jury Duty/Court Appearance</td></tr><tr><td>Educational</td><td>Military</td></tr><tr><td>Election</td><td>Voting</td></tr><tr><td>Examination/Interviewing</td><td></td></tr></table>	Bone Marrow & Organ Donation	Family and Medical Leave (FMLA)	Disaster Service Volunteer	Jury Duty/Court Appearance	Educational	Military	Election	Voting	Examination/Interviewing	
Bone Marrow & Organ Donation	Family and Medical Leave (FMLA)										
Disaster Service Volunteer	Jury Duty/Court Appearance										
Educational	Military										
Election	Voting										
Examination/Interviewing											

Direct Deposit

Eligibility	All employees.
Effective	At the time of employment.
Summary	Electronically deposits your paycheck into your bank account.

Savings Bonds

Eligibility	All employees.
Effective	At the time of employment.
Summary	Automatic regular deductions from your paycheck to purchase U.S. Savings Bonds.

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.

DART Unlimited Access

Eligibility	All employees.
Effective	At the time of employment.
Cost	The State pays 100 percent of the cost.
Summary	State of Iowa employees in the Des Moines metro region can take advantage of DART's (Des Moines Area Regional Transit) services by simply showing their State of Iowa employee ID with a DART sticker.

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.

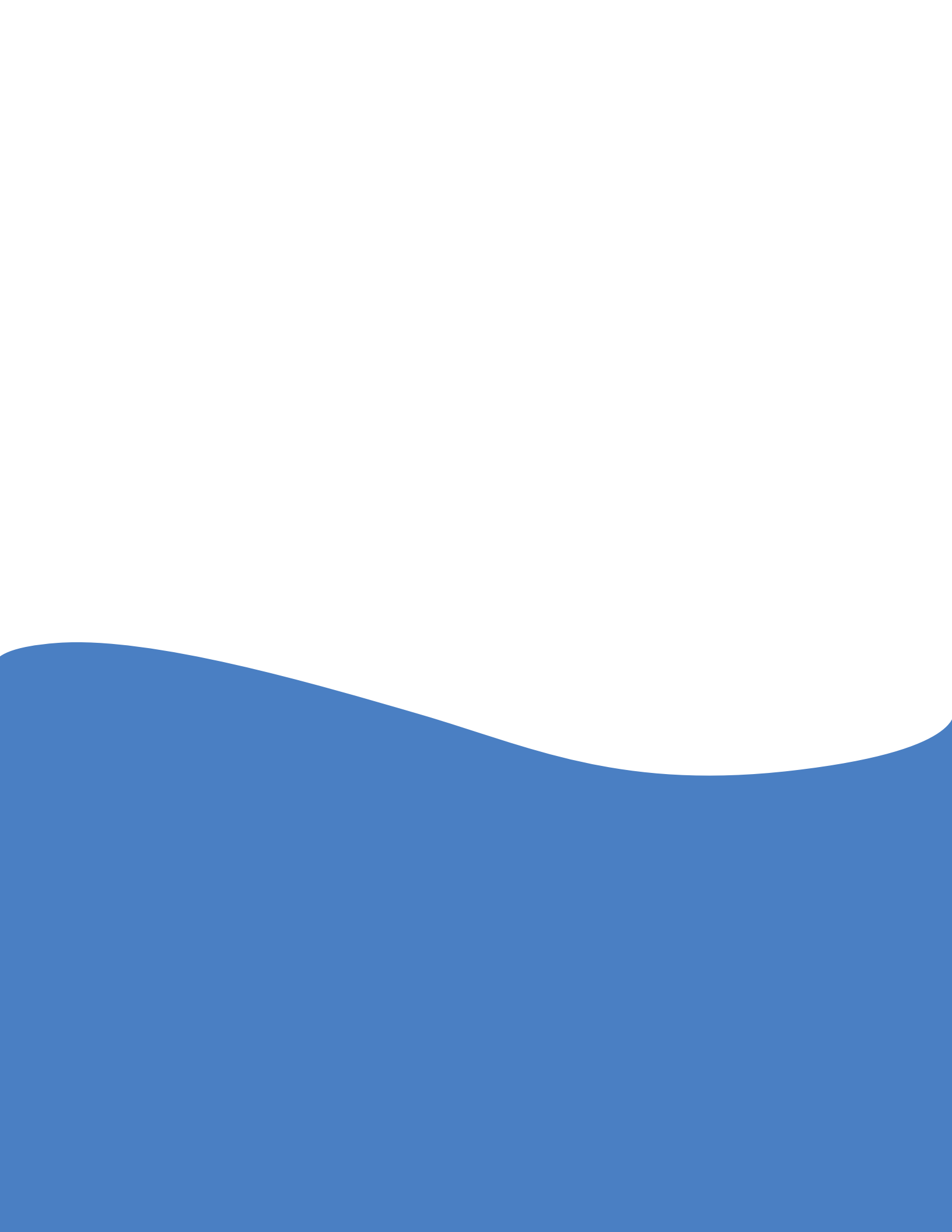
Retirement

Retirement Investors' Club

Eligibility	All employees.
Effective	At the time of employment.
Cost	The State matches a portion of your contributions.
Summary	The Retirement Investors' Club (RIC) is a voluntary savings program that allows you to set aside a portion of your salary, in accordance with IRS regulations, for use 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 a 457 employee contribution account. Plus, the state matches a portion of your monthly contributions. For every \$2 you contribute, the state will contribute \$1 (to your 401(a) employer match account) up to the maximum match benefit of \$75/month. A variety of funds are available. Beginning July 1, 2009, the state will contribute \$1 for every \$1 you contribute up to the maximum match benefit of \$75/month.

Pension – Iowa Public Employees' Retirement System (IPERS)

Eligibility	Most employees.
Effective	At the time of employment.
Cost	For regular IPERS members, the employee contributes 4.10 percent and the State of Iowa contributes 6.35 percent of your wages. Beginning July 1, 2009, the employee contribution will be 4.30 percent and the State's contribution will increase to 6.65 percent.
Summary	The IPERS plan is a defined benefit plan. The lifetime monthly benefit you receive is calculated using a formula. Your benefits grow with you during your working career. As your years of service and salary increase, your IPERS benefits grow too. You are always 100 percent vested in your contributions. After 4 years of service or when you reach age 55 while in IPERS-covered employment, you become vested in a portion of the employer contributions made on your behalf. Vesting also entitles you to additional benefits.



Additional Benefit Resources

Detailed information about the State of Iowa benefits can be found at the following Web sites. Information is also available by contacting your agency's personnel assistant.

Health Care Benefits	http://das.hre.iowa.gov/benefits.html	515-281-6124
Income Protection for You and Your Family	http://das.hre.iowa.gov/benefits.html	515-281-6124
Additional Benefits	http://das.hre.iowa.gov/benefits.html	515-281-6124
Retirement Investors Club	http://das.hre.iowa.gov/ric.html	515-281-8677 860-460-4692
IPERS	www.ipers.org	515-281-0020 or 1-800-622-3894
State Police Officers Council (SPOC)- covered employees benefits	http://das.hre.iowa.gov/benefits.html	515-725-6250 (Public Safety) 515-281-8988 (Natural Resources)

