# SUMMARIES OF FRINGE BENEFITS (Full-time Staff)

## HEALTH, LIFE & OTHER INSURANCE

### MEDICAL INSURANCE:
Coverage through Wellmark Blue Cross/Blue Shield of Iowa, Alliance Select. Wellness program participation reduces employee monthly premium.

### HEALTH SAVINGS ACCOUNT (HSA):
Employees on the high deductible health plan (HDHP) may set up an HSA for monthly pre-tax contributions. If participating in the UIU wellness program, the university will also make a monthly contribution to the employee's HSA account.

### DENTAL INSURANCE:
The University covers 50% of the monthly premium with coverage offered through Delta Dental.

### VISION INSURANCE:
A voluntary vision program is offered through VSP.

### LIFE INSURANCE:
Employees are covered under a group plan providing basic life and accidental death and dismemberment insurance up to the employee's annual basic contractual salary. The premiums are paid by the University.

### DEPENDENT LIFE INSURANCE:
A full-time employee may insure the lives of his/her spouse and each dependent child (within age guidelines) for $2,000 each at a total cost of $1.00 per month.

### VOLUNTARY GROUP LIFE INSURANCE:
Coverage is available in amounts from $10,000 to $100,000 (in increments of $10,000) on the life of the employee and spouse. Children age 6 months-19 years can be insured for $10,000 and age 14 days-6 months for $200. Premiums are determined by age brackets and are paid by the employee.

### CRITICAL ILLNESS INSURANCE:
Voluntary critical illness insurance is offered by Allstate. Premiums are determined by age and are paid by the employee.

### ACCIDENT INSURANCE:
Voluntary accident insurance is offered by Allstate. Premiums are paid by the employee.

## DISABILITY, FLEX SPENDING, TUITION BENEFITS & RETIREMENT

### SHORT-TERM DISABILITY INSURANCE:
All full-time employees are covered for short-term disability benefits. After a 14-day elimination period, the short-term disability benefits will equal 60% of the basic weekly wages for up to 11 weeks. Premiums are paid by the University.

### LONG-TERM DISABILITY INSURANCE:
All full-time employees who are less than 70 years old can elect long-term disability benefits. After a 90-day waiting period, the long-term benefits will equal 60% of the basic monthly salary. Premiums are paid by the employee.

### HEALTH/DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (FSA):
Employees may elect to set aside pre-tax money each month to be used for some unreimbursed medical expenses and qualified dependent care expenses.

### UIU TUITION REMISSION:
Full-time employees may request undergraduate tuition remission for themselves, their spouses, and their dependent children after one year of employment with the University. Graduate tuition remission is offered to employees and their spouses only.

### TUITION EXCHANGE:
Full-time employees that have been employed for one year or more may apply for tuition exchange through two different programs. This gives qualifying dependents of employees the opportunity to enroll at other participating institutions either tuition-free or at a reduced tuition rate. Tuition exchange is a scholarship awarded by the importing college and are not guaranteed.

### RETIREMENT PLAN:
The University is affiliated with the Teachers’ Insurance and Annuity Association (TIAA). All employees are eligible to participate in the retirement plan when they begin employment. There is a three year vesting schedule for discretionary employer contributions.

## TIME OFF

### VACATION:
Based on years of service, beginning with two weeks per year for non-exempt positions (6.67 hours per month) and four weeks per year for exempt positions (13.34 hours per month).

### SICK LEAVE:
Accumulated at the rate of one day per month. Includes leave for reasons of illness, accidents, medical or dental appointments or pregnancy. Maximum accrual is 480 hours.

### OTHER PAID DAYS OFF:
Eight hours of personal leave per anniversary year are provided after a full-time employee has been employed one year. Personal leave is not accrued or carried over into a subsequent anniversary year. Also, after 90 days of employment, an employee is offered a paid day off in their birthday month.

### PAID HOLIDAYS:
Employees are paid for legal holidays as established by the University.

### TIME OFF:
Sufficient time is allowed to participate in jury duty, attend National Guard/Reserves Annual Training, and attend funerals.

Please refer to the Handbook for Administration and Staff for complete details regarding all University policies and fringe benefits. Upper Iowa University reserves the right to amend, change, or terminate benefits at any time.

If you have questions or need additional information, please contact:

Human Resources  
hr@uiu.edu

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# SUMMARY OF FRINGE BENEFITS (Faculty)

## HEALTH & LIFE INSURANCE

**MEDICAL INSURANCE:** Coverage through Wellmark Blue Cross/Blue Shield of Iowa, Alliance Select. Wellness program participation reduces employee monthly premium.

**HEALTH SAVINGS ACCOUNT (HSA):** Employees on the high deductible health plan (HDHP) may set up an HSA for monthly pre-tax contributions. If participating in the UIU wellness program, the university will also make a monthly contribution to the employee's HSA account.

**DENTAL INSURANCE:** The University covers 50% of the monthly premium with coverage offered through Delta Dental.

**VISION INSURANCE:** A voluntary vision program is offered through VSP.

**LIFE INSURANCE:** Employees are covered under a group plan providing basic life and accidental death and dismemberment insurance up to the employee's annual basic contractual salary. The premiums are paid by the University.

**DEPENDENT LIFE INSURANCE:** A full-time employee may insure the lives of his/her spouse and each dependent child (within age guidelines) for $2,000 each at a total cost of $1.00 per month.

**VOLUNTARY GROUP LIFE INSURANCE:** Coverage is available in amounts from $10,000 to $100,000 (in increments of $10,000) on the life of the employee and spouse. Children age 6 months-19 years can be insured for $10,000 and age 14 days-6 months for $200. Premiums are determined by age brackets and are paid by the employee.

## DISABILITY, FLEX SPENDING, RETIREMENT & OTHER INSURANCE

**SHORT-TERM DISABILITY INSURANCE:** All full-time employees are covered for short-term disability benefits. After a 14-day elimination period, the short-term disability benefits will equal 60% of the basic weekly wages for up to 11 weeks. Premiums are paid by the University.

**LONG-TERM DISABILITY INSURANCE:** All full-time employees who are less than 70 years old are covered for long-term disability benefits. After a 90-day waiting period, the long-term benefits will equal 60% of the basic monthly salary. Premiums are paid by the employee.

**HEALTH/DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (FSA):** Employees may elect to set aside pre-tax money each month to be used for some unreimbursed medical expenses and qualified dependent care expenses.

**RETIREMENT PLAN:** The University is affiliated with the Teachers’ Insurance and Annuity Association (TIAA). All employees are eligible to participate in the retirement plan when they begin employment. There is a three year vesting schedule for discretionary employer contributions.

**CRITICAL ILLNESS INSURANCE:** Voluntary critical illness insurance is offered by Allstate. Premiums are determined by age and are paid by the employee.

**ACCIDENT INSURANCE:** Voluntary accident insurance is offered by Allstate. Premiums are paid by the employee.

## TUITION BENEFITS

**UIU TUITION REMISSION:** Full-time employees may request undergraduate tuition remission for themselves, their spouses, and their dependent children after one year of employment with the University. Graduate tuition remission is offered to employees and their spouses only.

**TUITION EXCHANGE:** Full-time employees that have been employed for one year or more may apply for tuition exchange through two different programs. This gives qualifying dependents of employees the opportunity to enroll at other participating institutions either tuition-free or at a reduced tuition rate. Tuition exchange is a scholarship awarded by the importing college and are not guaranteed.

Please refer to the Handbook for Administration and Staff for complete details regarding all University policies and fringe benefits. Upper Iowa University reserves the right to amend, change, or terminate benefits at any time.

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SUMMARY OF FRINGE BENEFITS (Part-time)

These benefits apply only to the part time hourly employees that work 20-39 hours per week for the entire calendar year. Employees who are employed seasonally or for intermittent periods are classified as temporary employees and are not eligible for fringe benefits.

SICK LEAVE: Accumulated at the rate of one-half day (4 hours) per month, includes leave for reasons of illness, accidents, medical or dental appointments, pregnancy, or care of sick children. Sick leave may be accumulated up to the maximum benefit of 240 hours (30 days).

PERSONAL LEAVE: Four hours of personal leave per anniversary year are provided after a part-time employee has been employed 1 year. Personal leave is not accrued or carried over into a subsequent anniversary year.

PAID HOLIDAYS: Part-time employees are paid for legal holidays as established by the University if they fall on a normally scheduled workday. One holiday equals the number of hours the employee is normally scheduled to work that day.

RETIREMENT PLAN: The University is affiliated with the Teachers’ Insurance and Annuity Association (TIAA). Part-time employees are eligible to participate in the plan when they begin employment. There is a three year vesting schedule for discretionary employer contributions.

MEDICAL INSURANCE: Part-time employees that work 30+ hours are offered medical insurance.

TUITION REMISSION: Part-time employees (20 or more hours) who have worked for two consecutive years at a part-time status may enroll in classes; this benefit is not extended to dependents or spouses of part-time employees. Adjunct instructors are not eligible for this benefit.

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