

# Benefits Summary - Assessor's Office Employees

1/1/2024

All benefits rates listed below reflect full time employment status.  
 Part time employee benefits are pro-rated based on the number of regularly scheduled hours.  
 \*If selecting **family coverage**, dependent verifications will be required.\*

Dependent Verification Examples: copy of marriage certificate,  
 copy of birth certificate for each covered dependent child - **OR** -  
 first page of most recent tax return listing all covered dependents (spouse & children).  
 Dependent children are covered up to age 26 on benefits, if choosing family coverage.



## MEDICAL - Wellmark BC/BS (premiums divided between 1st & 2nd paychecks of each month)

**Single \$160/mo** Employees who participate in the Wellness program through  
**Family \$295/mo** Health Solutions have the possibility of reducing their monthly premiums.  
 Deductible - \$450 (single) / \$875 (family)  
 Out-of-pocket Maximum \$1,150 (single) / \$2,300 (family)  
 Preventive Claims paid at 100% (In-network)  
 Prescription Drug coverage - 30% coinsurance (In-network)

## DENTAL - Delta Dental of IOWA (premiums divided between 1st & 2nd paychecks of each month)

**Single no cost to employee**  
**Family \$66.76/mo**  
 Annual Benefit Maximum - \$1250  
 In-network Deductible - \$15 (single) / \$45 (family)  
 Cleaning/routine exams paid at 100%  
 Orthodontics - Paid at 50% with a maximum of \$2,000/lifetime (dep children up to age 22).

## VISION INSURANCE - VSP (premiums deducted on second paycheck of each month)

**Single \$10.58/mo**  
**Family \$22.76/mo**  
 Voluntary benefit - employee pays full premium  
 Eye Exam - \$10 annually  
 Frames & Lens - \$25 deductible  
 Contacts - \$150/every calendar year

## LIFE INSURANCE - Madison National Life (premiums deducted on second paycheck of each month)

\$15,000 Basic Life Plan - provided by County at no cost to employee.  
 Additional Supplemental Life coverage available for employee, spouse & children.

Employee age bands monthly rate/\$10,000	Spouse age bands monthly rates/\$5,000
Under 30 \$ 0.70	Under 30 \$ 0.20
30-34 \$ 0.80	30-34 \$ 0.25
35-39 \$ 1.00	35-39 \$ 0.35
40-44 \$ 1.20	40-44 \$ 0.45
45-49 \$ 1.80	45-49 \$ 0.75
50-54 \$ 2.60	50-54 \$ 1.15
55-59 \$ 4.20	55-59 \$ 1.95
60-64 \$ 5.50	60-64 \$ 2.60
65-69 \$ 9.80	65-69 \$ 4.75
70-74 \$ 15.30	70-74 \$ 7.50
75+ \$ 20.90	75+ \$ 10.30

\$15,000 Supplemental Dependent Child Life coverage - \$3.00/mo total

## **LEGAL SERVICES - ARAG (premiums deducted on second paycheck of each month)**

**Premium \$24.45/mo**

This benefit requires a full year's participation.

Attorney fees for most covered legal matters are 100% paid in full when using network attorneys

Covered legal matters: Civil Damage Claims, Consumer Protection, Criminal Matters, Debt-Related Matters, Family Law, General Matters, Identity Theft, Government Benefits, Real Estate Matters, Tenants Services, Small Claims Court, Tax Matters, Traffic Matters, Wills and Estate Planning, and more.

## **SHORT TERM DISABILITY - Madison National Life Insurance Company**

Benefit provided by County at no cost to employee.

Elimination (Waiting) Period - 14 consecutive calendar days.

Monthly benefit - 60% of salary

Maximum benefit - \$1,500/week

## **LONG TERM DISABILITY - Madison National Life Insurance Company**

Benefit provided by County at no cost to employee.

Elimination (Waiting) Period - short term disability exhaustion.

Monthly benefit - 66 2/3% of salary

## **DEFERRED COMPENSATION - Corebridge**

457 retirement plan offered to County employees

Pre-tax contributions, deducted through County payroll

Contact Financial Representative Pam Corrick - 641-451-1284

## **RETIREMENT - IPERS**

Employee contributes **6.29%** from gross wages; County's portion is **9.44%**.

IPERS - 800-622-3849

Vested after seven (7) years of service and entitled to monthly retirement check.

*\*If there are differences between individual benefit contract language and this benefit summary, the contract language prevails.*