Dear faculty and staff,

Drake's core values embrace robust communication, transparency, and the importance of empowering our people. With these values in mind, the HR/benefits team has developed this guide to help you better understand and use all the benefits that come with being a Drake employee.

But beyond teaching you about your benefits, we hope this guide stands as a symbol of our commitment to better serve you. Because, to us, you are so much more than an employee. You are part of a diverse and talented community working toward a noble goal — a mission that both binds and inspires us all. Simply put, at Drake, we are all **united for good**.

- **We are united in a common purpose:** To do good for each other, as well as for the students and groups we serve.
- **We are united by a sentiment spoken by graduates, faculty, staff, and retirees alike:** “Once a Bulldog, always a Bulldog!” Throughout your time here, and after you leave our beautiful campus, we hope you will forever cherish and carry your Drake experience with you.
- **And, we believe in providing you with a united benefits philosophy:** Your employee benefits are thoughtfully assembled and woven together to ensure each plan and perk works in tandem to do good in your life — and the lives of all Drake employees.

Read this guide closely, and share it with your covered family members. You'll gain a better understanding of how your benefits work, as well as how to access information, save money, and find support where and when you need it — and that includes support from your HR/benefits team. If you have additional questions, **talk to us**. We'll be happy to help.

To everyone in our Bulldog community, whether you've been here decades or a day: We hope this guide is helpful, and that you discover something new. We hope you'll see our efforts as a small reflection of our dedication to you and your continued success at Drake. And, we hope the benefits described inside will help you meet each new day feeling united with your colleagues ... and excited for the good that you will do.

Sincerely,

Maureen De Armond
Executive Director, Human Resources (HR)
Know before you enroll

At Drake, we are a close-knit community: What happens to one of us happens to all of us. No matter the life stage, no matter the joys or the hardships, Drake University remains united in support of its people. Your benefits package reflects these ideals with comprehensive offerings that align with our benefits philosophy, including quality health and pharmacy coverage, competitive time-off and leave benefits, disability and life insurance, flexible spending accounts, and more.

Before you enroll, here is some important information you need to know about selecting benefits.

- Key dates and deadlines
- Before you choose
- If you don’t enroll

QUESTIONS?
Drake’s HR/benefits team is here to help. Call 515-271-3133 during business hours, email drakehr@drake.edu, or come see us at our office on the third floor of Old Main. We’ll be happy to support you as you decide which benefit options are right for you.

NOTE: Roll over the red dotted underlined text for more content.
Coverage information

ELIGIBILITY
In general, regular full-time faculty and staff, their spouse or partner, and their dependent children may participate in the benefits described in this guide. If you miss your initial enrollment deadline for medical, dental, vision and flexible spending coverage, you cannot enroll in benefits, change your benefits, or add or drop dependents until the next annual enrollment period unless you have a qualifying event.

Contact HR for information.

QUALIFYING EVENTS
A qualifying event is a major life change that makes you eligible to enroll in or update your benefits outside of an initial or annual enrollment period. Without a qualifying event, you will have to wait for the next annual enrollment period to elect coverage.

If you believe you have experienced a qualifying event, you must contact the HR department within 30 days in order to be eligible to update your coverage.

DOCUMENTATION REQUIREMENTS
If you are enrolling new family members, some basic information is required.

REMEMBER ...
If you do not enroll in medical, dental, vision and flexible spending benefits within 30 calendar days of your hire date, you cannot enroll in benefits, change your benefits, or add or remove dependents without a qualifying event, or until the next annual enrollment period in November.
Health insurance
Administered by Wellmark® Blue Cross® and Blue Shield®

Drake offers our faculty and staff health insurance through the BlueChoice® Point-of-Service (POS) plan, administered by Wellmark. Drake also has a new partnership with Broadlawns to provide you with additional options for care and convenience. With our quality health benefits, you get robust coverage that keeps you physically well and financially secure. You get access to the depth and breadth of the Blue Cross and Blue Shield network so you can choose the providers that are right for you. And, you get exclusive tools and services that will help you choose the right care at the right cost — which can help keep the plan affordable for everyone.

WITH THE BLUECHOICE® POS PLAN …

■ Both in- and out-of-network care is covered, but you’ll pay less when you stay in network. To search for providers near you, visit the Wellmark Provider Finder. When prompted, enter your plan prefix on your Wellmark ID card, or you can select Browse a List of Plans.

■ Plan participants must designate a primary care provider (PCP). Employees who schedule their no-cost annual physical exams with their PCPs will enjoy lower health insurance premiums. See page 6 for details.

■ In-network preventive care is covered at no cost to you. See a full list of $0 services available to you and your covered family members.

■ You may see any provider you choose without a referral.

■ Many services are not subject to the deductible, including primary care visits, specialist visits, urgent care visits, prescription medications, and more. Copays or coinsurance may still apply.

■ Prescription drug coverage and vision benefits are included with this plan at no additional premium cost. See pages 8 and 9 for details.

Learn more about your health insurance benefits | See full plan details

COVERAGE FOR OUT-OF-STATE EMPLOYEES

For faculty and staff outside of Iowa, Drake offers the Alliance Select™ Preferred Provider Organization (PPO) plan. The PPO plan is similar to the POS plan, with the following exceptions:

Only employees and eligible dependents who permanently reside out of state may elect this coverage.

You are not required to designate a PCP.

Employees searching for in-network care should go to Wellmark.com/finder and select the Wellmark Blue PPO™ network.
Faculty and staff who participate in Drake’s BlueChoice POS plan for health insurance now have an option for care that offers unprecedented affordability and convenience.

Drake has partnered with Broadlawns to offer a new Level 1 benefits tier that provides $0 primary care visits, specialist visits, virtual visits and urgent care visits when you choose a Broadlawns provider. Also, when you get your care at Broadlawns, you’ll enjoy significantly lower deductibles, coinsurance and out-of-pocket maximums (OPMs).

Simply stated: You and your covered family members can save substantially by choosing Broadlawns for care.

**AND, COMING SOON ...**
Affordable care will be easier than ever to access when a new Broadlawns community clinic opens near the Drake campus in the summer of 2023.

**ADDITIONAL IMPORTANT INFORMATION**

- There is no requirement to use Broadlawns for care. The choice is yours.
- The out-of-pocket costs for what is now called Level 2 (in-network) care have not changed. See the chart on page 7 for details.
- You can keep the PCP you have today, as they are now considered a Level 2 (BlueChoice POS) provider. Or, you can choose a Level 1 (Broadlawns) provider for your PCP. It’s your choice, and you will pay $0 for preventive care at either location.
- When you receive care at Broadlawns, any deductibles and OPMs you accumulate also go toward your Levels 2 and 3 deductibles and OPMs. Your out-of-pocket costs aggregate, no matter which level of care you choose.

**LEVELS OF CARE: HOW IT WORKS FOR DRAKE**

**LEVEL 1: BROADLAWNS**
- Lowest cost
  Care from a Broadlawns provider at any Broadlawns location.

**LEVEL 2: BLUECHOICE POS PROVIDERS**
- Mid-level cost
  Care from any other in-network providers in Iowa and some surrounding counties.

**LEVEL 3: OUT-OF-NETWORK PROVIDERS**
- Highest cost
  Care from out-of-network providers without a referral. If you choose this level, you’ll likely be responsible for more out-of-pocket costs.
# BlueChoice® POS Plan

<table>
<thead>
<tr>
<th>LEVEL 1</th>
<th>LEVEL 2</th>
<th>LEVEL 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Broadlawns providers</td>
<td>BlueChoice POS providers</td>
<td>Out-of-network providers</td>
</tr>
</tbody>
</table>

## YOUR COST SHARE

### Deductible
- **Individual:** $350
- **Family:** $700
- **Individual:** $1,000
- **Family:** $2,000
- **Individual:** $2,500
- **Family:** $5,000

### Coinsurance
- **Level 1:** 15%
- **Level 2:** 20%
- **Level 3:** 30%

### Medical out-of-pocket maximum (OPM)
- **Medical and pharmacy OPMs are separate.**
- **Individual:** $700
- **Family:** $1,400
- **Individual:** $3,000
- **Family:** $6,000
- **Individual:** $4,000
- **Family:** $8,000

## COST FOR CARE

### Annual physical exam
- **Must be performed by your designated PCP.**
- **Level 1:** $0 copay
- **Level 2:** $0 copay
- **Level 3:** Not covered

### All other preventive care
- **Level 1:** $0 copay
- **Level 2:** $0 copay
- **Level 3:** Not covered

### Annual vision exam
- **Level 1:** $0 copay
- **Level 2:** $0 copay
- **Level 3:** $0 copay

### Primary care office visit
- **At your designated PCP:** $0 copay
- **At other primary care providers:** $0 copay
- **Level 1:** $25 copay
- **Level 2:** $35 copay
- **Level 3:** $50 copay

### Specialist visit
- **Level 1:** $0 copay
- **Level 2:** $35 copay
- **Level 3:** $50 copay

### Doctor On Demand
- **Level 1:** N/A
- **Level 2:** $10 copay
- **Level 3:** N/A

### Virtual visits
- **All Doctor On Demand providers are in-network.**
- **Level 1:** N/A
- **Level 2:** $10 copay
- **Level 3:** N/A

### Doctor On Demand
- **Level 1:** N/A
- **Level 2:** $10 copay
- **Level 3:** N/A

### Chiropractic care
- **Per date of service.**
- **Level 1:** N/A
- **Level 2:** $25 copay
- **Level 3:** $50 copay

### Urgent care/walk-in clinic visit
- **Level 1:** $0 copay
- **Level 2:** $25 copay
- **Level 3:** $50 copay

### Emergency room visit
- **Level 1:** Deductible then 15% coinsurance
- **Level 2:** Deductible then 20% coinsurance
- **Level 3:** Deductible then 20% coinsurance

### Outpatient and inpatient care
- **Level 1:** Deductible then 15% coinsurance
- **Level 2:** Deductible then 20% coinsurance
- **Level 3:** Deductible then 30% coinsurance

### Prescription drugs
- **See page 9**

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## Did you know?

### DRAKE INVESTS IN YOUR HEALTH

**Drake is a self-funded group,** meaning the university—not our insurance company—pays employee health insurance claims.

**Drake covers 86% of your covered health costs.**

In addition, Drake pays 75% of employee premiums and 60% of dependent premiums.

**IN 2021, DRAKE COVERED ...**

- **783 employees**
- **981 spouses, partners, and dependents**
- **$9.9 million in medical & pharmacy expenses**

**BONUS TIP**
Vision benefits
Administered by Wellmark & Avēsis

ANNUAL VISION EXAM
Drake’s health insurance plan includes coverage for one no-cost vision exam each calendar year. Be sure to present your Wellmark ID card at your annual appointment.

HARDWARE BENEFITS
Drake employees will now have their hardware benefits administered through Avēsis, a national leader in vision care coverage.

IN-NETWORK HARDWARE BENEFIT HIGHLIGHTS
Contact Drake HR for a full description of benefits.

- Frames: $150 allowance
- Standard lenses: Covered in full after $15 copay
- Contact lenses (elective): $150 allowance
- Contact lenses (medically necessary): Covered in full
- Refractive laser surgery: $150 allowance; in-network provider discount up to 25%

HOW TO USE YOUR BENEFITS
When you need to see an eye care professional, reach out to Avēsis to review a list of covered providers in your area. Simply visit avesis.com, or contact Avēsis’ customer service team Monday through Friday, 7 a.m. to 8 p.m. EST, at 800-828-9341.

View a summary of the Avēsis hardware benefits.
Pharmacy coverage
Administered by Wellmark  Managed by CVS Caremark

Drake's pharmacy plan offers you comprehensive benefits combined with true convenience. Plus, with all your medical and pharmacy benefits administered by Wellmark, it's easy to access resources that help you use your benefits and save money.

BLUE RX COMPLETE™
Your pharmacy plan is based around a formulary — a list of approved medications. Understanding how the formulary works could help you save.

- Your plan helps keep costs down by covering only the medications that are on the formulary.
- The formulary helps guide you, your doctor, and your pharmacist to the lowest-cost drug options that effectively treat your condition.
- If you use a drug that’s not on the formulary, it won’t be covered, and you’ll pay the full cost.

LEVELS OF COVERAGE
With Blue Rx Complete, you have different levels of coverage called tiers. Your drug’s tier determines how much you'll pay at the pharmacy. The lower the tier, the more affordable your prescription. When you get a new prescription, visit cutt.ly/BlueRxComplete to look up drug tiers and requirements. If your drug is on a higher tier, ask your doctor or pharmacist if a lower-cost option may be appropriate.

<table>
<thead>
<tr>
<th>COST SHARE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
</tr>
</tbody>
</table>
| Pharmacy out-of-pocket maximum (OPM) | Individual: $2,500  
Family: $5,000 |

<table>
<thead>
<tr>
<th>COSTS FOR PRESCRIPTIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1</td>
</tr>
</tbody>
</table>
| Tier 2                  | Lesser of $250 copay  
or 40% coinsurance |
| Tier 3                  | Lesser of $250 copay  
or 40% coinsurance |
| Tier 4                  | 40% coinsurance       |
| Specialty drugs         | Same as cost above depending on drug tier |
| Non-formulary           | Not covered           |

PHARMACY APP
With the CVS Caremark app, it’s easy to manage and even save money on your prescriptions.

- Check drug costs and savings
- Get easy refills
- Sign up for mail delivery

The CVS Caremark app is free and available in your preferred app store.
With Drake’s medical and pharmacy coverage, you get access to **affordable, high-quality care when and where you need it**. But there are additional things you can do — and smart choices you can make with your benefits — that will help you and your family stay healthy while saving time and money. Being a smart health care consumer can also help the plan save money, which lowers the cost of premiums for all your fellow Drake employees.

1. **Get your no-cost preventive care.**
2. **Use your insurance tools.**
   - Member ID cards
   - myWellmark®
3. **Stay in network and shop for care.**
4. **Know where to go.**
   - PCP for managing your health
   - Doctor On Demand® for care on the go
   - Urgent care/walk-in clinic for fast, face-to-face care
   - ER for emergencies only

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**WHY DOES PREVENTIVE CARE MATTER?**

When you take full advantage of all the no-cost preventive services available to you and your covered family members, you’ll save time and money while helping ensure you live a long, healthy life.

**AVOID OR SLOW CHRONIC CONDITIONS:** Preventive care helps your provider stop expensive, long-term health problems before they start. You’ll stay healthier and save money on care throughout the year and beyond.

**SAVE ON PREMIUMS:** Drake employees who receive their annual physical exam from their designated PCP will enjoy a reduction in their health insurance premiums.
Minor medical conditions can strike at the most inconvenient times. With Doctor On Demand, you can have quick, on-the-go video visits with board-certified physicians and get treatment and prescriptions for a cold, flu, allergies, infections your kids pick up, and more. Use your smartphone, tablet, or computer to get fast, low-cost care anywhere — 24/7.*

Care from Doctor On Demand is...

- Affordable
- Fast
- Convenient
- Always there

Use Doctor On Demand ...

Or, have a virtual visit with your personal doctor.

*Doctor On Demand physicians do not prescribe Scheduled I-IV DEA Controlled Substances and may elect not to treat or prescribe other medications based on what is clinically appropriate. During times of high overnight call volume, patients may be directed to make an appointment with a Doctor On Demand physician for the following morning.

MENTAL HEALTH CARE FROM DOCTOR ON DEMAND

We live in stressful times. To help you get the support you need when you need it, Drake now also covers mental health services from Doctor On Demand.

With Doctor On Demand, it’s easy to find available appointments, schedule talk therapy and manage prescriptions for stress, depression, anxiety, trauma, postpartum concerns and more — all from the privacy of home.
Dental insurance
Administered by Delta Dental® of Iowa

Dental care is an important part of your overall health. Drake’s affordable dental plan provides you with no-cost, in-network preventive care, as well as coverage for basic care and major procedures.

Drake offers coverage from a single plan with dentists in two networks: the Delta Dental PPO network and the Delta Dental Premier® network. While you may see any provider you choose, you can save money by selecting dentists in the PPO network. Note that you do not need to choose a network when selecting coverage.

<table>
<thead>
<tr>
<th>COST SHARE</th>
<th>PPO PROVIDER</th>
<th>PREMIER PROVIDER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual deductible</td>
<td>$35</td>
<td>$50</td>
</tr>
<tr>
<td>Annual maximum benefit</td>
<td>$1,300</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>COST FOR CARE</th>
<th>PPO PROVIDER</th>
<th>PREMIER PROVIDER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Basic care</td>
<td>Deductible then 10% coinsurance</td>
<td>Deductible then 20% coinsurance</td>
</tr>
<tr>
<td>Includes fillings, periodontal care, root canals, and extractions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Major care</td>
<td>Deductible then 50% coinsurance</td>
<td>Deductible then 50% coinsurance</td>
</tr>
<tr>
<td>Includes crowns, inlays, onlays, dentures, and bridges</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Learn more, locate providers, and register for the Delta Dental Member Connection portal.

NEW! Starting January 2023, you’ll get more out of your dental benefits. With CheckUp Plus®, diagnostic and preventive dental services will no longer count toward your annual maximum benefit. That means you’ll be able to access more of the covered care you need to keep your smile healthy.
Flexible spending accounts (FSAs)

Administered by Advantage Administrators™

To help you save your tax dollars and increase your take-home pay, Drake offers two optional flexible spending accounts, or FSAs. An FSA allows you to set money aside pre-tax to help pay for eligible health or child/dependent care expenses.

Drake offers two types of FSAs. You may elect one or both:

- **HEALTH CARE FSA**
  Use to pay for eligible medical, pharmacy, dental and vision expenses.

- **DEPENDENT CARE FSA**
  Use to pay for child and adult dependent care expenses.

**IMPORTANT DETAILS ABOUT FSAs**

- **You must elect flexible spending accounts each year you wish to participate.** You will not automatically have an FSA, even if you had one last year.

- FSAs are “use it or lose it” accounts. That means, some of the money you put into your FSA may not roll over from year to year. Read about the types of FSAs above for details.

Learn more about FSAs and sign up for the Advantage Administrators FSA member portal.

**HOW MUCH IS ENOUGH?**

Here are a few rules of thumb to consider when deciding how much money to set aside in your FSAs.

**For a health care FSA:**
Consider your past use and future needs. If you are a returning Wellmark member, log in to myWellmark.com. There, you can generate health care spending reports for you and your family. Be sure to think about any upcoming care or procedures you may need to get the most accurate estimate for the coming year.

**For a dependent care FSA:**
Consider how much care you’ll use throughout the year. Many parents with children in preschool or daycare find they easily reach the fully allowed amount.
Life insurance
Administered by Principal Financial Group®

When a loved one passes, the financial burden can be enormous — from funeral costs to paying off debts and negotiating major expenses like mortgage payments and college tuition. That’s why Drake offers life insurance benefits that provide financial security when you or your family members need it most. Your benefits include a group life insurance plan paid for by the university. You also have the option to purchase additional term life insurance for yourself and your dependents.

■ UNIVERSITY-PAID GROUP LIFE INSURANCE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)
Drake funds your employee life insurance benefit at 200% your annual salary. Those who experience a qualifying medical event may receive up to their full life insurance payout as an AD&D benefit.

■ VOLUNTARY TERM LIFE INSURANCE FOR EMPLOYEES
This voluntary benefit can be purchased to complement any group life insurance option. You can select from a variety of coverage amounts; $400,000 is guaranteed issue and maximum coverage is $500,000.

■ VOLUNTARY TERM LIFE INSURANCE FOR SPOUSES AND PARTNERS
Coverage for your spouse or partner is also available, with guaranteed issue set at $50,000 and maximum coverage set at $100,000.

■ VOLUNTARY TERM LIFE INSURANCE FOR CHILDREN
You may purchase coverage for your dependent child in $2,500 increments up to the $10,000 guaranteed issue.

Learn more

IMPORTANT THINGS TO KNOW
• If you end your employment at Drake, you may convert your university-paid coverage to an individual plan within 31 days of termination.

• With voluntary coverage, your application does not need to go through underwriting if you elect benefits during your initial enrollment period.

• Voluntary coverage rates are based on the employee’s age.

• Spouses, partners, and children are only eligible for voluntary coverage if the employee is enrolled in voluntary coverage, as well.

Bonus Tip
University-paid sick leave and disability insurance

Disability administered by Principal Financial Group

When you are sick or hurt and unable to work, we offer a variety of benefits to help support you and your family, all paid for by the university. Eligible employees may use staff sick leave or faculty short-term disability when healing from illness or injury. Drake also offers long-term disability insurance to replace a percentage of your salary if you become disabled while actively employed.

■ SICK LEAVE
While you may use sick leave whenever you are unwell, the policy is specially designed to protect you in the case of a serious illness or injury. Eligible employees may accrue up to 520 hours of sick leave, providing you with a bridge to long-term disability benefits.

■ FACULTY SHORT-TERM DISABILITY
Consistent with Drake’s faculty short-term disability policy, the university will continue the salaries of full-time faculty who cannot work due to illness or injury during a portion of their appointment. In addition, eligible faculty may combine short-term-disability with other leave benefits, like FMLA and parental leave. See page 16 to learn more.
First-year faculty // Second-year faculty and beyond

■ LONG-TERM DISABILITY
After a 90-day elimination period, faculty and staff may be eligible to receive a long-term disability benefit if approved by the plan. This benefit pays you 60% of your pre-disability income until you are able to work or you reach Social Security normal retirement age.

Learn more about sick leave | Learn more about disability

Note that qualifying for long-term disability benefits is a different process than for short-term disability, and all decisions are made by Principal Financial Group. Contact the HR/benefits team for details and support.
Time-off benefits

Time away to recharge is essential for a happy, healthy life. In that spirit, Drake provides eligible faculty and staff with time-off and leave benefits, including paid vacation, holidays, community service leave, and more.

PAID VACATION
Administrators and staff in regular full-time positions as well as 12-month faculty are eligible to receive vacation hours. Some 9-month instructional staff positions may not be eligible; contact Drake HR at drakehr@drake.edu for more information.

- Exempt full-time employees
- Non-exempt full-time employees

Vacation is provided at the beginning of each fiscal year and cannot be carried over from one fiscal year to the next. Unused vacation is not paid out when you leave Drake.

PERSONAL LEAVE
In addition to your other time-off benefits, Drake provides all regular full-time employees with two personal days each fiscal year. This benefit adds additional flexibility to your schedule, and can be used in any way you choose, to...

- Celebrate birthdays or anniversaries
- Enjoy floating holidays
- Schedule medical appointments
- Observe religious holidays
- Manage family emergencies

... and more. Be sure to use your personal days each year, as they cannot be carried over from one fiscal year to the next and are not paid out when you leave Drake.

BEREAVEMENT LEAVE
Upon the death of an immediate family member, Drake provides time off without loss of pay for grieving, attending a funeral, and making funeral arrangements. A maximum of five working days of bereavement leave is available during a fiscal year to full-time, regular employees. Managers will work with employees to determine the appropriate time off on a case-by-case basis.

PAID HOLIDAYS
- New Year’s Day
- Martin Luther King, Jr. Birthday
- Memorial Day
- Juneteenth
- Fourth of July
- Labor Day
- Thanksgiving (2.5 days)
- Christmas (2 days)

Drake may also elect to close university offices during the last week of the calendar year.

VETERANS DAY OBSERVANCE
Veterans may use personal or vacation time to observe Veterans Day.
**COMMUNITY SERVICE LEAVE**

Community service leave (CSL) allows you to take paid time off to do volunteer work. Full-time employees receive 8 hours — and part-time employees receive 4 hours — of CSL each fiscal year, which can be used in one-hour increments. Service activities you may request CSL for include:

- Volunteer or service work for a non-profit organization.
- Volunteer work at a school.
- Participation in a Drake-sponsored community service activity.
- Blood, bone marrow, and organ donation.
- Disaster relief and emergency volunteer activities.

CSL may not be used for any activity for which you would otherwise receive compensation.

**FMLA**

The Family Medical Leave Act (FMLA) allows eligible employees to take unpaid, job-protected leave for specific family and medical reasons, explained below. FMLA is protected leave, not paid leave. However, it works concurrently with your other benefits, like sick leave and disability, to replace some or all of your salary during your time away.

- You are eligible for up to 12 weeks of leave in a 12-month period.
- You are eligible for up to 26 weeks of military caregiver leave in a 12-month period to care for a covered service member with a serious illness or injury if they are your spouse, child, parent, or next of kin.

Please contact HR if you think a planned or emergency leave may be protected by FMLA. Even if it's not, the HR/benefits team will help you navigate the situation.

**PARENTAL LEAVE**

New parents can use a combination of leave benefits after a birth, adoption, or placement of a foster child in the home.

- Eligible employees can use FMLA for protected leave.
- Faculty and staff who are new, adoptive, or foster parents may take two work weeks — up to 80 hours — of paid parental leave to bond with the child within the first 12 work weeks of the birth or placement. For employees who do not have a 100% full-time 12-month appointment, the 80 hours is pro-rated.
- During the period of medical incapacity after birth, eligible staff may use sick leave and faculty may use faculty short-term disability to remain in a paid status.
- Staff and faculty may use additional leave benefits — such as vacation and personal time — to continue to remain in a paid status.

**FACULTY MODIFIED DUTIES**

Instead of paid parental leave (described above), eligible faculty may opt for workload reduction upon the birth or adoption of a child or the placement of a foster child in the home. Faculty modified duties may be used from three months prior to 12 months following the birth or placement of a child.

**STAFF LEARNING AND DEVELOPMENT LEAVE**

Learning and development leave provides eligible staff with the opportunity to request four weeks of paid time off to pursue comprehensive, in-depth learning activities that will contribute to your growth and further the strategic initiatives of Drake University. Note that learning and development leave is not designed for the pursuit of academic degrees. Eligible staff must meet all the criteria.

**SABBATICAL LEAVE**

Eligible faculty members may apply for two semesters of sabbatical leave.

Learn more
Employee well-being

It's important to Drake that our community members remain happy and healthy. Available services address every facet of your well-being, from physical fitness to mental and financial health and beyond.

**WELLNESS PROGRAMS**

- **Keep more money in your paycheck with an annual exam:** Employees who complete an annual physical exam with their designated PCP will receive a reduction in their health insurance premiums. This yearly visit provides you and your doctor with important health information — including cholesterol levels, weight and body fat analyses, A1C levels, and more. Participants should submit their *Physical Exam Completion Form* to HR.

- **Enjoy free access to health and fitness facilities:** Full-time employees may use their Drake ID card to access the Bell Center, Knapp Center, Knapp Tennis Center, and Fieldhouse to enjoy a variety of fitness activities, equipment, and facilities. Memberships are also available to your spouse or partner and your dependent children at a reduced cost.

- **Improve your health with one-on-one support.** Take advantage of confidential nutrition consultations, fitness assessments, body composition analyses, personal training, and health coaching.

**EMPLOYEE ASSISTANCE PROGRAM (EAP)**

Sometimes, we all need a little extra help. Drake’s employee assistance program offers you and your family access to confidential support for a variety of sensitive issues and topics. The EAP is free for anyone in your household to access, and it provides you with three face-to-face visits per issue with qualified professionals who can offer you guidance, advice, and referrals for additional support. To reach the EAP, call 800-327-4692.

*Learn more*

**FINANCIAL EDUCATION**

Drake partners with our retirement benefits administrator, TIAA, to help keep you financially fit — both now and in the future. You can schedule an individual counseling session with a TIAA financial consultant to get a clear picture of your retirement goals. You can also participate in educational webinars or view past presentations on demand.

*WHY YOUR PCP MATTERS TO YOUR HEALTH AND WELLNESS*

When you designate and visit your PCP, you’re not just earning an incentive or satisfying insurance requirements. You’re building a partnership with a provider dedicated to advocating for your health. Your PCP will:

- ✓ Establish a baseline for your health and track it over time.
- ✓ Have a first-hand understanding of your personal medical history.
- ✓ Evaluate and assess the urgency of health problems as they arise.
- ✓ Provide regular care and referrals when needed.
Throughout their careers, Drake faculty and staff members give so much to the students, their coworkers, and the community. That’s why we offer substantial retirement benefits to honor your contributions by helping ensure you enjoy the next phase of life in comfort and security. Drake offers two avenues for coverage: a mandatory plan that everyone must participate in, and a voluntary plan to help you further grow your nest egg.

MANDATORY DEFINED CONTRIBUTION PLAN
All eligible employees are required to participate in this plan after one year of service at Drake. (You may be eligible to participate sooner if you have previously worked at an accredited college or university.) Once eligible, exempt employees must contribute 5% of their base salary. Non-exempt employees may choose to contribute either 3% or 5% of their base salary. Drake, in turn, will contribute 8% of your base salary. You will be fully vested as soon as your contributions begin.

Learn more about the mandatory contribution plan, including withdrawals and fees.

VOLUNTARY TAX-DEFERRED ANNUITY PLAN
You may contribute to this plan immediately, or at any time throughout your employment. There are many advantages to a tax-deferred annuity: Funds are compounded every year and aren’t taxed until you withdraw them. The principle earns interest, and the interest earns interest, as well. And, upon retirement, the annuity guarantees you a minimum monthly payment. (If you prefer, you may also choose to receive the benefit as a lump sum.)

Learn more about the voluntary annuity plan, including withdrawals and fees.

GET HELP PLANNING YOUR RETIREMENT
Drake faculty and staff members can access financial education services through TIAA, from individual counseling sessions on retirement and estate planning, to webinars on investment strategies. Learn more on page 18.
Benefits unique to Drake

Drake is proud to provide full-time faculty and staff with valuable signature benefits that go beyond the ordinary. These key components of your compensation and benefits package can help you and your family relocate to Des Moines and purchase a home in the Drake neighborhood; pursue affordable higher education at Drake and other universities; and take advantage of Drake’s wellness, recreational, and cultural offerings.

TUITION BENEFITS
With the significant cost of a private college education, Drake’s tuition benefits programs can be worth tens or even hundreds of thousands of dollars to you and your family over the course of your Drake career. Learn more.

- **Drake tuition waiver program**: You, your spouse or partner, and your eligible dependent children can take classes at Drake for free or at a reduced rate depending on eligibility criteria. (Costs for textbooks and some fees may still apply.)
- **Tuition exchange program**: Drake participates in two different tuition exchange programs. These allow your eligible dependents to receive free or reduced tuition at more than 670 participating schools nationwide.
- **Tuition reimbursement program**: Drake faculty and staff members may be able to receive tuition reimbursement for PhD or other doctoral-level degree programs not available through Drake.

RELOCATION AND HOME PURCHASE PROGRAMS
Drake provides support for two other big expenses — relocating to Des Moines and purchasing a home in the Drake neighborhood.

- **New hire relocation expense reimbursement**: When you’re hired to the Drake faculty or staff, you may be eligible for reimbursement of expenses related to your relocation to Des Moines.
- **Neighborhood home incentive plan**: Drake will grant you a subsidy of up to $3,500 toward a down payment or closing costs for home purchases in the Drake neighborhood. In addition to this subsidy, the program includes financing and home-improvement incentives available through the Neighborhood Finance Corporation.
WELLNESS, RECREATION, AND CULTURE

As a member of Drake's faculty and staff, you have access to the full slate of wellness, recreational, and cultural benefits our campus offers. You can also take advantage of a host of employee perks and discounts. Review the full list of new and updated perks here.

RECREATION AND WELLNESS
Enjoy free access to campus fitness facilities, including the Bell Center, Fieldhouse, Knapp Center, and the Knapp Tennis Center, as well as one-on-one support from health coaches. See page 18 for details.

ATHLETIC AND FINE ARTS DISCOUNTS
Many athletic and fine arts events at Drake are free. For events that include a fee, special discounts are available with your Drake ID card.

COWLES LIBRARY
With your Drake ID card, you’ll have access to all the resources available at Drake’s Cowles Library, including books, databases, magazine and newspaper archives, and more.
Enrollment instructions

Drake’s online system makes it easy to elect benefits during your enrollment period — and to access information and resources all year round. Here’s how to get started.

1. **Gather important information:** You’ll need a full name, date of birth, and Social Security number for all dependents over age one. If a dependent’s address is different than yours, you’ll need that, too.

2. **Go to my.drake.edu.** Then, enter your username and password.

3. **Select the Benefits Portal app.**

4. **If needed, use the Reference Center.** It will provide you with additional information to help you make smart decisions about your benefits.

5. **Follow the prompts.** They will walk you through the benefit election process.

6. **Confirm your choices.** You will not be officially enrolled unless you confirm your benefit elections.

7. **If needed, log back in to make updates or revisions.** During your enrollment period, you can log back in at any time and make changes to your selections.
Benefits contact information

Drake University Human Resources/Employee Benefits
515-271-3133 // drakehr@drake.edu

Employee Assistance Program
800-327-4692

Wellmark Blue Cross and Blue Shield
800-362-2230

Broadlawns Medical Center
515-282-2200

Delta Dental of Iowa
800-544-0718

Avēsis
800-828-9341

Principal Financial Group
800-245-1522

TIAA
800-842-2252

Advantage Administrators
800-383-1623

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