



Employee

Benefits

Guide

January 2025

WELCOME!

Dear current and prospective Drake employees,

Drake's core values embrace robust communication, transparency, and the importance of empowering all members of the Drake community. With these values in mind, Drake Human Resources has developed this guide to help you and your covered family members better understand and use all the benefits that come with being a Drake employee. But beyond informing you about your benefits in an easy-to-digest format, we hope you view this guide as a symbol of our dedication to you and an illustration of our investment of time on your behalf. Some sentiments that drive us:

- 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.

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.

This is now the third generation of this digital benefits guide. The feedback we have received to date has been encouraging and we hope that the content and messaging hits the mark with you as well. If not, we welcome your suggestions on how to make this a more useful and meaningful resource. If you have additional questions, talk to us. We'll be happy to help.

Sincerely,

Executive Director, Human Resources

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A Philosophy Focused On You

Drake's employee benefits philosophy is one of balance and stewardship which enables us to offer benefits and coverage that are competitive, comprehensive, and affordable.

The health plan design helps drive employees to make smart decisions to receive the highest quality care while also saving both them and the plan money, which can lower costs for everyone.

Drake's plan design also strives for fairness by ensuring that those who use the plan more contribute more through co-pays* and deductibles, while those using the plan less pay lower costs with affordable monthly premiums.

At the same time, the plan draws from the community at large to provide protection in the moments when our fellow Drake employees need it most (by setting reasonable out-of-pocket maximums with the plan covering the excess).

**Visit [page 25](#) for definitions of commonly used benefits terms*

Drake Invests In Your Health

Drake's health insurance and dental plans are **self-funded**. This means the university—not an insurance company—pays employee health and dental insurance claims.

Drake's benefits philosophy is to offer a quality benefits package that is straight-forward, efficient, and maximizes resources for the most impact.



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 important information you need to know about selecting benefits.

Key dates and deadlines:

- You must enroll within 30 days of your hire date. Unless you start on the first of the month, your benefits take effect the first of the following month. Don't miss out! If you miss your 30 day enrollment deadline, you cannot enroll in these benefits until the next annual enrollment period, unless you experience a qualifying event.
- Open enrollment occurs every year in November. For Plan Year 2025, the enrollment period is **November 1- December 2, 2024** to take account for the weekend. During this time, employees who choose to participate can select benefits for the following calendar year (Jan. 1 - Dec. 31).

QUESTIONS ABOUT ENROLLING?

Before you enroll, if you have questions, contact us! Drake's HR team is here to help. Call 515-271-3133 during business hours, email drakehr@drake.edu, or visit HR 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.



WHY YOUR PCP MATTERS TO YOUR HEALTH AND WELLNESS

When you designate and visit your Primary Care Provider (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.

Coverage Information

ELIGIBILITY

In general, regular full-time employees, their spouse or partner, and their dependent children may participate in Drake's benefits. If you miss your initial enrollment deadline (which is the first 30 days of employment) for medical, dental, vision and flexible spending coverage, you cannot enroll in benefits, change your benefits, or add or drop dependents unless you have a qualifying event. In November, during open enrollment, you can make adjustment for the following calendar year. Contact Drake 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 in November to elect coverage.

Examples of qualifying events include, but are not limited to:

- Addition of a child by birth, adoption, foster care placement, by court order
- Addition of a spouse or partner by marriage
- Loss of a spouse or dependent via divorce or death
- Employee's loss of coverage on a spouse or parent's plan
- Loss of coverage for a spouse, partner, or child under the age of 26
- Spouse or child obtaining coverage from another carrier/employer
- Exhaustion of COBRA coverage
- Medicare eligibility

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

DOCUMENTATION REQUIREMENTS

If you are enrolling new family members, some basic information is required—including full names, birth dates, and social security numbers.



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

Drake offers our faculty and staff health insurance through the Wellmark Blue Point-of-Service (POS) plan, administered by Wellmark Blue Cross® & Blue Shield®. Drake also has a special 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.

WELLMARK BLUE POS® PLAN

- Both in- and out-of-network care is covered, but you'll pay less when you stay in network. You will pay even less if you select Broadlawns for care.
- 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. For in-state, in-network care, select the Wellmark Blue POS network.
- Plan participants must designate a primary care provider (PCP). Employees may schedule their annual physical with any in-network provider. See [page 8](#) for details.
- In-network preventive care is covered at no cost to you. Visit [page 8](#) to see a 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 eye examinations are included with this plan at no additional premium cost (vision hardware is under a separate plan with Avēsis).

OUT-OF-STATE EMPLOYEES



For employees 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 notable exceptions:

- Only employees and eligible dependents who permanently reside out of state may elect this coverage
- You are not required to designate a PCP with the PPO
- 1.7 million providers across the U.S. are in the PPO network
- Employees searching for in-network care should go to [Wellmark.com/finder](https://www.wellmark.com/finder) and select the Wellmark Blue PPOsm network.



Drake & Broadlawns: A Great Partnership

Employees participating in Drake's Wellmark Blue POS plan for health insurance have an option for care with amazing 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).

In 2023, the [*Broadlawns Community Clinic at Drake*](#) opened, offering primary care, urgent care, mental health services, and access to a rotation of specialty services.

ADDITIONAL 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 8 for details.
- You can keep the PCP you have today, as they are now considered a Level 2 (Wellmark Blue POS) provider. Or, you can choose a Level 1 (Broadlawns) provider for your PCP. You will pay \$0 for preventive care with both Level 1 and Level 2 providers.
- 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.



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

Levels Of Care: How It Works At Drake

LEVEL 1: BROADLAWNS

Lowest cost

- Care from a Broadlawns provider at any Broadlawns location.
- All Broadlawns providers are "in-network" and offer special pricing to Drake plan participants.

LEVEL 2: WELLMARK BLUE

Mid-level cost

- Point-of-Service (POS) in-network providers.
- 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.



KEY WORD: CHOICE...

At Drake, we want our plan participants to have choices. These three levels of care provide room for choice. Of course, there are costs and benefits around those choices. See [page 8](#) for more details on the associated costs with these levels of care.

There are 30,000 providers in the Wellmark Blue POS network. You can also get covered out-of-network care all across the U.S., but you will pay less when you stay close to home. You can pick and choose, as well. Perhaps your PCP works at Broadlawns, but your specialist does not. That's okay.



Levels Of Care: The Details

Wellmark Blue Point of Service (POS) Plan - 2025			
	LEVEL 1	LEVEL 2	LEVEL 3
	Broadlawns	POS In-Network	Out-of-Network Providers
Your Cost Share			
Deductible	Individual: \$500 Family: \$1,000	Individual: \$2,000 Family: \$4,000	Individual: \$5,000 Family: \$10,000
Coinsurance	15%	20%	30%
Medical out-of-pocket maximum (OPM) <i>Medical & pharmacy OPMs are separate.</i>	Individual: \$1,000 Family: \$2,000	Individual: \$4,000 Family: \$8,000	Individual: \$10,000 Family: \$20,000
Cost for Care			
Annual physical exam	\$0 copay	\$0 copay	Not covered
All other preventative care	\$0 copay	\$0 copay	Copay/Deductible/Coinsurance
Annual vision exam	\$0 copay	\$0 copay	\$0 copay
Primary care office visit	At your designated PCP: \$0 copay At other primary care providers: \$0 copay	At your designated PCP: \$25 copay At other primary care providers: \$40 copay	\$75 copay
Specialist visit	\$0 copay	\$40 copay	\$75 copay
Doctor On Demand	N/A	\$10 copay	N/A
All other virtual visits	\$0 copay	With your designated PCP: \$25 copay With other providers: \$40 copay	\$75 copay
Chiropractic care	N/A	\$25 copay	\$75 copay
Urgent care/walk-in	\$0 copay	\$25 copay	\$75 copay
Emergency room visit	Deductible then 15% coinsurance	Deductible then 20% coinsurance	Deductible then 20% coinsurance
Outpatient and inpatient care	Deductible then 15% coinsurance	Deductible then 20% coinsurance	Deductible then 30% coinsurance





Enjoy Virtual Visits With Doctor On Demand



DOCTOR ON DEMAND - HIGHLIGHTS

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, and more. Use your smartphone, tablet, or computer to get fast, low-cost care anywhere—24/7.*

Care from Doctor On Demand is...

-  Affordable - Just \$10 per visit
-  Fast - Be seen in minutes
-  Convenient - Available at home or on the go
-  Always There - Available 24/7, even in the middle of the night

Get the app! To take advantage of this benefit, download the free app and register. Then, when you need to see a provider or want to schedule a future visit, just use the app. Visit [Doctor on Demand](#) to learn more.

*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

Mental healthcare is healthcare.

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 your home.

EMPLOYEE ASSISTANCE PLAN

Drake University also supports an Employee Assistance Plan (EAP) for employees and members of their households—and you do not need to be a health insurance plan participant to take advantage of EAP. Visit [page 23](#) to learn more about this free and confidential resource. For existing Drake employees, visit our [webpage dedicated](#) to this benefit.

An Ounce Of Prevention

With Drake's healthcare benefits, 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 health and 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 preventative 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
- Virtual visits for care on-the-go
- Urgent care/walk-in clinic for fast, face-to-face care
- Emergency Departments are only for true emergencies (not a runny nose!)

5. Enroll in a flexible spending account. (See pp. 14-15).



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 will enjoy a reduction in their health insurance premiums.

Pharmacy Coverage

Drake’s pharmacy plan is administered by Wellmark and managed by CVS Caremark®. It 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 VALUE PLUSSM

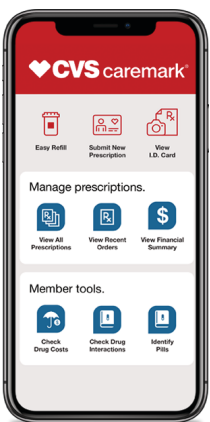
Your pharmacy plan is based around a formulary—a list of approved medications. Understanding how the formulary works could help you save.

- 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 RX COVERAGE

With Blue Rx Value Plus, 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, look up Blue Rx Value Plus drug formulary at <https://www.wellmark.com/member/prescription-drugs>. If your drug is on a higher tier, ask your doctor or pharmacist if a lower-cost option may be appropriate.

GET THE CVS PHARMACY APP



With the CVS Caremark app, it is easy to manage and even save money on your prescriptions. At the tip of your fingers, you can:

- Check drug costs and savings
- Receive refill reminders
- Sign up for mail delivery

The CVS Caremark app is free and available in your preferred app store.



Cost Share	
Deductible	\$0
Pharmacy out-of-pocket maximum	Individual: \$2,500
Costs for Prescriptions	
Tier 1	\$10 copay
Tier 2	30%
Tier 3	30%
Specialty Drugs	30%

Newer drugs tend to cost more, while older, well-known drugs, like penicillin and statins, often have lower price points.

Similarly, generic drugs may provide the same benefits as higher cost brand-name drugs.

If you are looking to save money, ask your provider or pharmacist if there is an equivalent treatment or other options at a lower cost.

Dental Insurance

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.

To provide you with more choice, Drake offers coverage from one single plan with dentists in two networks, both through Delta Dental of Iowa:

- The Delta Dental PPO network, which includes 45% of the dentists in Iowa, and
- The Delta Dental Premier® network, which includes 93% of the dentists in Iowa and 90% of dentists across the U.S.

Note that you **do not need to choose a network** when selecting coverage—you can access either network through the single plan. While you may see any provider you choose, you can save money by selecting dentists in the PPO network. [Click here](#) to learn more, find in-network dentists, and register for the Delta Dental Member Connection portal.

	PPO PROVIDERS	PREMIER PROVIDERS
COST SHARE		
Annual deductible <i>for member</i>	\$35	\$50
Annual maximum benefits	\$1,300	
COST FOR CARE		
Preventative	\$0	\$0
Basic care - Includes fillings, periodontal care, root canals, and extractions	Deductible then 10% coinsurance	Deductible then 20% coinsurance
Major care - Includes crowns, inlays, onlays, dentures, and bridges	Deductible then 50% coinsurance	Deductible then 50% coinsurance



IN CASE YOU MISSED IT...

With CheckUp PlusSM, diagnostic and preventive dental services do not count toward your annual maximum benefit.

That means you will be able to access more of the covered care you need to keep your smile healthy.

Vision Benefits

ANNUAL VISION EXAM - WELLMARK

Drake's health insurance plan administered by Wellmark includes coverage for one no-cost vision exam each calendar year and covers medical care for eye injuries. At your annual eye exam, be sure to present your Wellmark ID card.

HARDWARE BENEFITS - AVĒSIS

Drake employees who choose to enroll will receive vision hardware benefits, including glasses and contact lenses through Avēsis, a national leader in vision care coverage.

ANNUAL IN-NETWORK HARDWARE BENEFIT HIGHLIGHTS

- 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%

Contact Drake HR for a full description of benefits.

HOW TO USE YOUR HARDWARE 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](https://www.avesis.com), or contact the Avēsis customer service team Monday through Friday, 7 a.m. to 8 p.m. EST, at 800-828-9341.





Flexible Spending Accounts (FSAs)

To help you save your tax dollars and increase your take-home pay, Drake offers two optional flexible spending accounts, commonly referred to as FSAs.

An FSA allows you to set money aside pre-tax dollars to help pay for eligible health or child/dependent care expenses.

Drake offers two types of optional FSAs. You may elect one or both: Health Care and/or Dependent Care FSA.



HEALTH CARE FSA

Use to pay for eligible medical, pharmacy, dental, and vision expenses not covered by insurance.

HEALTH CARE FSA - THE BASICS

- Money is set aside pre-tax and accumulates throughout the year.
- You may request a Visa debit card to pay for eligible expenses.
- Funds can be used for medical and pharmacy bills, as well as health and wellness products like bandages, contact solution, aspirin, sunscreen, and more.
- The maximum you can set aside for the 2025 plan year is \$3,300.
- Up to \$640 can roll over to the next plan year.

You may submit claims up to March 31 of the following year for expenses from January 1 to December 31. After March 31, the funds are forfeited.



ESTIMATING SET ASIDE MONEY - HEALTH CARE FSA

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.

Flexible Spending Accounts (FSAs)



DEPENDENT CARE FSA

Use to pay for child and adult dependent care expenses not covered by insurance or medicare/medicaid

DEPENDENT CARE FSA - THE BASICS

- With a Dependent Care FSA, money is set aside pre-tax and accumulates throughout the calendar year.
- You must submit claims to be reimbursed.
- Funds can be used for daycare, preschool, after school programs, elder care, and more.
- The maximum you can set aside is \$5,000.
- Dependent Care FSA money does not roll over—so it is important to set aside only the money you need for the year.
- If you do not spend all of the money in your Dependent Care FSA by December 31, the unused dollars will be forfeited.



ESTIMATING SET ASIDE MONEY - DEPENDENT CARE FSA

For a Dependent Care FSA, consider how much care you will use throughout the year. Many parents with children in preschool or daycare find they easily reach the fully allowed amount.

IMPORTANT DETAILS ABOUT FSAs

- You must elect flexible spending accounts **each year you wish to participate**. You will not automatically have an FSA in 2025, even if you had one in 2024.
- Dependent Care FSAs are “use it or lose it” accounts. That means, any unused contributions will not be carried forward to the next plan year.



Life Insurance

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.**

Drake also offers you 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 100% your annual salary. Those who experience a qualifying medical event (such as the loss of both hands, both feet, both eyes, or any combination of these) may receive up to their full life insurance payout as an AD&D benefit. *Note: Drake's funding of our group life insurance benefit reduces to 65% at age 65, 50% at age 70, and 35% at age 75.*
- **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.

Drake's partner for life insurance is THE HARTFORD.



IMPORTANT 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.

TRAVEL INSURANCE

When traveling on university business, Drake provides regular full-time employees with business travel life insurance. Employees are covered under a blanket policy for injury and loss of life up to \$250,000. For more information, call the Drake insurance office at 515-271-2804.

Sick Leave & Disability Insurance

When you are sick or hurt and unable to work, Drake offers a variety of benefits to help support you and your family. Eligible staff may use staff sick leave and eligible faculty may use faculty short-term disability when recovering from illness or healing from injury.

Drake also offers long-term disability insurance to replace a percentage of your salary if you become disabled while actively employed at Drake.

■ 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 (65 work days) 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](#), Drake 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. Medical certifications may be required. Contact Drake HR or read the policy for additional details.

■ 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 (up to \$10,000/month) until you are able to work or you reach Social Security normal retirement age.

Note that qualifying for long-term disability benefits is a different process than for short-term disability, and all decisions are made by THE HARTFORD in 2025. Contact Drake HR 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 or review the vacation policy for more information.

Vacation is "use it or lose it." Allotments are 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 employee leave Drake.

PERSONAL LEAVE

In addition to your other time-off benefits, Drake provides all regular full-time employees with two personal days (16 hours) 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
- Observe religious holidays
- Manage personal emergencies
- Take a "me" day
- Whatever is important to YOU

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 employees 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. Employees who may benefit from bereavement leave should contact Drake HR and work with their manager to determine when time off may be scheduled. Requests for bereavement leave are assessed on a case-by-case basis.

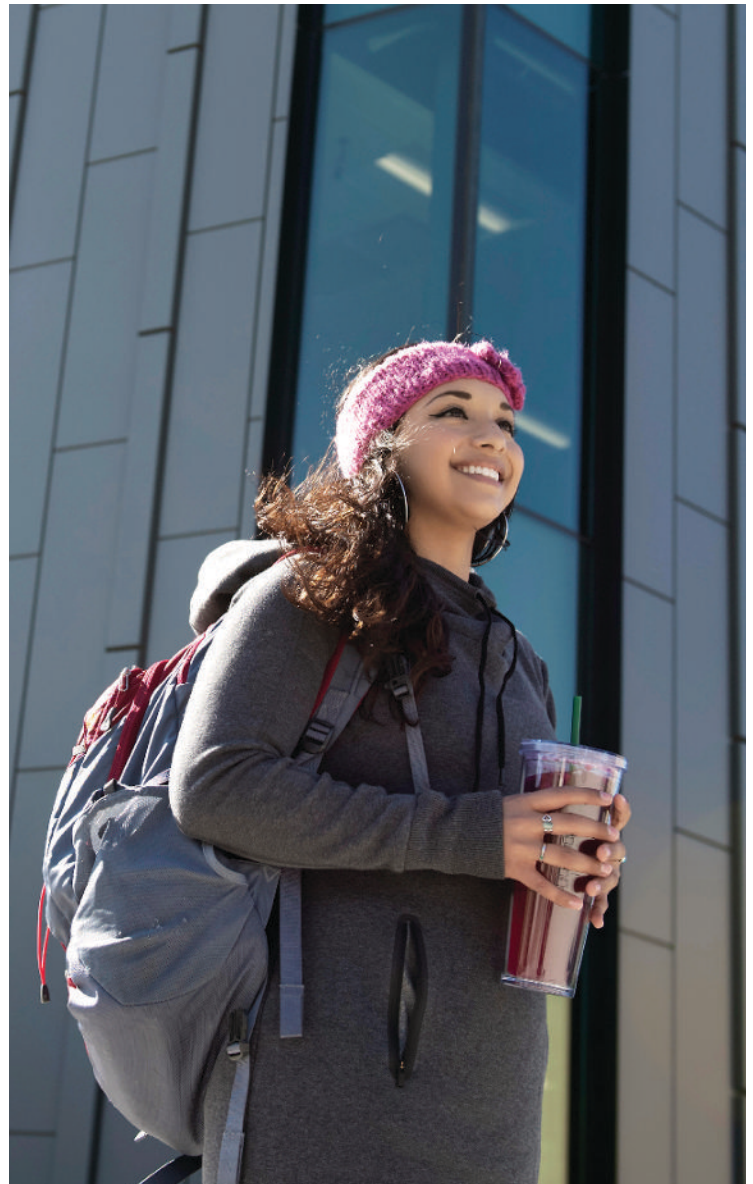
PAID HOLIDAYS



- New Year's Day
- Dr. 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 are encouraged to use personal or vacation time to observe Veterans Day.



Time-Off Benefits (Cont.)

FMLA

The Family Medical Leave Act (FMLA) allows eligible employees to take unpaid, job-protected leave for specific family and medical reasons. 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 Drake 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.

COMMUNITY SERVICE LEAVE

Community service leave 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 Community Service Leave each fiscal year, which can be used in one-hour increments. Service activities appropriate for this kind of leave 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

Community Service Leave may not be used for any activity for which you would otherwise receive compensation.

STAFF LEARNING & 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 Drake's strategic initiatives. Note that learning and development leave is not designed for the pursuit of academic degrees. Visit [the policy](#) for additional information.

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.

Retirement Benefits



Throughout their careers, Drake faculty and staff members give so much to the students, their coworkers, and the community. That's why we offer retirement benefits to honor your contributions by helping ensure you enjoy the next phase of life in comfort and security.

Drake offers several avenues for coverage: a mandatory plan that everyone must participate in, a voluntary plan to help you further grow your nest egg, and a Roth IRA to help invest post-tax dollars.

You may contribute to voluntary plans immediately, or at any time throughout your employment.

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 7% of your base salary. You are fully vested as soon as your contributions begin.

VOLUNTARY PRE-TAX ANNUITY PLAN

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. 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.)

VOLUNTARY POST-TAX ROTH

Drake employees have the option to enroll in a Roth. A Roth allows you to contribute after-tax dollars to help you save for retirement.

Learn more about Drake's TIAA sponsored plans, including withdrawals and fees, [here](#).



GET HELP PLANNING YOUR RETIREMENT

Drake employees can access financial education services through TIAA, from individual counseling sessions on retirement and estate planning, to webinars on investment strategies.

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 PhD 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. For more information, [visit this page.](#)



Employment Has Its Perks

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. Some highlighted perks:

- **ATHLETIC & FINE ARTS DISCOUNTS.** Many fine arts events are discounted or even free to Drake employees. Some athletic events offer discounts on season tickets for employees.
- **COWLES & LAW LIBRARIES.** With your Drake ID, you will have access to all the resources available at Drake's Cowles Library and the Law Library, including books, databases, archives, magazines and newspapers (including free subscriptions to the New York Times and the Wall Street Journal).
- **GET YOUR BULLDOG GEAR.** Drake employees get a sweet, sweet deal when shopping at the Bulldog Shop (located in Olmsted). How sweet, you ask? You get an amazing 15% discount on non-sale merchandise. Be sure to bring your Drake ID and let them know you are an employee when you get to the register!

Once employed, you will have access to Drake HR's [internal website](#), which will provide you with more information. For example, the internal site has a page dedicated to employee perks and discounts, which are regularly updated.

The Drake HR internal website also provides more detailed information about the various topics discussed in this guide. Some topics covered in this guide may also have corresponding policies (such as policies detailing Drake's tuition wavier, vacation time, sick leave, bereavement leave, community service leave, etc.).



Employee Well-Being

It is important to Drake that our employees 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 an **in-network provider** will receive a reduction in their health insurance premiums. Besides receiving a premium discount, an annual physical is an important way to receive health information through appropriate examinations, recommended preventative screenings, and the creation of the doctor-patient relationship. To receive the premium discount, employees must submit their completed Premium Discount form to Drake HR by November 30 of each year.

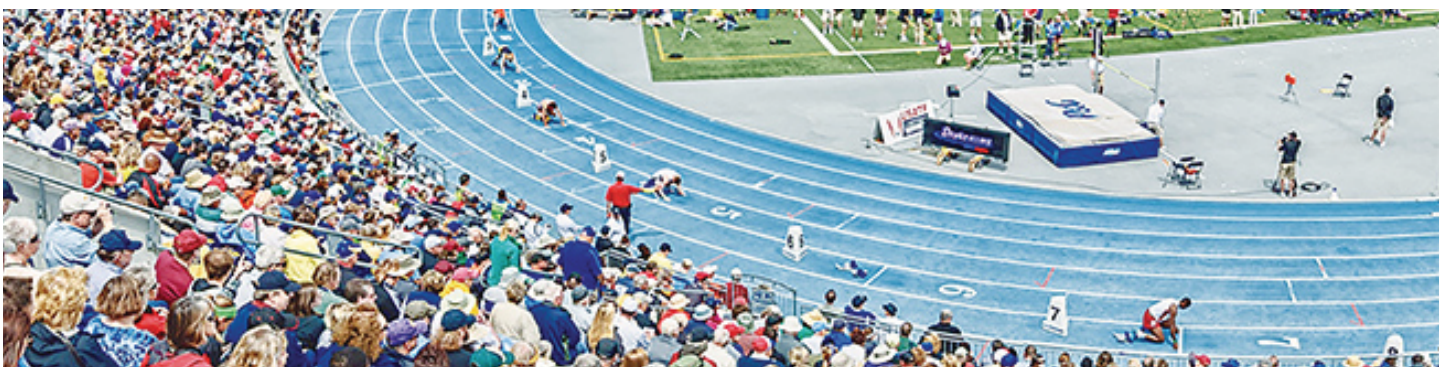
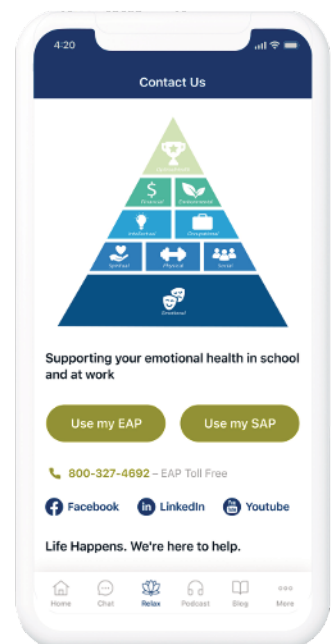
- Enjoy free access to health and fitness facilities: Full-time employees may use their Drake ID card to access the Bell Center, Knapp Center, Knapp Tennis Center, and Fieldhouse to enjoy a variety of fitness activities, equipment, and facilities. Memberships are also available to your spouse or partner and your dependent children at a reduced cost.
- Improve your health with one-on-one support. Take advantage of free nutrition consultations with a dietitian. Medication Therapy Management and diabetes self-management are also available at a cost.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Sometimes, we all need a little extra help. Drake's employee assistance program offers full-time employees and their families with access to confidential support for a variety of sensitive issues and topics. 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. EAP offers webinars, podcasts, self-assessments, and more. To contact our EAP provider, call 800-327-4692 or visit their [website](#). They have a great app you can download, too!

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

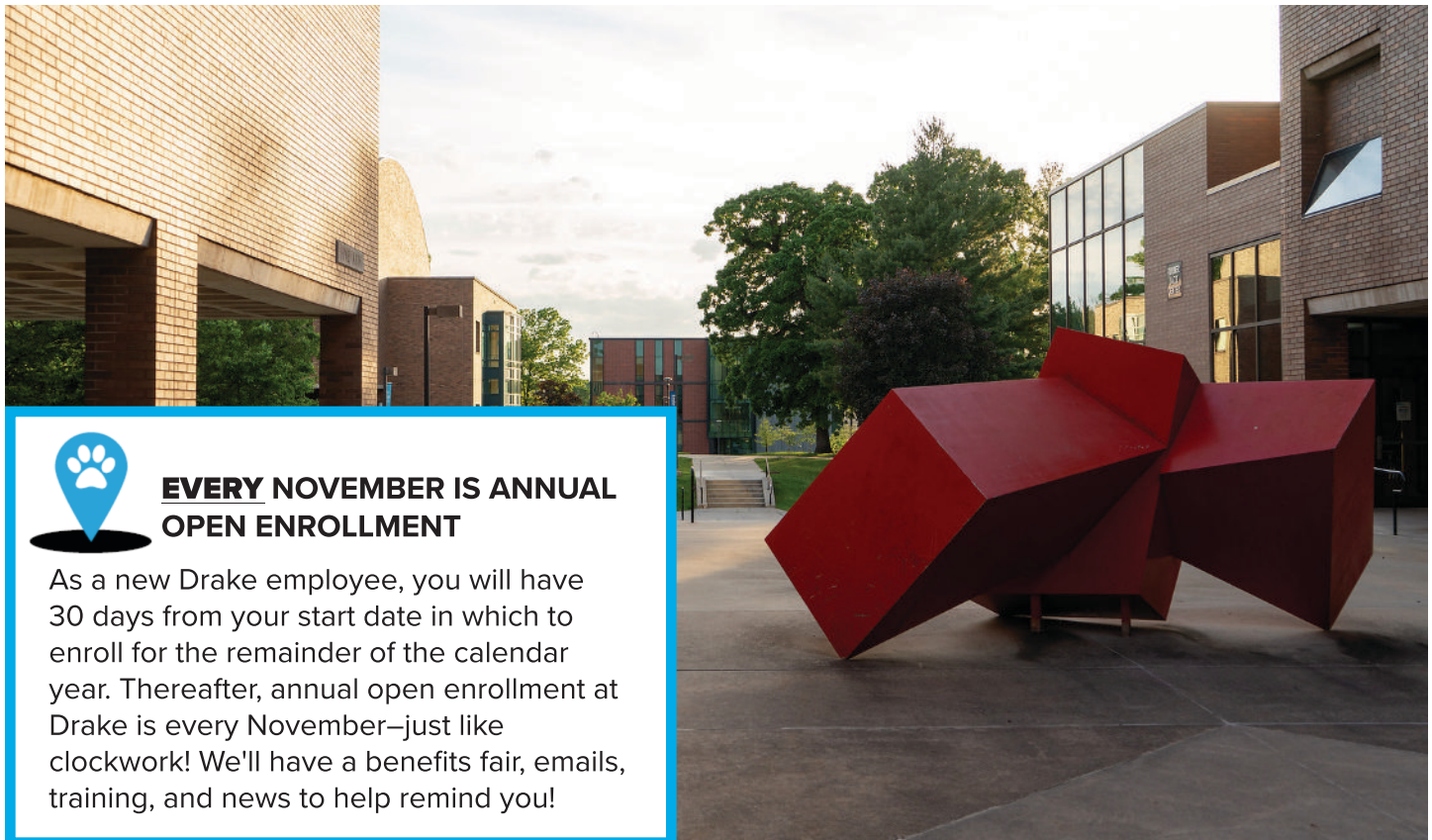


Enrollment Instructions & Reminders

Drake's online benefits portal makes it easy to elect benefits both during your initial 30 days on the job and thereafter, during our annual enrollment period in November. At Drake, a benefits plan year is the same as the calendar year. When you make selections during the open enrollment period, you are selecting benefits for the following plan (and calendar) year.

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. Log into [MyDrake](#).
3. Scroll down to My Resources (on the left side of the screen) and select Employee Home.
4. From the Employee Home, you will see a Human Resources column on the left side of the screen.
5. Select the Benefits Portal tile.
6. If needed, use the Reference Center. It will provide you with additional information to help you make smart decisions about your benefits.
7. Follow the prompts. They will walk you through the benefit election process.
8. Confirm your choices. You will not be officially enrolled unless you confirm your benefit elections.
9. During your enrollment period, you can log back in at any time and make changes to your selections.
10. If you have issues or questions, contact HR at drakehr@drake.edu. We are happy to assist you!



EVERY NOVEMBER IS ANNUAL OPEN ENROLLMENT

As a new Drake employee, you will have 30 days from your start date in which to enroll for the remainder of the calendar year. Thereafter, annual open enrollment at Drake is every November—just like clockwork! We'll have a benefits fair, emails, training, and news to help remind you!

Benefits Lingo

COINSURANCE: The percent (for example, 20 percent) you pay of the allowed amount for covered health care services to providers who contract with your health insurance or plan. In-network coinsurance usually costs less than out-of-network coinsurance.

COPAY/COPAYMENT: A copay (or copayment) is a fixed amount (for example, \$25) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

DEDUCTIBLE: The amount you owe for health care services before your health plan begins to pay. For example, if your deductible is \$2,000/year, your plan won't pay anything until you've met your \$2,000 deductible for covered health care services subject to the deductible. The deductible may not apply to all services.

EMPLOYEE ASSISTANCE PROGRAM (EAP): This is a free and confidential benefit for full-time Drake employees and members of their household. EAP offers counseling and coaching sessions on a variety of topics, including mental health, life coaching, and financial coaching. Drake's EAP offers a wide array of support and resources, including webinars, podcasts, self-assessments, in addition to counseling sessions.

FLEXIBLE SPENDING ACCOUNT (FSA): An FSA allows you to set aside pre-tax dollars to help pay for eligible health or child/dependent care expenses. This means you'll pay less in taxes and take home more of your paycheck.

HEALTH INSURANCE: A contract that requires your health insurer to pay some or all of your health care costs in exchange for a premium.

LONG-TERM DISABILITY (LTD): This benefit helps support employees who are experiencing an extended absence. Examples of qualifying conditions may include cancer, accidental injuries, and mental health conditions. After a 90-day elimination period, employees may be eligible to receive a long-term disability benefit if approved by the Plan. This benefit pays 60% of your pre-disability income (up to \$10,000/month) until you are able to work or you reach Social Security normal retirement age.

NETWORK: The facilities, providers, and suppliers your health insurer or plan has contracted with to provide health care services. Staying in-network will save you money. See [page 8](#) for more details about the three different levels of care offered through Drake's plan.

OUT-OF-POCKET MAXIMUM (OPM): The most you pay during a policy period (usually a year) before your health insurance plan begins to pay 100 percent of the allowed amount. This limit never includes the premium, balance-billed charges or health care services your insurance plan doesn't cover.

POINT OF SERVICE (POS): Drake offers a POS health plan that combines elements of both HMO and PPO plans with varying benefit levels depending on whether the providers are in- or out-of-network.

PREMIUM: The amount that must be paid for your health insurance or plan. At Drake, premiums are deducted from your paycheck on a monthly basis if you participate in Drake's health insurance plans (billed separately: health, dental, vision).

PRIMARY CARE PROVIDER (PCP): A physician (Medical Doctor or Doctor of Osteopathic Medicine), nurse practitioner, clinical nurse specialist, or physician assistant, as allowed under state law, who provides, coordinates or helps a patient access a range of health care services.

SHORT-TERM DISABILITY (STD): Drake does not offer a short-term disability. Rather, staff who are unable to work may use accrued leave (including sick leave, vacation time, and personal time). Faculty may continue to receive compensation through the Short Term Disability for Faculty policy, which is a paid leave policy for faculty who do not accrue paid time off.

SUMMARY OF BENEFITS CHANGES (SBC): The SBC helps you better understand and compare your coverage options. The summaries use a standard format, so it's easy to make comparisons. They outline health care and prescription drug benefits covered by the plans, including health benefits, costs, limitations and exceptions, and network provider information.

Contact Information & Resources

Drake University Human Resources

515-271-3133 // e: drakehr@drake.edu

HealthEquity - Flex Spending Accounts

844-341-6998 // w: memberservices@healthequity.com

Avēsis - Vision Hardware

800-828-9341 // w: myavesis.com

Broadlawns Medical Center - Special Partner

515-282-2200 // w: broadlawns.org

Delta Dental of Iowa - Dental Coverage

800-544-0718 // w: deltadentalia.com

Employee & Family Resources -

Employee Assistance Program

800-327-4692 // w: efr.org

THE HARTFORD - LTD, Life Insurance

Long Term Disability 888-301-5615

Life Insurance 888-563-1124

// w: www.abilityadvantage.thehartford.com

TIAA - Retirement Planning

800-842-2252 // w: tiaa.org/public/tcm/drake

Wellmark Blue Cross and Blue Shield - Health Insurance, Pharmacy, Vision Exams

800-362-2230 // w: wellmark.com



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