

HACAP BENEFITS

(For employees scheduled to work 30 or more hours per week)

Deductions are made each pay period.



BENEFIT <i>(Voluntary Insurance Plans)</i>		
BENEFIT	EFFECTIVE DATE	EMPLOYEE COST
Health/Dental/Vision/Prescription Insurance* (Pre-tax)	First of the month following hire date unless hire date is on the first	See attached rate sheet.
Flexible Spending Accounts* Medical Reimbursement and Dependent Care Reimbursement (Pre-tax)	First of the month following hire date unless hire date is on the first	Medical FSA Minimum Annual Election Allowed: \$260/year Maximum Annual Election Allowed: \$3,300/year Dependent Care FSA Minimum Annual Election Allowed: \$260/year Maximum Annual Election Allowed: \$5,000/year
Voluntary Life (After-tax)	First of the month following hire date unless hire date is on the first	Varies – Age/Income rated (26 pay periods)
Long Term Disability (After-tax)	First of the month following hire date unless hire date is on the first	Varies – Income rated (26 pay periods)
Critical Illness Insurance (After-tax)	First of the month following hire date unless hire date is on the first	Varies – Age/Income rated (26 pay periods)
Accident Insurance (After-tax)	First of the month following hire date unless hire date is on the first	Varies – Age/Income rated (26 pay periods)
BENEFIT <i>(Company Paid Benefits)</i>		
BENEFIT	EFFECTIVE DATE	EMPLOYEE COST
Paid Time Off	First day of employment	Accrued on hours worked & paid release hours used 0 – 1 year = .054 per hour ≈ 14 days 1 – 5 years = .07 per hour ≈ 18 days More than 5 years = .093 per hour ≈ 24 days
Holidays 11 company paid holidays	First day of employment	New Year's Day, Martin Luther King Jr. Day, President's Day, Memorial Day, Juneteenth (Non-BU Only), Independence Day, Labor Day, Indigenous People's/Columbus Day (BU Only), Thanksgiving Day, Day after Thanksgiving, Christmas Eve, Christmas Day
Short Term Disability Non-work related (25-week limit)	Completion of one year employment	No cost to employee
Basic Life and AD&D Insurance \$25,000 \$11,250 after age 70 \$7,500 after age 75	First of the month following hire date unless hire date is on the first	No cost to employee
EAP (Employee Assistance Program): Provides a variety of counseling, consultations, resources, and coaching benefits for you and your family members. EAP benefits are cost-free to you, confidential, and available 24/7.		
RETIREMENT OPTIONS		
BENEFIT	EFFECTIVE DATE	EMPLOYEE COST
Option 1: Iowa Public Employees Retirement System (IPERS) (Pre-tax)	First payroll check	-Employee contributes 6.29% of gross wages -HACAP contributes 9.44%
Option 2: 403 (b) (Pre-tax)	First payroll check	-Employee designates amount of contribution -HACAP contributes up to 9.44%
ADDITIONAL BENEFITS		
Corporate Advantage Partnership Education Program with Mount Mercy and Upper Iowa University		
Can change election at open enrollment each year or if employee experiences a qualifying life event		

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2026 EMPLOYEE HEALTH INSURANCE COSTS

Per Pay Period (26 Times per year)

Wellmark

\$950 Deductible HMO

Full Time

\$83.74	Employee
\$170.13	Employee & Spouse
\$157.35	Employee & Children
\$414.88	Family

Part Time

\$92.12	Employee
\$187.14	Employee & Spouse
\$173.09	Employee & Children
\$456.37	Family

\$2,000 Deductible HMO

Full Time

\$75.48	Employee
\$153.19	Employee & Spouse
\$141.70	Employee & Children
\$373.48	Family

Part Time

\$83.02	Employee
\$168.51	Employee & Spouse
\$155.87	Employee & Children
\$410.82	Family

\$2,000 PPO

Full Time

\$85.85	Employee
\$174.43	Employee & Spouse
\$161.34	Employee & Children
\$425.41	Family

Part Time

\$94.44	Employee
\$191.88	Employee & Spouse
\$177.47	Employee & Children
\$467.95	Family

\$2,500 HDHP/HSA PPO

Full Time

\$110.96	Employee
\$233.62	Employee & Spouse
\$192.94	Employee & Children
\$523.69	Family

Part Time

\$122.05	Employee
\$256.99	Employee & Spouse
\$212.23	Employee & Children
\$576.06	Family