

# DMACC Benefit Summary

The Des Moines Area Community College Group Insurance Program shall cover only Regular employees.

The group insurance program shall include the following employer-paid coverages:

1. Single Medical Insurance
2. Single Dental Insurance
3. Basic Term Life Insurance (subject to a benefit reduction schedule beginning at age 70)
4. Long Term Disability Insurance (subject to full time equivalent)

The group insurance program shall include the follow optional insurance coverages paid in part by the employer and in part by the employee:

1. Tiered Family Medical Insurance
2. Family Dental Insurance

The group insurance program shall include the following optional employee-paid insurance coverages:

1. Employee (subject to a benefit reduction schedule beginning at age 70) and/or Spouse/Domestic Partner Life Insurance (coverage terminates when Employee attains age 70)
2. Dependent and/or Spouse/Domestic Partner Life Insurance (coverage terminates when Employee attains age 70)
3. Short Term Disability
4. Long Term Care Insurance
5. Accident and Critical Illness with Cancer Benefit Insurance

## Health Insurance

- Current carrier is Wellmark BC/BS with Single premium paid at 100%
- A percentage of the Single + Spouse, Single + Child(ren), or Family is subsidized by DMACC

## Dental Insurance

- Current carrier is Delta Dental of Iowa with Single premium paid at 100%

Medical, dental, basic life, and if applicable, long term disability insurance shall be effective on the first day of the month following the month in which a new employee is hired. If the employee is hired to start on the first day of the month, the insurance shall be effective the first day of the following month.

## Employer Sponsored Retirement Plans:

Participation in one of the following group retirement plans is mandatory

1. IPERS- Iowa Public Employees Retirement System/defined benefit plan
2. FutureTracc Plan (Vendor: TIAA – Teachers Insurance and Annuity Association/defined contribution plan)

## Additional benefits offered to all regular employees:

Flexible Spending Account (Unreimbursed Medical and/or Dependent Care)

Hearing Aid Benefit

Tuition Waiver for DMACC classes

Dependent Child Tuition Remission

Employee Wellness Program

This information is a general overview of benefits and is not all inclusive. More detailed information will be provided upon hire.