

IOWA STATE UNIVERSITY

Extension and Outreach

Structured for Success: More Common Themes

This document summarizes additional common themes of questions and comments submitted via the virtual suggestion box since Model 3 was announced Oct. 11.

- **Please provide more information about the ISU insurance plans being offered to county paid staff.** County employees will have access to the [medical and dental plans that ISU offers its employees¹](#); ISU Extension and Outreach is not designing its own plan.

ISU has two insurance risk pools for its current employees that have different premium costs from the provider, Blue Cross and Blue Shield. The Faculty and P&S staff pool has a long history which makes it possible to have a proven lower premium rate. The other pool, the Merit staff, has a shorter risk history. This newer pool has proven to have moderately higher, yet stable, costs as it continues to build its reserve pool. Iowa State does not have a risk history on the county extension employee pool and has determined that county employees will be offered coverage at the Merit pool rate.

The table below lists the total cost of the ISU Plan per Merit employee. This is the monthly charge, depending on coverage selected, for a county employee. County councils have compensation policies that describe what portion of insurance premium, if any, they provide employees. Employees are responsible for the remainder of the monthly cost after the employer contribution is applied. The 2020 premiums are the same as the 2019 premiums. ISU Extension and Outreach is not adding a fee to the county employee premium rate.

ISU Plan - Merit				
2020 Active Health and Dental Insurance Monthly Premiums				
	Health Insurance		Dental Insurance	
	PPO Plan	HMO Plan	Basic Plan	Comprehensive Plan
Total Premium				
Yourself only	691.00	669.00	26.00	42.00
Yourself + spouse/partner	1,580.00	1,537.00	56.00	103.00
Yourself + children	1,234.00	1,202.00	63.00	108.00
Yourself + family	2,026.00	1,955.00	71.00	122.00

The ISU Plan is an option that county employees and councils now may include in compensation policy conversations. It should be considered alongside other viable options. Counties that have staff enrolled in the ISU Plan will send payment to the ISU Benefits Office monthly for their county staff premiums.

¹ The premiums posted on the [ISU Insurance Plan](#) site are the cost to ISU employees after the employer contribution from ISU is applied.