

# STATE OF IOWA BENEFIT PROGRAM

## *Judicial Magistrate*

### 2023

The State of Iowa's commitment to its employees is demonstrated by the compensation and benefits package provided to you by the State of Iowa. In addition to your direct compensation as a State of Iowa employee, a significant amount is spent on the benefit plans available to you and your family.

This document provides highlights of the State of Iowa benefits. More detailed information about the State's employee benefits can be found at two Department of Administrative Services – Human Resources Enterprise's websites: Benefits (<http://benefits.iowa.gov>) and Retirement Investor's Club (RIC) (<http://ric.iowa.gov>); and at the Iowa Public Employees Retirement System (IPERS) (<http://www.ipers.org>) website.

### **Salary**

The current annual salary is \$43,318.00. The State pays bi-weekly, each 2 week period begins on a Friday and ends at midnight on Thursday. Paychecks are electronically deposited the following Friday. Because there are 26 checks per year and health and dental insurance deductions are taken out twice monthly, you will have two pay periods per year in which no benefit deductions are taken from your pay check.

### **General Information**

Eligible family members for health and dental insurance coverage are:

- Your spouse
- Your domestic partner (same sex or opposite sex)
- Your children through the end of the calendar year in which they turn age 26
- Your unmarried children over the age of 26 who are full-time students
- Your unmarried children who are totally and permanently disabled prior to age 26

Employees can make benefit elections for the upcoming year during the annual enrollment and change period each fall. During the enrollment and change period you can:

- Enroll in health insurance
- Change your health insurance plan
- Enroll in dental insurance (if there is a dental open enrollment)
- Add eligible family members or remove family members from your health and/or dental insurance plans
- Enroll or re-enroll in the flexible spending account program
- Change your pre-tax premium conversion selection

When you enroll in health insurance, dental insurance and/or the flexible spending accounts, your benefit elections remain in effect to the end of the calendar year. You cannot make any changes until the next enrollment and change period unless you experience a qualified life event. Life events could be: marriage, divorce, birth, death, spouse loss of coverage. To change coverage as a result of a qualifying life event, you must act within 30 days of the event (60 days for health and dental insurance in the case of birth, adoption, or loss of eligibility for Medicaid, hawk-I, or SCHIP).

## **Health Insurance**

Family and single coverage is available to all regular full-time (30 to 40 hours per week) and part-time employees who work at least 20 hours per week. Magistrates are considered eligible as a part-time employee and have two Wellmark networks to choose from. Coverage is effective the first of the calendar month following the completion of one month of continuous employment. The 2023 part-time employee premiums:

### **Single Coverage**

<b>Wellmark Plan</b>	<b>Monthly Premium</b>	<b>State Share</b>	<b>Employee Share</b>
Iowa Choice	\$799.00	\$371.50	\$427.50
National Choice	\$878.00	\$371.50	\$506.50

### **Family Coverage**

<b>Wellmark Plan</b>	<b>Monthly Premium</b>	<b>State Share</b>	<b>Employee Share</b>
Iowa Choice	\$1,874.00	\$843.50	\$1,030.50
National Choice	\$2,057.00	\$843.50	\$1,213.50

## **Dental Insurance**

Family and single coverage is available to all regular full-time and part-time employees through Delta Dental. The 2023 part-time employee premiums:

<b>Delta Dental</b>	<b>Monthly Premium</b>	<b>State Share</b>	<b>Employee Share</b>
Single Coverage	\$35.00	\$17.50	\$17.50
Family Coverage	\$90.00	\$22.25	\$67.75

## **Life Insurance and Long-Term Disability Insurance**

Group life and long-term disability insurance is available only to regular status employees who work 30 hours or more per week.

## **Pre-Tax Premium Conversion**

The State's Premium Conversion Program offers a way of funding your insurance premiums for your group health and dental insurance policies with pretax dollars. Amounts you contribute to the program are not taxed for federal or state income taxes or Social Security. You are automatically enrolled in this program unless you elect out.

## **Worker's Compensation**

All employees are covered by worker's compensation through the State of Iowa. Worker's compensation provides partial income protection for injuries that occur in the performance of duties as a state employee. If injured on the job, notify your district court administration office and complete the First Report of Injury form.

## **Deferred Compensation**

A supplementary retirement program through which employees may defer a portion of monthly salary is available to all regular status employees who work 20 hours or more per week. (Magistrates are considered eligible as a part-time employee.) Deductions are deposited into your selection of RIC investments in a 457 employee contribution account. You may choose to have deductions taken from your paycheck before state and federal income taxes (pretax) or after taxes have been withheld (post-tax Roth) or a combination of both. Employee contributions up to \$75 per month will be matched 100% by the State. Employer matching contributions are deposited into your selection of RIC investments in a 401(a) employer match account. There are no vesting requirements for either account. With few exceptions, the money put into deferred compensation cannot be withdrawn until termination. The employee's contribution amount may be changed at any time.

## **Dependent Care Flexible Spending Account**

This plan provides employees with the opportunity to use pre-tax dollars to pay for day care expenses for their children or dependent adults. An employee may set aside a designated amount of salary (in pre-tax dollars) in a Dependent Care Account and then be reimbursed for qualifying expenses. To continue participation each year, you must re-enroll.

## **Health Care Flexible Spending Account**

This plan provides employees with the opportunity to use pre-tax dollars to pay for eligible health care expenses for yourself, your spouse or your dependent children. An employee may set aside a designated amount of salary (in pre-tax dollars) in a Health Care Account and then be reimbursed for qualifying expenses. To continue participation each year, you must re-enroll.

## **Charitable Organizations**

Contributions to certain charities can be made through payroll deduction during the annual One Gift Campaign.

## **Employee Assistance Program**

All employees and family members are eligible to receive short-term, confidential counseling through KEPRO. Counselors are available statewide to assist with a range of personal problems:

- Personal life issues which may include family/marital problems, death and dying issues, interpersonal conflicts, financial problems, stress, etc.
- Job-related problems concerning the work environment, co-workers relationships, vocational discontent, etc.
- Alcohol or drug abuse

## **Retirement**

Designed as a supplement to social security, the Iowa Public Employees Retirement System (IPERS) is a joint contributory retirement system to which both the employee and the employer contribute. A mandatory 6.29% deduction up to the limit established by state law will be deducted from the employee's gross pay. The State also contributes 9.44% of the employee's gross pay up to the limit established by state law. Employees who leave IPERS covered employment at any time before retirement can request a refund of the employee contributions, plus accumulated interest. [NOTE: Magistrates automatically participate in IPERS (unless they opt out within sixty days of hire). District court judges, district associate judges and associate juvenile judges are covered by the Judicial Retirement System.] IPERS is a "defined benefit" retirement plan. This means IPERS uses a set formula to calculate your benefits at retirement, providing you with a lifetime monthly benefit.

## **Holidays/Vacation**

The nine fixed holidays granted with pay according to state law are:

New Year's Day, Martin Luther King, Jr.'s birthday, Memorial Day, Independence Day, Labor Day, Veteran's Day, Thanksgiving Day, the Friday after Thanksgiving Day and Christmas Day.

Magistrates do not earn vacation, per Court Rule 22.14(2), or sick leave. Schedules are arranged by the chief judge of each district to accommodate a reasonable vacation period.