



# A Guide to Your Benefits

2026

LUTHER  
COLLEGE

**Welcome to Luther College’s 2026 Open Enrollment! We are pleased to offer a wide range of benefits to meet the needs of you and your family for the upcoming plan year. Open enrollment is your once-a-year opportunity to review your benefit needs and make elections for 2026.**

In the pages that follow, we have summarized the 2026 benefit offerings. Please consult this guide carefully.

If you have any questions, please contact Human Resources via e-mail at: [hr@luther.edu](mailto:hr@luther.edu) or call: 563-387-1134.

## Table of Contents

Who Do I Contact For Help?	3
Wellness Program	3
Retirement Program	3
Employee Assistance and Travel Assistance Programs	4
Medical Plan Information	5
RxBenefits – Member Services Pharmacy FAQs	7
Health Savings Account (HSA) Information	9
Flexible Spending Account (FSA)	11
Teladoc	11
EyeMed Vision Discount Program	12
Amplifon Hearing Discount Program	12
UnitedHealthcare Hearing	12
Dental Plan	13
Life and Accidental Death & Dismemberment Insurance	14
Long-Term Disability Insurance	14
Contact Information	15
Legal Notices	16

## Who Do I Contact for Help?

If you have questions about your benefits, please contact human resources via email at [hr@luther.edu](mailto:hr@luther.edu) or call x1134.

## 2026 Wellness Program

**Wellness Program:** Please note that the Luther College Health Plan covers 100% of a community wellness blood panel and routine physical exam for employees and their dependents each year. As part of Luther College's wellness initiatives, 2026 carries additional health care requirements for employees and their spouses on the steps to be completed. There will be a link to a wellness check-up form and more information about the community wellness blood panel. **By December 31, 2026**, employees (and participating spouses) enrolled in the health care plan will be required to complete the following:

1. Complete a Community Wellness blood panel
2. Complete a routine physical exam (It is recommended that you take your blood screening results to the exam)
3. Fill out the Wellness Check-up Form and return to Human Resources. This document is available on the Human Resources website at <https://forms.gle/hde6ZZyyDe1p171G7>.

Employees who complete the above steps by **December 31, 2026**, will avoid the additional health care premium of \$25.00 per month which will otherwise begin **January 1, 2027**.

## Retirement - TIAA Defined Contribution Plan

Luther College is a member of the Iowa Independent Higher Education Research Foundation (IIHERF) and the Iowa Association of Independent Colleges and Universities (IAICU), Multiple Employer Plan (MEP). TIAA is the recordkeeper and custodian for the MEP plan, and you can review your investment accounts using the TIAA/Luther College [microsite](https://www.tiaa.org/public/tcm/luther) (<https://www.tiaa.org/public/tcm/luther>).

Educational services are available at no additional cost through Millennium Advisory Services, Inc. If you meet the eligibility requirements, the College will contribute an amount equal to 5% of an employee's base salary as long as you contribute at least 3%. You may choose either pre-tax or after-tax (Roth) options for your employee contributions. To make changes to your contributions, please update your election online via [Norse Hub](#).

## Employee Assistance Program

Your EAP is designed to help you lead a happier and more productive life at home and at work. Call for confidential access to a Licensed Professional Counselor who can help you. When contacting the EAP you may be required to refer to the name **Iowa Private Colleges**. A Licensed Professional Counselor can help you with:

- Stress, depression, anxiety
- Relationship issues, divorce
- Job stress, work conflicts
- Family and parenting problems
- Medical and dental bills
- Anger, grief and loss
- Child and elder care
- Legal questions
- Identity theft
- Financial Services

### Help is easy to access:

- **Online/phone support:** unlimited, confidential, 24/7.
- **In-person:** You can get up to 3 visits available at no cost to you with a Licensed Professional Counselor. Your counselor may refer you to a resource in your community for ongoing support.



### Who is covered?

Unum's EAP services are available to all eligible partners and employees, their spouses or domestic partners, dependent children, parents and parents-in-law.

### Always by your side

- Expert support 24/7
- Convenient website
- Short-term help
- Referrals for additional care
- Monthly webinars
- Medical Bill Saver™ — helps you save on medical bills

### Help is easy to access:

**Phone support:** 1-800-854-1446

**Online support:** [unum.com/lifebalance](https://unum.com/lifebalance)

**In-person:** You can get up to three visits, available at no additional cost to you with a Licensed Professional Counselor. Your counselor may refer you to resources in your community for ongoing support.

## Travel Assistance

Whenever you travel 100 miles or more from home be sure to pack your worldwide emergency travel assistance phone number! Travel assistance speaks your language, helping you locate hospitals, embassies and other “unexpected” travel destinations. Services include:

- Multilingual services 24/7
- Hospital admission assistance
- Emergency medical evaluation
- Legal and interpreter referrals
- Economy round-trip common carrier transportation for a relative/friend if you are alone and going to be hospitalized more than seven days
- Call 1-800-872-1414 within the US or +609-986-1234 outside the US



Download and activate the app today from the Apple App Store or Google Play.

Reference Number: 01-AA-UN-762490

## 2026 Medical Plan Information

Luther College will continue to offer two different medical benefit plan options through UMR and RxBenefits. Both plans feature a broad network of doctors, hospitals, pharmacies, and other health care providers. To locate an in-network provider, go to [www.UMR.com](http://www.UMR.com) and click on “Find a provider”; for details on RxBenefits, please visit contact RxBenefits Member Services at 1-800-334-8134 or [RxHelp@rxbenefits.com](mailto:RxHelp@rxbenefits.com).

All Details Shown for <u>In-Network</u> Benefits	\$1,500 PPO Plan ("Traditional" Plan)	High Deductible Health Plan (HDHP)
<b>Medical Deductible</b>		
Single	\$1,500	\$3,400
EE+1 or Family	\$3,000	\$6,800
<b>Medical Out-of-Pocket (OOP) Max</b>		
Single	\$4,500	\$4,500
EE+1 or Family	\$9,000	\$9,000
<b>Annual College HSA Contribution</b>		
Single	Not Applicable	\$300
EE+1		\$600
Family		\$900
<b>Office Visits</b>		
Preventive	Plan Pays 100%	Plan Pays 100%
Primary Care / Urgent Care	\$40 Copay	Deductible then 90%
Convenience Care	\$20 Copay	Deductible then 90%
Teladoc – Virtual telemedicine offering virtual healthcare to patients through video and phone calls	\$20 Copay	\$20 Copay
Specialist	\$40 Copay	Deductible then 90%
PT/OT/ST, Chiropractic, Acupuncture	\$40 Copay	Deductible then 90%
<b>Professional Services</b>		
Mental/Behavioral Health	Deductible then 80%	Deductible then 90%
Emergency Room	Deductible then 80%	Deductible then 90%
Diagnostic (Lab)	Deductible then 80%	Deductible then 90%
Diagnostic (X-ray, MRI, CT Scans)	Deductible then 80%	Deductible then 90%
<b>Hospital</b>		
Inpatient and Outpatient	Deductible then 80%	Deductible then 90%
<b>Prescription</b>		
Preventive Rx	Plan Pays 100%	Plan Pays 100%
Generic	\$10 Copay	Deductible then 90%
Preferred Brand	\$40 Copay	Deductible then 90%
Non-Preferred Brand	\$75 Copay	Deductible then 90%
Specialty	Member pays 20% up to \$200	Deductible then 90%
<b>Vision</b>		
Children’s Eye Exam	Plan Pays 100%	Plan Pays 100%
Adult Eye Exam	\$150 benefit per calendar year	\$150 benefit per calendar year

### Important Notes:

- ➡ This is a synopsis of coverage only; the Summary Plan Description (SPD) contains exclusions and limitations that are not shown here. Please refer to the SPD for the full scope of coverage.
- ➡ In-network services are based on negotiated charges

## 2026 Medical Plan Rates

As in past years, how much you pay out of your paycheck for Luther College's medical plans depends on your plan selection, your annual salary, and who you are covering on the plan. Please note that the Total Monthly Premiums listed below are estimates at this time and may change. Rates for 2026 are as follows:

Monthly Rates	Plan Option 1 \$1,500 PPO	Plan Option 2 - \$3,400 HDHP with HSA	Plan 1 vs. Plan 2 Annualized Difference
<b>Single Coverage</b>			
<b>Total Monthly Premium</b>	<b>\$847.62</b>	<b>\$804.12</b>	
<b>Employee Monthly Contribution:</b>			
Salary Tier 1 (< \$43,124)	\$137	\$110	\$324
Salary Tier 2 (\$43,124 - \$64,136)	\$168	\$140	\$336
Salary Tier 3 (> \$64,136)	\$208	\$180	\$336
<b>Employee + 1 Coverage</b>			
<b>Total Monthly Premium</b>	<b>\$1,623.03</b>	<b>\$1,540.48</b>	
<b>Employee Monthly Contribution:</b>			
Salary Tier 1 (< \$43,124)	\$347	\$298	\$588
Salary Tier 2 (\$43,124 - \$64,136)	\$500	\$450	\$600
Salary Tier 3 (> \$64,136)	\$633	\$584	\$588
<b>Family Coverage</b>			
<b>Total Monthly Premium</b>	<b>\$2,240.74</b>	<b>\$2,116.21</b>	
<b>Employee Monthly Contribution:</b>			
Salary Tier 1 (< \$43,124)	\$440	\$361	\$948
Salary Tier 2 (\$43,124 - \$64,136)	\$612	\$532	\$960
Salary Tier 3 (> \$64,136)	\$774	\$694	\$960

- Employee + 1 includes the following situations:
  - Employee + spouse
  - Employee + 1 child (no spouse)
- Both spouses employed at Luther College with no children should elect two single coverages
- Both spouses employed at Luther College with family coverage: employee contribution is based on the spouse with the higher salary tier

## RxBenefits – Member Services Pharmacy FAQs

Your plan's pharmacy services and network is administered by one of the nation's largest pharmacy benefit managers. The combined experience and commitment to the member services of RxBenefits and your pharmacy benefits managers will help promote better health and value for millions of members.

If your coverage includes a pharmacy benefit, your health benefit plan ID card is also your prescription drug card. If your pharmacy coverage is a stand-alone plan, you will have a separate pharmacy ID card. Simply present your ID card and prescription at a participating retail pharmacy of your choice. The pharmacist will use your prescription and member information to determine your co-payment or co-insurance. Most plans allow you to receive up to a 30-day supply of covered medications at a retail pharmacy. Depending on your benefit, you may also be able to order medications using your plan's Home Delivery Pharmacy (home delivery). Consult the terms of your policy and any related riders or Summary of Benefits for full details about your prescription drug benefits, if they apply.

### Order online.

Order refills, check status, find a pharmacy and more – anytime, anywhere, from your plan's pharmacy website or MOBILE application available to you at your fingertips.

### How do I access my retail pharmacy network?

We offer access to a broad retail pharmacy network that includes thousands of pharmacies throughout the United States. That means you have convenient access to your prescriptions wherever you are - at home, work or even on vacation. For a list of participating pharmacies, access your plan's website for more information.

**You'll get the most from your benefits by using a participating pharmacy. Choosing a non-network pharmacy means you'll pay the full cost of the prescription up front.**

### How do I order medications using home delivery?

If your coverage includes a pharmacy benefit and you take maintenance medications, you can typically get a 90-day supply of your medication for the same price as two 30-day prescriptions filled at a retail pharmacy. Check your policy terms for details. Home delivery is a service for members who take maintenance medications such as for hormone replacement, asthma, diabetes, high blood pressure, arthritis, and any other conditions that require you to take a drug on an ongoing basis. It offers the convenience of having prescriptions filled using home delivery.

Simply pick up the phone or submit your order online, and your medications are delivered directly to your home, office or anywhere in the United States. To order refills of your medications online if you have home delivery, log into your plan's website.

### What is a Drug List/Formulary?

Your plan uses what is called a "Preferred Formulary" that we also refer to as the "drug list" or just the "formulary." This drug list/formulary contains brand-name and generic medications approved by the Food & Drug Administration (FDA) that have been reviewed and recommended by your plan's Pharmacy and Therapeutics (P&T) Committee. The P&T Committee is an independent group of practicing doctors, pharmacists, and other healthcare professionals responsible for the research and decisions surrounding our drug list. This group meets regularly to review new and existing drugs and chooses the medications for our drug list - based on various factors, including their safety, effectiveness, and value.

If your doctor prescribes a drug that is not listed on the drug list, you may be subject to extra out-of-pocket costs. Because the medications on the drug list/formulary are subject to periodic review, call the Member Services number on the back of your ID card to determine which medications are included. To obtain a copy, you can also get this information online by logging into your plan's website.

### What if my medication is not on the Drug List/Formulary?

If a drug your doctor prescribes is not on our drug list/formulary, please talk with your doctor about prescribing a medication that is on the drug list/formulary when appropriate. If a medication is selected that is not on your drug list/formulary; you will be responsible for the applicable non-formulary cost share amount.

The inclusion of medication on the drug list/formulary is not a guarantee of coverage. Some drugs, such as those used for cosmetic purposes, may be excluded from your benefits. Please refer to your Summary of Benefits for coverage limitations and exclusions.

### What is a prior authorization?

Certain prescription drugs (or the prescribed quantity of a drug) may require a "prior authorization" before you can fill the prescription. Some drugs require prior authorization because they may not be appropriate for every patient or may cause side effects. Your doctor should have a current list of drugs requiring prior authorization. However, your doctor may call your plan's referral number for authorization and information regarding these requirements. Prior authorization helps promote appropriate utilization and enforcement guidelines for prescription drug benefit coverage.

## RxBenefits – Member Services Pharmacy FAQs

### What do I need to do if one of my prescriptions requires a prior authorization?

Your doctor should have a current list of drugs requiring prior authorization. When you fill your prescription at a retail pharmacy, your pharmacist will be notified that your medication requires prior authorization and will take the necessary steps to request it. If you use home delivery, your doctor must obtain prior authorization before you can fill your prescription.

### What are medication quantity limits?

Taking too much medication or using it too often isn't safe and may even drive up your health care costs. Quantity limits regulate the amount of medication covered by your plan for a certain length of time. Most plans cover a 30-day retail pharmacy supply or up to a 90-day supply using home delivery. Quantity limits follow U.S. Food and Drug Administration (FDA) guidelines, as well as manufacturer recommendations.

If you refill a prescription too soon or your doctor prescribes an amount higher than recommended guidelines, our pharmacy system will reject your claim. When this happens, the pharmacist receives an electronic "Invalid/Excessive Quantity" message. If your doctor believes your situation requires an exception, he or she may request prior authorization review.

### When I submit a prescription, and my pharmacist receives an age or gender edit, what does that mean?

Certain drugs approved by the FDA or other prescribing guidelines include provisions that they are not appropriate for use based on a person's age or sex.

If you submit a prescription that is impacted by these requirements, the pharmacy computer will receive an electronic message of "Indication Not FDA Approved" (gender edit) or "Non-Covered Prescription Item" (age edit). This lets the pharmacist know that your prescription drug plan will not cover the medication as prescribed. However, the prescribing physician may determine that important medical reasons exist for prescribing this medication as written. If this is the case, the physician may request prior authorization review.

### What is the difference between generics and brands and how does it affect my benefits?

**Brand-name Drug:** A brand-name drug is usually available from only one manufacturer and may have patent protection.

**Generic Drug:** A generic drug is required by law to have the same active ingredients as its brand-name counterpart but is normally only available after the patent expires on a brand-name drug. You can typically save money by using generic medications.

[RxHelp@rxbenefits.com](mailto:RxHelp@rxbenefits.com)

1-800-334-8134; 7 am – 8 pm CST Monday - Friday

Be sure to check your Summary of Benefits to see how the use of generic versus brand-name drugs may affect your benefits and out of pocket costs. You may save money by using generic medications.

### Are generic medications as safe and effective as brand-name drugs?

Yes. Generic medications are regulated by the FDA. In order to pass FDA review and be A-rated, the generic drug is required to be therapeutically equivalent to its counterpart brand-name medication in that it must have the same active ingredients, and the same dosage and strength.

### Why are generic medications less expensive?

Normally, a generic drug can be introduced to the market only after the patent has expired on its brand-name counterpart and can be offered by more than one manufacturer. Generic drug manufacturers generally price their products below the cost of the brand-name versions.

### Why are generic drugs important?

Depending on your benefit design, you can help control the amount you pay for your prescriptions by requesting that your doctor prescribe generic medications whenever appropriate.

### How can I request a generic medication?

Your physician and pharmacist are the best sources of information about generic medications. Simply ask one of them if your prescription can be filled with an equivalent generic medication.

You may be subject to higher cost sharing for brand drugs.

### Can I have my prescription switched to a drug with a lower co-payment?

If your current prescription medication is not a generic, call your doctor and ask if it's appropriate for you to switch to a lower cost generic drug. The decision is up to you and your doctor.

You can also select lower cost options from your plan's website where you manage your current prescriptions. You'll get information to discuss with your doctor and the tools to get started.

### If I am going to be out of town for an extended time, how do I get an extra supply of drugs to cover me through that period?

If you are going to be out of town for an extended period and need medication, call the member services number on the back of your member ID card to request a vacation override. You must provide them the date when you are leaving and returning. The override will then be placed and you will pick up your medication at your local pharmacy.

## Health Savings Account (HSA)

If you enroll in the HDHP option, you may be eligible for a college sponsored Health Savings Account (HSA), administered by Optum Bank (a UMR “sister” company). *(See eligibility requirements below.)*

**Luther College Contributions to Health Savings Accounts:** If you enroll in the HDHP option for 2026 and meet the criteria to contribute to an HSA, Luther will make a College funded contribution to your HSA:

HDHP Enrollment Tier	College HSA Contribution (Annual)	2026 IRS Maximum Contribution
Single	\$300	\$4,400
Employee + 1	\$600	\$8,750
Family	\$900	\$8,750

Please note that HSA contributions are available only for current Luther College employees, not for emeriti, staff retirees, or their spouses.

### HSAs offer you the following advantages:

- **Tax Savings.** You contribute pre-tax dollars to the HSA. Interest accumulates tax-free and funds are tax-free to withdraw for qualified medical expenses--the same expenses that qualify under the Flexible Spending Account (FSA).
- **Reduce your out-of-pocket costs.** You can use the money in your HSA to pay for eligible medical expenses and prescriptions. The HSA funds you use can help you satisfy your HDHPs annual deductible.
- **Invest the funds and take them with you.** Unused account dollars are yours to keep even if you retire or leave the company. Additionally, you can invest your HSA funds, so your available health care dollars can grow over time.
- **The opportunity for long-term savings.** Unlike Flexible Spending Accounts (FSAs), HSAs do not have a “use it or lose it” rule. Unused HSA funds rollover from year to year—money you can use to reduce future out-of-pocket health expenses. You can even save HSA dollars to use after you retire.

### What You May NOT Know About HSAs:

- **You have to meet the following requirements to be eligible to contribute to the HSA:**
  - You must be covered by a qualified HDHP
  - You cannot be enrolled in Medicare
  - You cannot be covered under other non-qualified health insurance (ex: Tricare, Indian Nation Plan)
  - You cannot be covered by another “full” medical Flexible Spending Account (FSA) (through a spouse)
  - You cannot be claimed as a dependent on someone else’s tax return
- **Contributions to the HSA:**
  - Each year, the IRS sets HSA annual contribution limits, the 2026 limits are as follows:
    - \$4,400 for individual coverage
    - \$8,750 for family coverage (includes employee +1 or family tier)
  - If you (the account holder) are over age 55, you can contribute an additional \$1,000 over the IRS limit
  - Contributions remain in the HSA from year to year until they are used – no use it or lose it!

- You can increase/decrease your optional contribution to the account throughout the year

### **Distributions from the HSA:**

- Distributions from your HSA are tax-free if they are taken for “qualified medical expenses.”
- Much like a standard checking account, HSA funds may be used as long as funds are deposited in the account.
- HSA distributions can be taken for qualified medical expenses for the following people:
  - o The account holder (person covered by the qualified HDHP)
  - o Spouse of that individual (even if not covered by the qualified HDHP)
  - o Tax dependents of that individual (even if not covered by the qualified HDHP)
- You may use your HSA dollars even if you are no longer covered by a qualified HDHP.
- You may use HSA money for non-qualified expenses...BUT...
  - o You’ll pay income taxes, AND
  - o A 20% tax penalty

### **Information about Optum Bank HSA Administration**

- Luther College will “sponsor” your HSA if you choose Optum Bank as your administrator; by selecting Optum Bank as your administrator, you are eligible for:
  - Pre-tax payroll deduction employee contributions to the HSA
  - No HSA administration cost to you
- You must complete two forms to set up the HSA and return them to HR
  - Appointment of Employer as Authorized Agent to Open an HSA
  - Health Savings Account Payroll Election Form
- Optum Bank provides several convenient ways to submit a claim for reimbursement from your HSA:
  - Swipe your HSA debit card at places where you and your family members receive health care services
  - Request a distribution payment online
  - Complete and submit a Distribution Request Form and payment is sent to you by check or direct deposit

Additional information can be found in the Optum Bank materials available online and/or from HR.

### **Reminder:**

If you are enrolled in the Health Care FSA in 2025 and are choosing to elect the HDHP option for 2026, you MUST have a zero balance in your Health Care FSA as of December 31, 2025 to be eligible to contribute your own money to the Health Savings Account (HSA) on January 1, 2026; if your balance in the FSA is not \$0 on January 1, 2026, you may not contribute to your HSA until April 1, 2026.

## Flexible Spending Accounts

Flexible Spending Accounts (FSAs) are designed to save you money on your taxes. Each pay period, funds are deducted from your pay on a pre-tax basis and are deposited to your Health Care and/or Dependent Care FSA. You then use your funds to pay for eligible health care or dependent care expenses. With an FSA, the money you contribute is never taxed—not when you put it in the account, not when you are reimbursed with the funds from the account, and not when you file your income tax return at the end of the year.

**Note:** Remember, in order to receive reimbursements from your FSAs in 2026, you must use your debit card or submit claims information and receipts to UMR for payment

Account Type	Eligible Expenses	Annual Contribution Limits	Benefit
Health Care FSA	Most medical, dental and vision care expenses that are not covered by your health plan (such as copayments, coinsurance, deductibles, eyeglasses and doctor-prescribed over the counter medications)	Maximum contribution is \$3,400 per year	Save on eligible expenses not covered by insurance; reduces your taxable income
Limited Health Care FSA	If you enroll in the HDHP, you can enroll in a limited Health Care FSA to cover dental and vision expenses only	Maximum contribution is \$3,400 per year	Save on eligible vision and dental services; reduces your taxable income
Dependent Care FSA	Dependent care expenses (such as day care and after school programs for children up to age 13, or elder care programs) so you and your spouse can work or attend school full-time	Maximum contribution is \$7,500 per year	Reduces your taxable income

### Important Information about FSAs

Your FSA elections will be in effect through December 31, 2026 with a grace period through March 15, 2027 which is the date you must **incur** any eligible claims. Please plan your contributions carefully. Any money remaining in your account after March 31, 2027 (the date in which you have to submit for claims incurred 1/1/26 – 3/15/27) will be forfeited. This is known as the “use it or lose it” rule and it is governed by IRS regulations.

## Teladoc®

Teladoc provides live telephonic or face-to-face consultations using video with trusted, licensed doctors who can discuss your health issues, provide diagnoses and prescribe medications, if appropriate, in **most** states. Visit the website at [www.Teladoc.com](http://www.Teladoc.com) for more information. Teladoc is available from 24 hours a day, 365 days a year, including weekends and holidays.

**Both PPO and HDHP members will pay \$20 per consultation.** You will pay for the consultation, and you may then complete a UMR claim form to submit the claim through your medical insurance, depending on where you are at with your out-of-pocket maximums, the medical plan may reimburse all or part of your expense. Regardless of how much the plan covers, the Teladoc visit will be significantly more affordable than an office, urgent care, or ER visit.

Typical concerns that can be addressed through Teladoc include cold and flu symptoms, upper respiratory infections, allergies, children’s health issues, aches and pains, wellness, medication advice, and advice for family members.

Other services available through Teladoc:

- Dermatology: \$20 copay
- Psychiatrist: \$20 copay

## EyeMed Vision Discount Program

Delta Dental has teamed up with EyeMed Vision Care as your source for quality eye care services; you do not need to be enrolled in Dental to access this. Your vision plan provides you with the choice and service you expect - all at a great value. Your discount plan is unlimited and provides:

- Great overall savings up to 35%
- Access to thousands of private practice and retail providers nationwide including, LensCrafters, Target Optical, and most Pearle Vision locations
- Choice of any product, including designer brand name frames
- Savings on laser vision correction
- Ability to order contact lenses online using your benefit

Visit [eyemevisioncare.com/deltadental](https://eyemevisioncare.com/deltadental) to learn more or find a provider near you.



## Amplifon Hearing Discount Program

Do you often find yourself asking others to repeat themselves? Is there a constant ringing in your ears? If so, your ears could be trying to tell you something. If you think you may have hearing loss, don't worry. Delta Dental of Iowa has teamed up with Amplifon to offer you quality hearing care; you do not need to be enrolled in Dental to access this. Call 866-925-1698 or visit [deltadentalia.com/hearing](https://deltadentalia.com/hearing) to learn more.

- Up to \$125 off a hearing exam
- Up to \$2,995 off per hearing device – includes all major brands and technology levels
- 1 year of free follow-up care
- Free batteries for 2 years
- 3-year warranty for loss, repairs or damage



## UnitedHealthcare Hearing

### Take charge of your hearing health today

Treating hearing loss may help you rediscover parts of your life that you may have felt missing – including engaging in daily activities and staying connected to the people you love. You'll also support your long-term health.

Through UnitedHealthcare Hearing, you'll save up to 50% a wide selection of hearing aids and services.

1. **Contact UnitedHealthcare Hearing to schedule an initial hearing exam and consultation – 866-926-6632**
2. **Your provider will help you find the perfect Solution** – At your consultation and exam, your provider will assess your hearing and provide a personalized recommendation. Plus, they'll be able to answer any questions you have.
  - You have 60 days to try out hearing aids purchased from a provider
  - Your plan includes a three-year extended warranty for repairs and a one-time loss or damage replacement.
  - Schedule up to three follow-up visits at no cost, with additional support available
  - Receive a no-cost hearing exam
  - Choose from high-quality hearing aids including Relate, Beltone, Oticon, Phonax, ReSound, Unitron, Signia, Widex and Starkey

## Dental Coverage

Regular dental exams can help you and your dentist detect problems in the early stages when treatment is simpler and costs are lower. Keeping your teeth and gums clean and healthy will help prevent most tooth decay and periodontal disease, and is an important part of maintaining your medical health.

Luther College offers you a Delta Dental of Iowa dental plan. To locate an in-network dentist, go to [www.deltadentalia.com](http://www.deltadentalia.com) and choose "Provider Search". The PPO Network provides deeper discounts, but Luther College also offers the Premier network, which includes more dentists than the PPO Network.



Monthly Premiums	Delta Dental
Single	\$39
Family	\$84
Services	In-Network
Annual Deductible (Individual/Family)	\$30/\$90
Annual Maximum (per person)	\$1,000
<b>Diagnostic and Preventive Care:</b> Includes cleanings, fluoride treatments, and x-rays	30% / 20% / 10% / 0% (Step Coinsurance based on years of active Delta coverage)
<b>Basic Services:</b> Includes fillings, white fillings on front teeth	30% / 20% / 10% / 0% (Step Coinsurance based on years of active Delta coverage)
<b>Endodontics, Periodontics and Oral Surgery</b>	30% / 20% / 10% / 0% (Step Coinsurance based on years of active Delta coverage)
<b>Major Restorative Services:</b> Includes crowns, bridges, and dentures	50% after deductible (starting 2 <sup>nd</sup> year on the plan)

Your dental plan includes Delta Dental of Iowa's Enhanced Benefits Program that links medical conditions and dental benefits at no additional cost to the employee. This benefit offers additional oral health services to subscribers with the following conditions:

Condition	Enhanced Cleaning Benefit	Fluoride Application
Cancer Related Chemo or Radiation	4 cleanings per year	Yes
Diabetes	4 cleanings per year	
High-Risk Cardiac Conditions	4 cleanings per year	
Kidney Failure or Dialysis	4 cleanings per year	
Periodontal (Gum) Disease	4 cleanings per year	Yes
Pregnancy	1 additional cleaning	
Suppressed Immune System	4 cleanings per year	Yes

For more details and to sign up for the Enhanced Dental Benefits Program, please contact Delta Dental of Iowa.



## Life and Accidental Death & Dismemberment (AD&D) Insurance Coverage



Life insurance is an important part of your financial security, especially if others depend on you for support. Accidental Death & Dismemberment (AD&D) insurance is designed to provide a benefit in the event of accidental death or dismemberment.

Luther College provides Basic Life and AD&D Insurance and Accidental Death Insurance to all eligible employees at no cost to you.

	Life Insurance	Accidental Death Insurance
Age < 65	2x annual salary	2x annual salary
Age 65 – 69	1.34x annual salary	1.34x annual salary
Age > 70	Annual salary	Annual salary
Maximum Amount	\$275,000	\$275,000

The portion of the premium paid for life insurance coverage over \$50,000 will, as required by the IRS, be treated as taxable income.

**Please make sure your beneficiary designation on file with Luther College is current!**

You are also able to elect **supplemental life/AD&D** insurance for yourself, your spouse and children up to age 26. Options include:

- ➔ **Employee:** The lesser of 5X your base annual salary or \$500,000, in \$10,000 increments.
- ➔ **Spouse:** Requires employee enrollment. Up to 100% of employee amount in increments of \$5,000, not to exceed \$250,000.
- Child:** Requires employee enrollment. Age 6 months to 19 years old (or up to 26 if they are full-time students) up to \$10,000 per child in increments of \$2,000. Age 0 - 6 months, maximum \$1,000 benefit.

**Important! If you have not enrolled in the plan previously or would like to increase your amount of coverage, you may enroll during open enrollment, subject to UNUM accepting your evidence of insurability.**

## Long-term Disability (LTD) Insurance

LTD is a critical part of your financial security in the event that you are disabled and unable to work for an extended period of time, especially if others depend on you for support.

Luther College provides this benefit to you at no cost. The benefit will pay you 60% of your monthly earnings up to a maximum of \$5,000 per month in the event you are disabled for more than 180 days.

For additional details on your LTD benefit, please contact HR for a policy document.

## Contact Information

Plan	Whom To Call	Group #	Phone Number	Website
Medical Plan	UMR	7670-00-412374	800-826-9781	<a href="http://www.umar.com">www.umar.com</a>
Pharmacy Plan	RxBenefits	RXBLUCO	800-334-8134	<a href="http://www.rxbenefits.com">www.rxbenefits.com</a> <a href="mailto:RxHelp@rxbenefits.com">RxHelp@rxbenefits.com</a>
Dental Plan	Delta Dental of IA	92348	800-544-0718	<a href="http://www.deltadentalia.org">www.deltadentalia.org</a>
Health Savings Account (HSA)	Optum Bank	N/A	866-234-8913	<a href="http://www.optumbank.com">www.optumbank.com</a>
Flexible Spending Accounts	UMR	7670-02-412374	800-826-9781	<a href="http://www.umar.com">www.umar.com</a>
Employee Assistance Program (EAP)	UNUM	N/A	1-800-854-1446	<a href="http://www.unum.com/lifebalance">www.unum.com/lifebalance</a>
Travel Assistance	Unum/Assist America	01-AA-UN762490	US: 1-800-872-1414 Outside US: (US access code) +609-986-1234	<a href="mailto:medservices@assistamerica.com">medservices@assistamerica.com</a>
Amplifon Hearing Discount Program	Thru Delta Dental of IA	N/A	866-925-1698	<a href="http://www.deltadentalia.com/hearing">www.deltadentalia.com/hearing</a>
EyeMed Vision Discount Program	Thru Delta Dental of IA	N/A	866-246-9041	<a href="http://www.eyemevisioncare.com/deltadental">www.eyemevisioncare.com/deltadental</a>
Life, Voluntary Life, and LTD Insurance	UNUM	691293 691294 335731	866-679-3054	<a href="http://www.unum.com">http://www.unum.com</a>
403(b) Retirement Plan	TIAA	103157	1-800-842-2776	<a href="http://www.tiaa.org/luther">http://www.tiaa.org/luther</a>
Retirement Plan Advisors	Millennium Advisory Services	N/A	877-435-2489	<a href="mailto:schedule@mcmva.com">schedule@mcmva.com</a>
Open Enrollment	Luther College Human Resources	N/A	563-387-1134	<a href="mailto:hr@luther.edu">hr@luther.edu</a>

## 2026 Legal Notices:



## About this Guide

This benefit summary provides selected highlights of the Luther College employee benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at Luther College. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between information provided through this summary and the actual terms of the policies, contracts and plan documents are governed by the terms of these policies, contracts and plan documents. Luther College reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The Plan Administrator has the authority to make these changes.