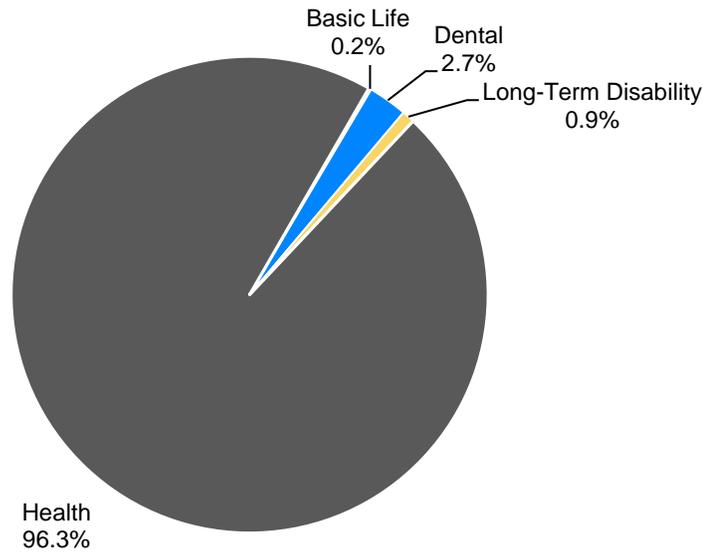


**State-Funded Insurance Premiums for State of Iowa Employees**  
**January 1, 2025 – December 31, 2025 (estimated)**  
**(\$357.4 million)**



**Projected Insurance Premiums for Iowa Employees**

	State Contribution	Percent of Total	Employee Contribution	Percent of Total	Total Premium
<b>Health</b>					
Iowa Choice	\$ 271,443,288	90.3%	\$ 29,249,232	9.7%	\$ 300,692,520
National Choice	58,026,912	82.0%	12,770,256	18.0%	70,797,168
Alliance Select (SPOC)	14,790,516	86.0%	2,402,370	14.0%	17,192,886
<b>Subtotal</b>	<b>\$ 344,260,716</b>	<b>88.6%</b>	<b>\$ 44,421,858</b>	<b>11.4%</b>	<b>\$ 388,682,574</b>
<b>Dental</b>					
Delta Dental	\$ 9,038,952	58.3%	\$ 6,456,072	41.7%	\$ 15,495,024
Delta Dental (SPOC)	438,240	77.3%	128,616	22.7%	566,856
<b>Subtotal</b>	<b>\$ 9,477,192</b>	<b>59.0%</b>	<b>\$ 6,584,688</b>	<b>41.0%</b>	<b>\$ 16,061,880</b>
<b>Life</b>					
Basic	\$ 615,764	100.0%	\$ 0	0.0%	\$ 615,764
Optional	0	0.0%	2,358,909	100.0%	2,358,909
<b>Subtotal</b>	<b>\$ 615,764</b>	<b>20.7%</b>	<b>\$ 2,358,909</b>	<b>79.3%</b>	<b>\$ 2,974,673</b>
<b>Long-Term Disability</b>	<b>\$ 3,075,254</b>	<b>100.0%</b>	<b>\$ 0</b>	<b>0.0%</b>	<b>\$ 3,075,254</b>
<b>Total</b>	<b>\$ 357,428,927</b>	<b>87.0%</b>	<b>\$ 53,365,455</b>	<b>13.0%</b>	<b>\$ 410,794,381</b>

Note: Cost projections for health and dental insurance premiums are based on January 2025 active employee enrollment and exclude Board of Regents employees. Cost projections for life and long-term disability insurance premiums are based on September 2025 enrollment.

Numbers may not add due to rounding.

Abbreviations: SPOC = State Police Officers Council