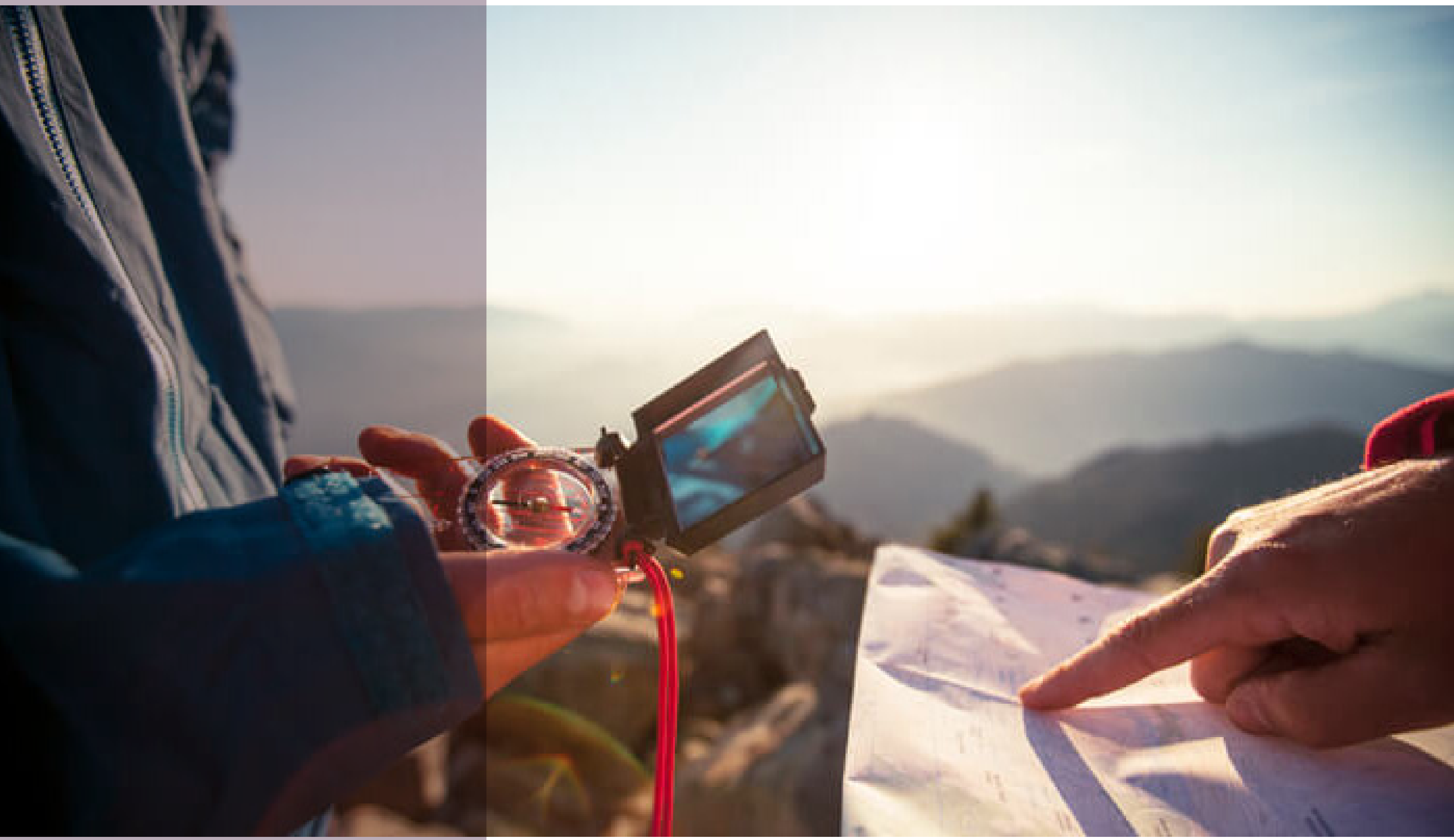
2018 PLAN YEAR



Benefits After Separation

A Guide in Transfer, Termination, & Retirement

Full-time Academic & Staff Employees of Indiana University

Foreword

Indiana University provides a variety of benefit plans to its employees, including Group Life, Long-Term Disability and Personal Accident Insurances; medical and dental coverages; Tuition Benefit; tax savings plans, and retirement plans. This booklet describes participant rights and responsibilities associated with termination of coverage for each of these benefit plans.

Upon termination from the university or transfer to an ineligible employment class or position, active participation in group insurance, medical and dental care and tuition benefit plans ceases; and participation status changes for retirement plans (i.e., no additional contributions or benefit accruals). However, participants in these plans have certain rights and privileges.

This booklet provides an overview of each benefit plan, the opportunities available after participation ceases, and contacts and follow-up actions that are required to take advantage of any residual value that these benefit plans may provide. Follow-up is the responsibility of each employee after coverage ceases.

Material in this booklet is for informational purposes only and is not intended to serve as a legal interpretation of benefits.

Indiana University reserves the right to amend or terminate all or any part of its benefit program. The information in this booklet describes termination rights and responsibilities for plans as of January 1, 2018.

Participants may direct questions to Indiana University Human Resources at:

812-856-1234 or **askHR@iu.edu**

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Group Life Insurance Coverages

Plan Summaries

Basic Life Insurance. Indiana University provides Basic Life Insurance to eligible employees. The amount of coverage is two times the employee's budgeted base annual salary up to a maximum of $50,000 (1.3 times base annual salary at the age of 65). Dependent coverage is $3,000 for an eligible spouse and $1,000 for each eligible child. Indiana University pays the cost of this coverage.

Basic Accidental Death and Dismemberment (AD&D) Insurance. The university provides Basic AD&D Insurance to eligible employees in an amount equal to the employee's Basic Life benefit.

Supplemental Life Insurance. Employees who are eligible for Basic Life Insurance may purchase Supplemental Life Insurance. This insurance is generally equal to 1, 2, 3, or 4 times the employee's budgeted base annual salary. The cost of Supplemental Life Insurance is deducted from the employee's paycheck.

At age 70, Supplemental Life Insurance amounts and maximums are reduced by 35 percent.

Eligibility

All full-time Academic and Staff employees are provided Basic Life Insurance.

Discontinuation of Participation

Participation by the employee in both Basic and Supplemental Life Insurance ends on the date that the employee terminates from the university; or ceases to be a member of the eligible class for coverage; or ceases to make any required contributions.

A dependent's coverage terminates when a dependent becomes eligible for employee coverage; or when an individual ceases to meet the definition of a dependent; or when the employee's coverage terminates.

Rights After Participation Ends

When employee group life coverage ends or reduces at age 70, employees and their covered dependents may apply to continue their group life insurance coverage as an individual policy with the policy underwriter Standard Insurance. No proof of insurability is required.

Two continuation options are available and each has its own rates and eligibility criteria:

- **Portability**–IU group coverage can be transitioned to an individual term life plan. This type of plan is less expensive initially, but the premiums increase with age.
- **Conversion**–IU group coverage can be converted to an individual whole life policy that has a fixed premium and accumulates a cash value.

The amount of insurance that is purchased under the portability and conversion options may not exceed the amount for which you or your dependents were insured on the day before your group life insurance coverage ended. Applications for conversion or portability must be mailed to Standard Insurance, with the required premium payment, within 31 days after the group life insurance ends.

Participant Responsibilities

The following is a summary of actions the participant must take to convert or buy portable Life Insurance:

1. When your group life insurance ends, review the Group Life Portability Application and the Whole Life Conversion Application available at **hr.iu.edu**.
2. Complete either the portability or the conversion application. Please note your group policy number is **135262**.
3. Mail your completed application with your premium payment to the policy underwriter, Standard Insurance at 920 SW Sixth Avenue, Portland, OR, 97204-1203.

   IU Human Resources will submit the Employer Statement portion directly to Standard Insurance, therefore it does not need to be included in your mailing. Your application and payment must be received within 31 days from the date your group coverage ended.

4. Notify Standard Insurance of any future address, beneficiary changes and/or name changes.

Customer Service

For additional assistance with portability and conversion of group life insurance, please call Standard Insurance 800-378-4668 ext. 6785 and reference group policy number **135262**.

Long-Term Disability (LTD) Coverages

Plan Summary

Indiana University provides the opportunity for employees to purchase optional Long-Term Disability Insurance. The benefit pays a regular income when an employee is totally disabled and cannot work.

The plan includes an optional Retirement Protection Benefit that provides for contributions to a Retirement Annuity while the employee is disabled. The employee may choose between benefits that start after 90 days or 180 days of total disability. Premiums are based on age, salary, and the coverage option selected.

Eligibility

All full-time Academic and Staff employees are eligible to purchase Long-Term Disability Insurance.

Discontinuation of Participation

Participation of the employee in Long-Term Disability (LTD) Insurance ends on the date that the employee:

- terminates from the university; or
- ceases to be a member of the eligible class for coverage; or
- ceases to make any required contributions.

Rights After Participation Ends

If coverage ceases, it will not affect benefits for a disability existing on or before that date.

Conversion of Long-Term Disability Insurance

When Disability Insurance ceases under the group policy due to termination of employment with the university or transfer to an ineligible class, coverage may be converted to an individual policy without providing proof of good health. A conversion policy only includes the monthly income benefit. Conversion coverage is only available if the following conditions have been met:

1. The employee must have been insured under the group policy for at least 12 continuous months. These months must directly precede the date the employee's insurance ceases.
2. The employee's insurance must not be ceasing because of retirement.
3. The employee must not be disabled under this policy.
4. The employee must apply for insurance under the conversion policy and pay the first premium within 31 days after group coverage ends.
5. The employee cannot be eligible for coverage under another employer's Group Total Disability Benefits policy within 31 days of the termination of insurance under the IU-sponsored LTD policy.

Participant Responsibilities

Summary of actions the participant must take to convert to an individual policy:

1. Complete and the LTD Conversion application
2. Mail your completed application with your premium payment to the policy underwriter, Standard Insurance at 920 SW Sixth Avenue, Portland, OR, 97204-1203. IU Human Resources will submit the Employer Statement directly to Standard Insurance. For this reason, the Employer Statement does

not need to be included in your mailing. Your application and payment must be received within 31 days from the date your group coverage ended.

3. Pay subsequent premium payments on time.
4. Notify Standard Insurance of beneficiary changes, address changes, and/or name changes.

LTD Conversion Applications (state specific, based on your legal residence) are available at **hr.iu.edu**.

Customer Service

To obtain information on converting Long-Term Disability Insurance to an individual policy, contact Standard Insurance at 800-378-4668 and reference group policy number **135262**.

Personal Accident Insurance (PAI) Coverages

Plan Summary

Indiana University provides the opportunity for employees to purchase optional Personal Accident Insurance from $30,000 to $500,000 of coverage. The plan pays benefits in the event of accidental loss of life or severe injuries which result in dismemberment. Various additional benefits are available for such situations as violent crime, death of both employee and spouse in one accident, education or training for surviving children or spouses. Premiums are based on the level of coverage selected and are deducted from the employee's salary on a pre-tax basis.

Dependent Coverage

All full-time Academic and Staff employees may purchase Personal Accident Insurance for themselves and their eligible dependents. A dependent is a legal spouse or unmarried child through age 20, or age 24 if the child continues to be the employee's or employee's spouse's Federal income tax dependent.

No one may be covered more than once under the plan. Those covered as an employee cannot also be covered as a spouse or dependent child. Coverage for disabled dependents may be kept in force beyond the age limit if proof of incapacity and dependence are provided within 31 days of the date when coverage would have ended due to the age limit.

Discontinuation of Participation

Participation by the employee in Personal Accident Insurance ends on the date that the employee:

- terminates from the university; or
- ceases to be a member of the eligible class for coverage; or
- ceases to make any required contributions.

A dependent's coverage terminates:

- when a dependent becomes eligible for employee coverage; or
- when an individual ceases to meet the definition of a dependent; or
- when the employee's coverage terminates; or
- when required contributions are not made.

Rights After Participation Ends

The employee, and dependents in some cases, have the right to convert Personal Accident Insurance to an individual policy without showing proof of good health.

Conversion of Personal Accident Insurance

Employee Conversion. When Personal Accident Insurance ceases under the group policy due to termination of employment with the university or transfer to an ineligible class, coverage may be converted to an individual policy without providing proof of good health. Conversion coverage is only available if the employee is under age 70.

Dependent Conversion. Dependents may also convert group coverage when they cease to be eligible for any reason except age. Dependents must apply for conversion within 31 days after their group coverage ends.

Participant Responsibilities

Summary of actions the participant must take to convert to an individual policy:

1. Complete and return the PAI conversion application to the policy underwriter, CIGNA, at the following address:

   Life Insurance Company of North America
   P.O. Box 8500, S-6020
   Philadelphia, PA, 19178-6020

   The application must be mailed to within 31 days after the date on which group coverage terminates. Please contact IU Human Resources to request completion of the employer portion of the application at 812-856-1234 or **askhr@iu.edu**.

2. Send the initial premium to the address on the application within 31 days after the date that group coverage terminates.
3. Pay subsequent premium payments on time.
4. Notify the policy underwriter of beneficiary changes, address changes, and/or name changes.

Customer Service

For additional assistance with conversion of PAI, including determining premium costs for coverage and completing the forms for conversion, please call Cigna at 800-441-1832 and reference group policy number **OK980032**.

Medical & Dental Plans

Health Care Plan Summary

Indiana University sponsors a choice of comprehensive medical care plans for eligible employees. Benefits under these plans include medical, prescription drug, mental health/substance abuse, transplant coverage, and in the case of the High Deductible Health Plans (HDHP), a health savings account. The university also sponsors a dental plan.

Eligibility

All persons employed by Indiana University as full-time (75% FTE or greater) appointed Academic and Staff employees are eligible to participate in IU-sponsored health care plans.

Spouses and children who meet the definition of eligible dependents may also be covered by health plans.

Discontinuation of Participation

Participation by the employee in an IU-sponsored health care plan ends on the date that the employee:

- terminates from the university; or
- ceases to be a member of the eligible class for coverage; or
- fails to make required contributions if prior to the date of termination.

A dependent's coverage will terminate on the date of the earliest of the following occurrences:

- the covered dependent ceases to meet the definition of dependent,
- the employee’s coverage terminates,
- all dependent coverage is discontinued under the plan,
- the employee ceases to be in the eligible class,
- a dependent becomes eligible for employee coverage, or
- the employee fails to make required contributions if prior to the date of termination.

Rights After Participation Ends

Under federal law, employees have the right to continue health care coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA), and in the case of termination for reason of military service, under the Uniformed Services Employment and Reemployment Rights Act (USERRA). In addition to COBRA or USERRA continuation coverage described below, employees with IU Retiree Status have additional options for health care coverage upon termination from the university. Those options are described in the IU Retiree Status section of this booklet.

COBRA Continuation Coverage

Employees and their covered dependents have the opportunity for a temporary extension of health coverage (called COBRA continuation coverage) at group rates in instances where coverage under the plan would otherwise end. The employee or dependent is responsible for the entire premium for COBRA coverage, plus a 2 percent administrative charge. Employees have a right to choose COBRA benefits when coverage is lost due to:

- a reduction in work hours, or
- termination of employment (other than for gross misconduct), including retirement.

Covered dependents also have a right, independent of the employee's right, to COBRA coverage. The covered dependent may elect COBRA even if the employee does not. A spouse or qualifying dependent child covered under an employee's IU-sponsored health care plan has the right to elect COBRA continuation if they lose coverage due to:

- the employee's death;
- the employee's termination (other than for gross misconduct) or reduction in work hours at IU;
- divorce or legal separation from the employee;
- the employee's entitlement to Medicare; or
- if a covered individual ceases to meet the definition of a dependent.

The university must depend on notice from the employee when certain events occur that would qualify the employee or dependent for COBRA. Under COBRA regulations, the employee or family member has the responsibility to inform Indiana University of such events, including: divorce, legal separation, or a child losing qualifying dependent status. Such notice must be within 30 days of the later of the following dates: date of the event, or the date on which coverage would end under the plan because of the event.

When Indiana University determines that an employee or dependent has experienced an event that qualifies the enrollee for continuation coverage, IU provides a written notice of COBRA rights and an application for the employee and dependents. The employee and/or dependents have 60 days to elect coverage from:

- the date of the qualifying event; or
- the date of the COBRA offer letter, whichever is later.

The length of COBRA coverage is between 18 and 36 months depending on the circumstances:

- 18 months when coverage is lost due to termination or reduction in hours;
- 36 months when coverage is lost due to death, divorce, legal separation, or dependent losing eligibility due to age;
- 29 months if the enrollee becomes disabled within 60 days of termination.

If the employee does not elect COBRA within 60 days, the option to reinstate coverage under the IU-sponsored health plan ends and there is no coverage beyond the date that the active employee's coverage ended. If the enrollee elects COBRA, coverage may also end when:

- premiums are not paid on time;
- the enrollee becomes covered under another group health plan which does not limit coverage for an enrollee's pre-existing condition;
- the enrollee becomes entitled to Medicare;
- IU no longer provides group health coverage to any employee;
- the enrollee's COBRA coverage was extended due to disability, and there is a final determination that the enrollee is no longer disabled.

In considering whether to elect continuation coverage, take into account that a failure to continue group health coverage will affect future rights under federal law.

Take into account that there are special enrollment rights under federal law. An employee has the right to request special enrollment in another group health plan for which they are otherwise eligible (such as a plan sponsored by a spouse's employer) within 30 days after group health coverage ends because of a qualifying event. An employee will also have the same special enrollment right at the end of continuation coverage if continuation coverage is maintained for the maximum time available.

COBRA benefits are provided subject to continued eligibility for coverage. Indiana University has the right to terminate COBRA coverage retroactive to the date on which eligibility ends.

USERRA Health Plan Protection

If an employee terminates employment in order to perform military service, the employee has the right under USERRA to elect to continue existing IU-sponsored health plan coverage including coverage for his or her dependents for up to 24 months while in the military. The university administers this coverage by extending the employee COBRA eligibility period to a total of 24 months. The employee is responsible for the entire premium plus a 2 percent administration fee.

Even if the employee doesn't elect to continue coverage during military service, the employee has the right to be reinstated in an IU-sponsored health plan upon reemployment, generally without any waiting periods or exclusions except for service-connected illnesses or injuries.

This is an overview of USERRA health plan coverage rights and actual coverage may vary depending on circumstances.

For additional information on USERRA health plan rights, contact VETS at 1-866-4-USA-DOL or visit their web site at **www.dol.gov/vets**. An interactive online USERRA Advisor is also at **www.dol.gov/elaws/userra.htm**.

Participant Responsibilities

t must

1. Notify the university within 30 days of a life event such as divorce, or when a child loses eligibility.
2. Notify the university if termination is for military service.
3. Submit application to elect COBRA within 60 days of:
   - the date coverage ended; or
   - the date of the COBRA offer letter, whichever is later.
4. Pay initial COBRA premiums to-date within 45 days of electing COBRA.
5. Pay monthly COBRA premiums on time.
6. During COBRA coverage, notify the university of changes that will affect communications or eligibility, including:
   - address changes;
   - changes in marital status;
   - changes in disability status;
   - entitlement under Medicare; or
   - coverage under another group health plan.

Customer Service

Questions about initiating COBRA coverage may be directed to:

IU Human Resources
(812) 856-1234
askhr@iu.edu

For health claim questions, call the respective health plan claim administrator:

Anthem (PPO and HDHP plans)
(844) 736-0920

IU Health (IU Health HDHP)
(866) 895-5975

Cigna Dental
(800) 244-6224

Health Savings Account (HSA)

Plan Summary

Employees who are enrolled in the IU Health HDHP or Anthem PPO HDHP may elect two benefits:

- a comprehensive medical plan; and
- an IRS-qualified Health Savings Account.

Both the university and employee contribute to the Health Savings Account while the employee is participating. The Health Savings Account can be used for current health care expenses or saved for future expenses, even after IU employment terminates or the employee transfers to an ineligible position for IU medical plan coverage.

Eligibility

In order to be an eligible individual and qualify for an HSA, employees must meet the following requirements:

- Must be covered under a high deductible health plan (HDHP),
- Must have no other medical coverage (see next section for details).
- Cannot be enrolled in Medicare.
- Cannot be claimed as a dependent on someone else's tax return.
- Must have a valid Social Security Number.

No Other Medical Coverage requirement. In order to be eligible for tax-free contributions into an HSA, the IRS requires that you have no other medical coverage other than an IRS-qualified high deductible health plan. You are disqualified for tax-free contributions if:

- You are covered by a federal government plan like Medicare A, B, or D, Tricare, or have received VA services in the last three months;
- Your spouse covers you on an IU plan or another employer's medical plan unless it is also a high deductible plan.
- Your spouse has a Health Reimbursement Account (HRA) or flexible spending account (FSA) or IU's TSB Healthcare Reimbursement account that is unrestricted, and the account could be used to cover your HDHP deductible.

You are still eligible to put tax-free contributions into your HSA if your spouse has other medical coverage. However, you cannot be covered on his/her medical or HRA/FSA/TSB plan and still be eligible to make tax-free contributions to your HSA account.

If you are ineligible to make tax-free contributions, you can waive the HSA and still elect to be enrolled in an HDHP plan.

If you are ineligible to make tax-free contributions and still elect the HSA, you are responsible for reporting the ineligible HSA contributions on your annual tax return. Consulting a tax advisor about reporting ineligible contributions is advised.

Discontinuation of Participation

University-sponsored participation in the HSA terminates when the employee's participation in the HDHP plan is discontinued and University contributions end.

Rights After Participation Ends

Employees are no longer eligible to make payroll contributions or receive any IU contributions to the Health Savings Account as of the date of termination of employment or transfer to an ineligible position.

Upon termination of IU eligibility, the Health Savings Account (HSA) custodian will notify the participant of options for transferring funds/investments to a personal HSA not associated with the university, or other options provided for by IRS Code. Information on using the funds in a personal HSA and associated tax reporting requirements can be found in IRS Publication 969 available at **www.irs.gov**.

Participant Responsibilities

1. Work directly with the account custodian to convert any remaining HSA balance to a personal account, or to elect other options allowed by the IRS.
2. Understand the IRS regulations for reporting require-ments and use of an HSA by reading IRS Publication 969 or consulting a tax advisor.
3. If terminating mid-year and not continuing

HDHP coverage, either through COBRA or another HDHP plan, confirm you have not made contributions in excess of the IRS prorated maximum. If your contributions have exceeded the IRS prorated maximum, work with the account custodian and the university to resolve the excess contribution issue. Understand the IRS reporting requirements for excess contributions as detailed in IRS Instructions for Form 8889.

Customer Service

IU Human Resources
(812) 856-1234
askhr@iu.edu

The Nyhart Company
8415 Allison Pointe Boulevard, Suite 300
Indianapolis, IN 46250-4201
(800) 284-8412 phone
(888) 887-9961 fax
iu.nyhart.com

Tax Saver Benefit (TSB) Plan

Plan Summary

TSB is a program that allows reduction of the employee's salary to purchase certain benefits with pre-tax dollars. The plan is offered in three distinct parts:

- **Premium Conversion**. Employee contributions for their IU-sponsored health care plan and Personal Accident Insurance are automatically taken from the employee's salary on a pre-tax basis.
- **Health (medical, dental, and vision) Expense Reimbursement Account.** A reimbursement account to pay for IRS-qualified medical, dental, and vision expenses that are not covered by any type of insurance program.
- **Dependent Care Reimbursement Account.** A reimbursement account to pay for child or elder care.

The plan is subject to IRS regulations. Mid-year changes in contributions are limited to those consistent with IRS-defined Qualifying Life Event, such as marriage, birth of a child, or change in dependent care provider rates. Reimbursement accounts and claims for expense reimbursement accounts are administered by The Nyhart Company.

Eligibility

All full-time (75% FTE or more) Academic and Staff employees (including IU Residents) are eligible to participate in either or both reimbursement accounts (Healthcare Reimbursement Account and Dependent (Day/Evening) Care Reimbursement Account).

Discontinuation of Participation

An employee is no longer eligible for participation in TSB when the employee:

- terminates from the university; or
- ceases to be a member of the eligible class for coverage.

For Health Expense Reimbursement Accounts only, the employee may continue to participate under COBRA provisions, on an after-tax basis for the remainder of the calendar year.

Rights After Participation Ends

Premium Conversion. There is no residual value to Premium Conversion after participation stops.

Health Expense Reimbursement Account. The employee is entitled to be reimbursed for qualified expenses incurred after the date that eligible employment terminates, only if the employee elects to continue participation in the plan by continuing to make contributions on an after-tax basis. Upon termination, employees with a remaining balance will receive a COBRA notice, election form, and instructions for this option from Nyhart. Claims for expenses incurred during participation in the plan must be submitted by February 28th of the following plan year. Any unclaimed portion of the account is forfeited.

Dependent Care Reimbursement Account. The employee is entitled to be reimbursed for dependent care expenses incurred through the date the eligible employee terminates. Claims for expenses incurred during participation in this plan must be submitted by April 15th of the following plan year. Any unclaimed portion of the account is forfeited.

Participant Responsibilities

Summary of actions the participant must take:

Premium Conversion

1. No action is needed. Premium contributions stop with the employee's last paycheck.

Health Expense Reimbursement Account

1. To continue participation, submit the COBRA election form to Nyhart within 60 days of the date that coverage would have otherwise ended.
2. Pay initial COBRA contributions to date to Nyhart within 45 days of electing COBRA.
3. Pay monthly COBRA contributions to Nyhart on time.

Health Expense and Dependent Care Reimbursement Accounts

1. Submit claims for eligible expenses to Nyhart by the deadline (listed on the previous page) following the end of the calendar year. Any unclaimed portions of reimbursement accounts are forfeited after that time.
2. Notify Nyhart of address changes.
3. Notify Nyhart of a "change in status" within 30 days of the event.

Customer Service

Forms for filing claims for health or dependent care reimbursement can be obtained from the IU Human Resources office or Web site (**hr.iu.edu**), or by calling Nyhart, the plan administrator. Claims can be submitted online at **iu.nyhart.com**.

IU Human Resources
(812) 856-1234
askhr@iu.edu

The Nyhart Company, Inc.
8415 Allison Pointe Boulevard, Suite 300
Indianapolis, IN 46250-4201
(800) 284-8412 phone
(888) 887-9961 fax
iu.nyhart.com

IU Tuition Benefit Plan

Plan Summary

Tuition costs are subsidized for eligible individuals attending Indiana University classes. The benefit is available to those meeting the eligibility criteria by the end of the first week of the semester or session.

Eligibility

The following categories of individuals are eligible for the IU Tuition Benefit.

- Full-time (75% FTE or greater) Academic and Staff employees (including Residents) employed by the end of the first week of the semester or session;
- Full-time (75% FTE or greater) Academic and Staff Employees (including Residents) on an approved leave of absence, other than a leave without pay prior to active employment;
- Former employees with IU Retiree Status;
- Disabled former Full-time (75% FTE or greater) Academic and Staff employees (including Residents) receiving long-term disability benefits from a university-sponsored plan, Social Security Administration, or PERF.
- the following dependents of this eligible group:
  - The legal spouse, and
  - the dependent child who is unmarried, age 23 or younger, and a tax dependent of the employee or spouse.

Discontinuation of Participation

A participant is no longer eligible for the IU Tuition Benefit when:

- employee no longer meets the eligibility criteria (e.g. no longer a full-time Academic or Staff employee); or
- employee terminates from the university; or
- spouse or dependent child no longer meets the eligibility criteria (e.g., due to divorce or dependent child marrying, completing a baccalaureate degree, reaching limiting age).

Rights After Participation Ends

A participant may complete course work for any semester/session that began while the participant was eligible. Any refund due from the university or amount owed to the university for the Tuition Benefit will be paid or collected after the end of the semester/session. In the event of an employee's death while eligible, his or her eligible dependents may receive the IU Tuition Benefit, the same as if he or she was still employed.

Participant Responsibilities

The participant must make sure that a forwarding address is on file with the IU Human Resources office. This will ensure that any billings that are necessary or any refunds that are due are forwarded to the participant at the correct address.

Retirement & Savings Plan

Plan Summary

The Retirement and Savings Plan is a defined contribution plan established in accordance with Internal Revenue Code Section 401(a) for eligible employees hired after July 1st, 2013. A defined contribution plan is a plan which provides for an individual account for each participant, and benefits are based solely on the value of the account. There is a three-year cliff vesting requirement. Indiana University makes all contributions to participant accounts in this Plan; there are two separate and distinct contributions: Retirement & Savings Plan contribution and Retirement & Savings Plan match contribution.

Eligibility

Fifty percent or more FTE Support and Service Staff and Temporary with Retirement employees hired after July 1st, 2013 are eligible to participate in the Plan immediately upon hire.

Contributions

Indiana University contributes up to 8 percent of a participant's actual base wage. The Plan has two separate and distinct contribution components.

Retirement & Savings Plan Contribution
A participant will receive an amount equal to 4 percent of his or her actual base wage for each regular per pay period he or she is eligible to participate in the Plan. Base wage does not include any supplemental pay received by the eligible participant during the pay period.

Retirement & Savings Plan Match Contribution
A participant will receive an amount equal to the participant's designated contributions to the IU Tax Deferred Account Plan (TDA) during such pay period, up to 4 percent of his or her actual base wage received during such pay period. The Plan is a participant directed plan. This means that each employee is responsible for directing the investment of his or her Plan account. A participant may only withdraw vested funds from his or her Plan account upon termination of employment with the university.

Discontinuation of Active Participation

Employer contributions will no longer be made to the Plan on behalf of an employee if:

- The employee terminates employment with Indiana University; or
- The employee ceases to be a member of an eligible class of employees.

In the event a participant terminates employment with Indiana University or ceases to be a member of an eligible class of employees, contributions will stop being made to the Plan with the employee's last regular paycheck or the last paycheck attributable to employment in an eligible class of employees. Participants who terminate employment with Indiana University or cease to be a member of an eligible class of employees have the same rights as active participants, except that no additional contributions will be made to the Plan on their behalf by IU.

Rights After Participation Ends

A participant is not required to cash-out or transfer his or her Plan account upon termination of employment. Upon termination of employment, a participant may:

- Leave accumulations in the Plan account and continue to manage investments;
- Withdraw all or a portion of Plan account accumulations (subject to income taxes and/or penalty taxes); or
- Roll over all or a portion of Plan account accumulations to an eligible retirement plan (e.g., an individual retirement account (IRA)).

After terminating employment with Indiana University, most transactions related to a participant's Plan account are handled directly by the participant with the applicable investment company. Existing balances at termination are subject to forfeiture if vesting requirements have not been met.

Plan Distributions and Withdrawals

A participant may only withdraw funds from his or her Plan account upon termination of employment with Indiana University. Only funds that are vested may be withdrawn. Plan distributions are generally subject to a 20 percent mandatory federal income tax withholding rate. This mandatory withholding will reduce the amount a participant actually receives upon withdrawing funds from the Plan. However, the amount withheld will be credited against any taxes the participant owes for the year when the participant files his or her annual tax return.

There are exceptions to the mandatory federal income tax withholding rule, including receiving the Plan distribution as a life-time annuity payment or directly rolling over the Plan distribution to an eligible retirement plan (e.g., an IRA).

In addition, Plan distributions made prior to attainment of age 59½ are generally subject to a 10 percent early withdrawal penalty tax, even if the withdrawal was made after the participant terminated employment with Indiana University. There are exceptions to the 10 percent early withdrawal penalty tax, including: receiving the Plan distribution as a life-time annuity payment, receiving the Plan distribution after terminating employment at age 55 or older, or receiving a Plan distribution after terminating employment due to a permanent disability.

Finally, federal law requires that a participant begin to receive at least a partial distribution of his or her Plan account on or before the "required beginning date." The required beginning date is April 1st of the calendar year following the calendar year in which the participant attains age 70½ or terminates employment with Indiana University, whichever is later. This rule is known as the minimum required distribution rule.

Participant Responsibilities

Upon termination of employment with Indiana University, a Plan participant must:

1. Handle withdrawals and rollovers directly with the investment company.
2. Continue to direct the investment of the Plan account.
3. Notify the investment company of any name, address, and/or beneficiary changes.
4. Begin to receive minimum required distributions on or before the required beginning date.

Investment Companies

Indiana University has approved the following investment companies under the plan:

Fidelity Investments
900 Salem Street
Smithfield, RI 02917
(800) 343-0860
www.netbenefits.com/indiana

TIAA
730 Third Avenue
New York, NY 10017
(800) 842-2776
www.tiaa.org/indiana

PERF (Public Employees' Retirement Fund)

Plan Summary

The Public Employees' Retirement Fund (PERF) is a retirement plan established by the State of Indiana to provide retirement, disability, and survivor benefits for its participants. PERF has two separate and distinct benefits, a pension benefit and an annuity savings account benefit. Both benefits are funded by Indiana University.

Pension Benefit. The pension benefit is a monthly benefit payable for life. The formula for the benefit is based on average salary and years of PERF covered service. Final average salary refers to a participant's highest five years of compensation in a PERF-covered position. Participants must have at least 10 years of PERF creditable service to have a vested right to the pension benefit.

Annuity Savings Account Benefit (ASA). The ASA benefit is an employer contribution equal to 3 percent of a participant's compensation that is contributed to by Indiana University. Indiana University makes all contributions to ASAs. Participants are not required, nor permitted, to make additional contributions to the ASA. Contributions made to the ASA on a participant's behalf are immediately 100% vested and non-forfeitable.

Eligibility

Fifty percent or more FTE Support and Service Staff and Temporary with Retirement employees hired before July 1, 2013, are eligible to participate in the PERF retirement plan, unless covered by another university- or state-sponsored retirement plan.

Discontinuation of Active Participation

Contributions will no longer be made to PERF on behalf of an employee if:

- The employee terminates employment with Indiana University; or
- The employee ceases to be a member of an eligible class of employees (due to reclassification such as a promotion or change in job).

In the event a participant terminates employment or ceases to be a member of an eligible class of employees at Indiana University, contributions will stop being made to PERF with the employee's last regular paycheck or the last paycheck attributable to employment in an eligible class of employees.

Participants who terminate employment or cease to be in an eligible class of employees at Indiana University have the same rights as active participants, except that no additional contributions will be made to PERF on their behalf by Indiana University.

Rights After Participation Ends

A participant's PERF rights & responsibilities after termination of employment with Indiana University will differ depending on the following participant circumstances:

- The participant terminates employment and does not qualify for a pension benefit ("Withdrawal");
- The participant terminates employment with 5 or more years of PERF creditable service and is disabled ("Disability"); or
- The participant terminates employment and qualifies for a full or reduced pension benefit ("Retirement").

Withdrawal. If a participant terminates employment with Indiana University and is no longer employed in a PERF-covered position, the participant may elect to withdraw the balance of his or her annuity savings account upon satisfying the following conditions:

- The participant terminates employment with Indiana University;
- The participant is not rehired by Indiana University or another employer who participates in PERF (regardless if the participant's new position is a PERF-covered position or not); and
- The participant is not eligible for a PERF disability benefit.
- The participant waits 30 days after termination

A participant does not have to take a withdrawal of his or her annuity savings account upon termination of employment with Indiana University, even if the participant qualifies for a withdrawal. The participant may leave the accumulations in his or her annuity savings account and continue to manage the investment of the account with PERF.

Effective January 1, 2009, a participant may elect to withdraw his or her annuity savings account balance and still be entitled to receive his or her pension benefit so long as he or she is vested at the time of retirement and retirement occurs after December 31, 2008.

Disability. A participant is eligible to apply for disability benefits from PERF upon satisfying the following conditions:

- The participant has accrued five or more years of PERF creditable service before the participant terminates employment;
- The participant is determined to be disabled by the Social Security Administration; and
- The participant was receiving salary, employer provided income protection benefits, or was on leave under FMLA as of the disability onset date established by the Social Security Administration.

A participant will be entitled to receive PERF disability benefits for as long as he or she continues to be eligible for Social Security disability benefits.

Retirement. To be eligible to receive a full (unreduced) pension benefit, a participant must satisfy the following conditions:

- The participant terminates employment with Indiana University; and
- The participant must satisfy one of the following age and service conditions:
  a. Attainment of age 65 with 10 or more years of PERF creditable service;
  b. Attainment of age 60 with 15 or more years of PERF creditable service; or
  c. Attainment of age 55 with the participant's age and total number of years of PERF creditable service equaling 85 or more.

To receive an early retirement benefit with a reduced pension, a participant must satisfy the following conditions:

- The participant terminates employment with Indiana University; and
- The participant has attained age 50 or older with 15 or more years of PERF creditable service.

Plan Distributions and Withdrawals

PERF ASA distributions are generally subject to a 20 percent mandatory federal income tax withholding rate. This mandatory withholding will reduce the amount a participant actually receives upon withdrawing funds from PERF ASA. However, the amount withheld will be credited against any taxes the participant owes for the year when the participant files his or her annual tax return.

There are exceptions to the mandatory federal income tax withholding rule, including receiving a PERF distribution as a life-time annuity payment or directly rolling over a PERF ASA distribution to an eligible retirement plan (e.g., an IRA).

In addition, PERF ASA distributions made prior to attainment of age 59½ are generally subject to a 10% early withdrawal penalty tax, even if the withdrawal was made after the participant terminated employment with Indiana University.

There are exceptions to the 10% early withdrawal penalty tax, including receiving the PERF distribution as a life-time annuity payment, receiving the PERF distribution after terminating employment at age 55 or older, or receiving the PERF distribution after terminating employment due to a permanent disability.

Finally, federal law requires that a participant begin to receive at least a partial distribution of his or her Retirement Plans. The required beginning date is April 1st of the calendar year following the calendar year in which the participant attains age 70½ or terminates employment, whichever is later. This rule is known as the minimum required distribution rule.

Participant Responsibilities

Upon retirement from or termination of employment with Indiana University, a PERF participant must:

1. Complete and file PERF Retirement Application.
2. Notify PERF of any name, address, and/or beneficiary change.
3. Continue to manage investment of the ASA with PERF.
4. Begin to receive minimum required distributions on or before the required beginning date.

PERF Contact Information

PERF
1 North Capitol, Suite 001
Indianapolis, Indiana 46204
www.in.gov/inprs/
Call Center: (888) 526-1687

IU Retirement Plan

Plan Summary

The IU Retirement Plan is a defined contribution plan established in accordance with Internal Revenue Code Section 403(b). A defined contribution plan is a plan which provides for an individual account for each participant, and benefits are based solely on the value of the account.

Indiana University makes all contributions to participant accounts. Participants are not required, nor permitted, to make additional contributions to the plan. All new participants on or after September 1, 2010 are subject to three-year cliff vesting.

An eligible employee participates in one of four benefit levels in the plan depending on the date the eligible employee began plan participation. Plan contributions are based on a percentage of the participant's budgeted base salary (and supplemental pay if the employee participates in the 11.25% benefit level).

The plan is a participant directed plan. This means that each employee is responsible for directing the investment of his or her plan account. A participant may only withdraw vested funds from his or her plan account upon termination of employment with Indiana University.

Eligibility

Academic and Professional Staff employees are eligible to participate in the IU Retirement Plan immediately upon hire based on the following criteria:

10% Level. 50% or more full-time equivalent (FTE) Appointed Acadmic or Professional Staff employees hired in an appointed eligible position after June 30, 1999.

11.25% Level. 100% FTE Professional Staff grade 15 and below and other Academic and Professional Staff employees who are less than 100% FTE, but are at least:

- 50% FTE for 12 pay status; or
- 60% FTE for 10 pay status; or
- 65% FTE for 9 pay status;
- and was hired in an appointed eligible position before July 1, 1999.

12% Level. 100% FTE Appointed Academic and Professional Staff employees grade 16 and above hired in eligible position between January 1, 1989, and June 30, 1999.

15% Level. 100% FTE Appointed Academic and Professional Staff employees grade 16 and above hired in an appointed eligible position before January 1, 1989.

Discontinuation of Employer Contributions

Employer contributions will no longer be made to the IU Retirement Plan on behalf of an employee if:

- The employee terminates employment with Indiana University; or
- The employee ceases to be a member of an eligible class of employees.

In the event a participant terminates employment with Indiana University or ceases to be a member of an eligible class of employees, contributions will stop being made to the plan with the employee's last regular paycheck or the last paycheck attributable to employment in an eligible class of employees.

Participants who terminate employment with Indiana University or cease to be a member of an eligible class of employees have the same rights as active participants, except that no additional contributions will be made to the plan on their behalf by Indiana University.

Rights After Participation Ends

A participant is not required to cash-out or transfer his or her IU Retirement Plan account upon termination of employment. Upon termination of employment, a participant may:

- Leave accumulations in the plan account and continue to manage investments;
- Withdraw all or a portion of plan account accumulations (subject to income taxes and/or penalty taxes); or
- Roll over all or a portion of plan account accumulations to an eligible retirement plan (e.g., an individual retirement account (IRA)).

After terminating employment with Indiana University, most transactions related to a participant's plan account are handled directly by the participant with the applicable investment company. Existing balances at termination are subject to forfeiture if vesting requirements have not been met.

Plan Distributions and Withdrawals

A participant may only withdraw funds from his or her IU Retirement Plan account upon termination of employment with Indiana University. Only funds that are vested may be withdrawn. Plan distributions are generally subject to a 20 percent mandatory federal income tax withholding rate. This mandatory withholding will reduce the amount a participant actually receives upon withdrawing funds from the plan. However, the amount withheld will be credited against any taxes the participant owes for the year when the participant files his or her annual tax return.

There are exceptions to the mandatory federal income tax withholding rule, including receiving the plan distribution as a life-time annuity payment or directly rolling over the plan distribution to an eligible retirement plan (e.g., an IRA). In addition, plan distributions made prior to attainment of age 59½ are generally subject to a 10% early withdrawal penalty tax, even if the withdrawal was made after the participant terminated employment with Indiana University.

There are exceptions to the 10 percent early withdrawal penalty tax, including: receiving the plan distribution as a life-time annuity payment, receiving the plan distribution after terminating employment at age 55 or older, or receiving a plan distribution after terminating employment due to a permanent disability.

Finally, federal law requires that a participant begin to receive at least a partial distribution of his or her plan account on or before the "required beginning date." The required beginning date is April 1st of the calendar year following the calendar year in which the participant attains age 70½ or terminates employment with Indiana University, whichever is later. This rule is known as the minimum required distribution rule.

Participant Responsibilities

Upon termination of employment with Indiana University, an IU Retirement Plan participant must:

1. Handle withdrawals and rollovers directly with the investment company.
2. Continue to direct the investment of the plan account.
3. Notify the investment company of any name, address, and/or beneficiary change.
4. Begin to receive minimum required distributions on or before the required beginning date.

Investment Companies

Indiana University has approved the following investment companies under the IU Retirement Plan:

Fidelity Investments
900 Salem Street
Smithfield, RI 02917
(800) 343-0860
www.netbenefits.com/indiana

TIAA
730 Third Avenue
New York, NY 10017
(800) 842-2252
www.tiaa.org/indiana

IU Supplemental Early Retirement Plan (IUSERP)

Plan Summary

The IU Supplemental Early Retirement Plan (IUSERP) is a defined contribution plan established in accordance with Internal Revenue Code Section 401(a).

A defined contribution plan is a plan which provides for an individual account for each participant, and benefits are based solely on the value of the account.

Indiana University makes all contributions to participant accounts. Participants are not required, nor permitted, to make additional contributions to the IUSERP. Subject to certain IRS limits, Indiana University contributes an amount equal to 2.4 percent of a participant's actual base salary to the IUSERP for each year of eligible employment with Indiana University.

A participant is 100% vested in his or her IUSERP account accumulations upon attaining age 55 while in active employee status with Indiana University. Termination of employment for any reason prior to attainment of age 55, other than total disability or death (with 10 years of service), will result in the forfeiture of all accumulations in the participant's IUSERP account.

The IUSERP is a participant directed plan. This means that each employee is responsible for directing the investment of his or her IUSERP account. A vested participant may only withdraw funds from his or her IUSERP account upon termination of employment with Indiana University.

Eligibility

To be eligible to receive a benefit from the IUSERP, an employee must satisfy the following conditions:

- Must be a full-time Academic or Professional Staff employee grade 16 or above;
- Must be a participant in the IU Retirement Plan at the 12% level (100% full-time equivalent Academic or Professional Staff employee grade 16 and above hired in an appointed eligible position between 01/01/1989 and 06/30/1999);
- Must attain age 55 while in an active employee status unless due to death (with 10 years of service) or total disability; and
- Must terminate employment with IU.

Discontinuation of Participation

An employee is no longer eligible to participate in the IUSERP, if:

- The employee terminates employment with Indiana University prior to attainment of age 55 for any reason other than total disability or death (with 10 years of service);
- The employee is no longer a full-time Academic or Professional Staff employee grade 16 or above;
- The employee is no longer a participant in the IU Retirement Plan at the 12% level; or
- The employee attains age 55 while in an inactive employee status.

In the event a participant is no longer eligible to participate in the IUSERP, all accumulations in the employee's IUSERP account will be forfeited.

Rights After Participation Ends

An eligible participant, who terminates employment with Indiana University after attaining age 55 while in active employee status, or dies (with 10 years of service), or is totally disabled, will become 100% vested in his or her IUSERP account.

Upon termination of employment, an eligible participant may choose to:

- Leave accumulations in the Plan account and continue to manage investments;
- Withdraw all or a portion of the Plan account accumulations (subject to income taxes); or

- Roll over all or a portion of Plan account accumulations to an eligible retirement plan (e.g., an individual retirement account (IRA)).

Plan Distributions and Withdrawals

A vested participant may withdraw funds from the IUSERP account upon termination of employment with Indiana University or leave the accumulations in the Plan account.

IUSERP distributions are generally subject to a 20 percent mandatory federal income tax withholding rate. This mandatory withholding will reduce the amount a participant actually receives upon withdrawing funds from the IUSERP. However, the amount withheld will be credited against any taxes the participant owes for the year when the participant files his or her annual tax return.

There are exceptions to the mandatory federal income tax withholding rule, including receiving the IUSERP distribution as a life-time annuity payment or directly rolling over the IUSERP distribution to an eligible retirement plan (e.g., an IRA).

In addition, IUSERP distributions made prior to attainment of age 59½ are generally subject to a 10 percent early withdrawal penalty tax, even if the withdrawal was made after the participant terminated employment with Indiana University.

There are exceptions to the 10 percent early withdrawal penalty tax, including receiving the IUSERP distribution as a lifetime annuity payment, receiving the IUSERP distribution after terminating employment at age 55 or older, or receiving the IUSERP distribution after terminating employment due to a permanent disability.

Finally, federal law requires that a participant begin to receive at least a partial distribution of his or her IUSERP account on or before the "required beginning date." The required beginning date is April 1st of the calendar year following the calendar year in which the participant attains age 70½ or terminates employment with Indiana University, whichever is later. This rule is known as the minimum required distribution rule.

Participant Responsibilities

Upon termination of employment with Indiana University, a vested participant must:

1. Handle withdrawals and rollovers directly with the investment company.
2. Continue to direct the investment of the Plan account.
3. Notify the investment company of any name, address, and/or beneficiary changes.
4. Begin to receive minimum required distributions on or before the required beginning date.

Investment Companies

Indiana University has approved the following investment companies under the Plan:

Fidelity Investments
900 Salem Street
Smithfield, RI 02917
(800) 343-0860
www.netbenefits.com/indiana

TIAA
730 Third Avenue
New York, NY 10017
(800) 842-2252
www.tiaa.org/indiana

IU Tax Deferred Account

Plan Summary

The IU Tax Deferred Account is a defined contribution plan established in accordance with Internal Revenue Code Section 403(b). A defined contribution plan is a plan which provides for an individual account for each participant, and benefits are based solely on the value of the account.

The TDA Plan allows an employee to save money for retirement by contributing salary deferrals to the TDA Plan. A salary deferral is a pre-tax deduction from an eligible employee's compensation that is contributed to the TDA Plan. This means that the employee determines the amount of compensation, if any, that he or she wishes to defer to the TDA Plan. Salary deferrals made to the TDA Plan are immediately 100% vested and nonforfeitable.

The TDA Plan is a participant directed plan. This means that each employee is responsible for directing the investment of his or her TDA Plan account. An employee may only withdraw funds from his or her TDA Plan account upon attainment of age 59½ or termination of employment with Indiana University.

Eligibility

To be eligible to participate in the TDA Plan, an employee must be:

- An Academic (including Residents) or Staff employee appointed at 50% or more full-time equivalent (FTE); or
- A Temporary employee who is appointed as "Temporary with Retirement."

The following individuals are prohibited from participating in the TDA Plan:

- Students with non-FICA status; and
- Non-resident aliens; and
- Independent contractors.

An employee is not required to satisfy any age or service condition (e.g., complete a year of service) in order to be eligible to participate in the Plan.

Restricted Participation

An employee is no longer eligible to make salary deferrals to the TDA Plan if:

- The employee terminates employment with Indiana University; or
- The employee ceases to be a member of an eligible class of employees.

In the event an individual becomes ineligible to contribute to the TDA Plan, salary deferrals will stop being made to the TDA Plan with the employee's last regular paycheck or the last paycheck attributable to employment in an eligible class of employees.

Participants who are ineligible to contribute to the TDA Plan, including those who terminate employment with Indiana University, have the same rights as participants who are eligible to contribute to the TDA Plan, except that no additional salary deferral contributions can be made to the TDA Plan.

Rights After Termination of Employment

A participant remains 100% vested in his or her TDA Plan account after termination of employment with Indiana University. A participant is not required to cash-out or transfer his or her TDA Plan account upon termination of employment.

Upon termination of employment, a participant may:

- Leave accumulations in the TDA Plan account and continue to manage investments;
- Withdraw all or a portion of TDA Plan account accumulations (subject to income taxes and/or penalty taxes); or
- Roll over all or a portion of TDA Plan account accumulations to an eligible retirement plan (e.g., an individual retirement account (IRA)).

After terminating employment with Indiana University, most transactions related to a participant's TDA Plan account are handled directly by the participant with the applicable investment company.

Plan Distributions and Withdrawals

A participant may withdraw funds from his or her TDA Plan account upon termination of employment or attainment of age 59½ while employed at Indiana University.

TDA Plan distributions are generally subject to a 20 percent mandatory federal income tax withholding rate. This mandatory withholding will reduce the amount a participant actually receives upon withdrawing funds from the TDA Plan. However, the amount withheld will be credited against any taxes the participant owes for the year when the participant files his or her annual tax return.

There are exceptions to the mandatory federal income tax withholding rule, including receiving the TDA Plan distribution as a life-time annuity payment or directly rolling over the TDA Plan distribution to an eligible retirement plan (e.g., an IRA). In addition, TDA Plan distributions made prior to attainment of age 59½ are generally subject to a 10 percent early withdrawal penalty tax, even if the withdrawal was made after the participant terminated employment with Indiana University. There are exceptions to the 10 percent early withdrawal penalty tax, including: receiving the TDA Plan distribution as a life-time annuity payment, receiving the TDA Plan distribution after terminating employment at age 55 or older, or receiving the TDA Plan distribution after terminating employment due to a permanent disability.

Finally, federal law requires that a participant begin to receive at least a partial distribution of his or her TDA Plan account on or before the "required beginning date." The required beginning date is April 1st of the calendar year following the calendar year in which the participant attains age 70½ or terminates employment with Indiana University, whichever is later. This rule is known as the minimum required distribution rule.

Participant Responsibilities

Upon termination of employment with Indiana University, a TDA Plan participant must:

1. Handle withdrawals and rollovers directly with the investment company.
2. Continue to direct the investment of the TDA Plan account.
3. Notify the investment company of any name, address, and/or beneficiary changes.
4. Begin to receive minimum required distributions on or before the required beginning date.

Investment Companies

Indiana University has approved the following investment companies under the Plan:

Fidelity Investments
900 Salem Street
Smithfield, RI 02917
(800) 343-0860
www.netbenefits.com/indiana

TIAA
730 Third Avenue
New York, NY 10017
(800) 842-2252
www.tiaa.org/indiana

IU 457(b) Retirement Plan

Plan Summary

The IU 457(b) Retirement Plan is a defined contribution plan established in accordance with Internal Revenue Code Section 457(b). A defined contribution plan is a plan which provides for an individual account for each participant, and benefits are based solely on the value of the account.

The 457(b) Retirement Plan allows employees to save money for retirement by making salary deferrals to the plan. A salary deferral is a pre-tax deduction from an eligible employee's compensation that is contributed to the plan. This means that the employee determines the amount of compensation, if any, that he or she wishes to defer to the plan. Salary deferrals made to the plan are immediately 100% vested and nonforfeitable.

This is a participant directed plan which means that each employee is responsible for directing the investment of his or her plan account. An employee may only withdraw funds from their plan account upon termination of employment with Indiana University.

Eligibility

All IU employees are eligible to participate.

Discontinuation of Active Participation

An employee is no longer eligible to make salary deferrals to the plan if:

- The employee terminates employment with Indiana University; or
- The employee ceases to be a member of an eligible class of employees.

In the event an individual becomes ineligible to contribute to the plan, salary deferrals will stop being made with the employee's last regular paycheck or the last paycheck attributable to employment in an eligible class of employees.

Participants who are ineligible to contribute to the plan, including those who terminate employment with Indiana University, have the same rights as participants who are eligible to contribute to the plan, except that no additional salary deferral contributions can be made.

Rights After Termination of Employment

A participant remains 100% vested in his or her IU 457(b) Retirement Plan account after termination of employment. A participant is not required to cash-out or transfer his or her account upon termination of employment. Upon termination of employment, a participant may:

- Leave accumulations in the account and continue to manage the investments;
- Withdraw all or a portion of account accumulations (subject to income taxes); or
- Roll over all or a portion of account accumulations to an eligible retirement plan (e.g., an individual retirement account (IRA)).

After terminating employment with Indiana University, most transactions related to a participant's 457(b) Retirement Plan account are handled directly by the participant with the applicable investment company.

Plan Distributions and Withdrawals

A participant may withdraw funds from his or her plan account upon termination of employment with Indiana University.

Plan distributions are generally subject to a 20 percent mandatory federal income tax withholding rate. This mandatory withholding will reduce the amount a participant actually receives upon withdrawing funds from the plan. However, the amount withheld will be credited against any taxes the participant owes for the year when the participant files his or her annual tax return.

There are exceptions to the mandatory federal income tax withholding rule, including receiving the plan distribution as a life-time annuity payment or directly rolling over the plan distribution to an eligible retirement plan (e.g., an IRA).

Finally, federal law requires that a participant begin to receive at least a partial distribution of his or her plan account on or before the "required beginning date." The required beginning date is April 1st of the calendar year following the calendar year in which the participant attains age 70½ or terminates employment with Indiana University, whichever is later. This rule is known as the minimum required distribution rule.

Participant Responsibilities

Upon termination of employment with Indiana University, a 457(b) Retirement Plan participant must:

1. Handle withdrawals and rollovers directly with the investment company.
2. Continue to direct the investment of their plan account.
3. Notify the investment company of any name, address, and/or beneficiary changes.
4. Begin to receive minimum required distributions on or before the required beginning date.

Investment Companies

Indiana University has approved the following investment companies under the Plan:

Fidelity Investments
900 Salem Street
Smithfield, RI 02917
(800) 343-0860
www.netbenefits.com/indiana

TIAA
730 Third Avenue
New York, NY 10017
(800) 842-2252
www.tiaa.org/indiana

IU Retiree Status

Employees with "IU Retiree Status" at the time of his or her separation - or employment status change that results in discontinuation of Basic Life Insurance - are entitled to certain benefit programs. IU Retiree Status is determined by the following age and service criteria:

Age at Termination*	Minimum Years of Active Full-time IU Service
55	30
56	28
57	26
58	24
59	22
60**	20
61**	18
62**	16
63	14
64	12
65 or over	10

* Separation from IU or employment status change that results in discontinuation of Basic Life Insurance benefits.

** **Employees covered by the PERF Retirement Plan**: Retiree status is reached with at least 15 years of IU service for employees separating at ages 60, 61, or 62.

The "Years of IU Service" requirement will be pro-rated for ages that fall between the ages that are listed in the above table. "Years of IU Service" means the years of full-time appointed service at IU, excluding periods of leave without pay. However, sabbatical leaves and leaves for purposes of research of distinction are included.

IU Retiree Status - Medical Plan Coverage

Summary of Retiree Health Care Programs

In addition to the temporary COBRA continuation coverage, Indiana University sponsors the following medical care coverage options to employees with IU Retiree status and their eligible dependents.

- Under age 65 – Anthem PPO HDHP; or
- Age 65 or older – the Anthem Blue Retiree Plan (Medicare supplement without prescription coverage).

Indiana University does not contribute to the cost of Retiree coverage—the participant pays the full cost of these plans. If the Retiree enrolls in COBRA temporary continuation coverage, the Retiree and eligible dependents may elect one of the IU-sponsored Retiree health plans after COBRA eligibility ends.

Eligibility

All employees with IU Retiree status are eligible to enroll in IU-sponsored Retiree group health care coverage if they are covered by an IU-sponsored health care plan at the time of termination from the university (or when COBRA continuation coverage eligibility ends).

The Retiree's spouse and dependent children who continue to meet the definition of a dependent child as defined by IU for active employee coverage (i.e., the child meets the IRS support test as a dependent of the retiree; the child meets IU's requirements for disabled dependent child eligibility) may also be covered by health plans. The surviving dependent(s) of an employee is eligible if the employee has Retiree status at the time of death or the employee's death occurs while the dependents are covered under the Retiree's IU-sponsored Retiree health care plan.

Enrollment

The eligible individual must submit a retiree health plan enrollment form to the university no later than 60 days from the termination date of their IU-sponsored employee coverage, or for those who have elected COBRA, 60 days from the date continuation coverage ends. Enrollment forms are mailed to Retirees upon termination of employment and are available by contacting IU Human Resources.

Once enrolled in an IU-sponsored Retiree health care plan, the Retiree cannot add dependents. Other plan enrollment changes are limited to certain circumstances:

- For the Anthem PPO HDHP (for those under age 65), the Retiree may terminate coverage altogether at any time by notifying IU Human Resources. For the Blue Retiree Plan (for those age 65 and older), the Retiree may terminate coverage at any time by notifying Anthem.
- The Retiree or covered spouse may elect the Blue Retiree Plan upon reaching age 65 by contacting IU Human Resources within 60 days of his or her 65th birthday.
- During Open Enrollment each year, participants in COBRA continuation coverage may switch enrollment to a different plan.
- The Retiree must notify the plan administrator of any change in status that terminates dependent eligibility (e.g., divorce of a spouse).
- A Retiree enrolled in IU-sponsored Retiree health care plan may add a new spouse within 31 days of the date of marriage.

Discontinuation of Participation

The Retiree's coverage ends on the first of the month for which the individual has not made the required contribution.

Dependent coverage under an IU-sponsored Retiree health care plan ends when:

- the Retiree's coverage ends for a reason other than death of the Retiree;
- the dependent ceases to meet the definition of an eligible dependent;
- all dependent coverage under the plan is discontinued; or
- the dependent becomes eligible for employee coverage.

It is also important to note the following conditions of participation in IU-sponsored Retiree health coverage:

- If the Retiree and dependents do not elect an IU-sponsored health care plan at the time of retirement, they cannot participate at a later time.
- After dropping IU-sponsored Retiree health care coverage, participants cannot re-enroll at a later time.
- Dependents of a participating Retiree may continue coverage should the Retiree die.

Anthem PPO HDHP

This plan is available to all eligible Indiana University employees and retirees under age 65, regardless of the area of residence. When network providers are used, participants receive full benefits. Partial benefits are received from non-network providers, except in the case of an emergency. Network providers include Anthem Blue Access PPO providers in Indiana, Ohio, and Kentucky and BCBS Blue Card providers in other states. Prescription coverage is the same as for active employees in this plan.

The Blue Retiree Plan

This plan is a "Medicare Supplement" or "Medigap" plan that is available only to those age 65 and over who are enrolled in both Medicare Part A and Part B. As a supplement, many services will be fully paid between Medicare and the Blue Retiree Plan.

Basic Benefits are based on paying what Medicare doesn't pay - Medicare A deductible and Medicare B deductible and coinsurance.

Major Medical benefits are subject to deductible and copays. This includes covered services that Medicare does not pay in full, for example:

- skilled nursing facility charges beyond 100 days,
- charges over the Medicare allowed amount (up to UCR allowances) for covered services rendered by unassigned providers,
- hospital inpatient after day 150, and
- skilled nursing services provided outside a hospital.

This plan does not include prescription drug coverage. Participants must enroll in a Medicare Part D plan in order to obtain prescription coverage.

Split Coverage. A Retiree and spouse may split coverage between plans in cases where one enrollee is eligible for the Anthem Blue Retiree Plan and the other is not eligible due to age (under 65). The spouse may follow the Retiree into the Blue Retiree Plan at age 65.

Other Retiree Plan Options

Other options which may be available to Retirees that are not sponsored by IU, include Medicare Advantage plans which usually include prescription coverage. One such plan is the IU Health Medicare Advantage, which includes IU and Methodist hospitals and physicians. Since these are not IU-Sponsored Plans, individuals who enroll in these plans cannot return to the IU-sponsored Retiree Medicare Supplement plan at a later time. For more information go to **iuhealth.org/medicare**, or **www.medicare.gov**.

COBRA Continuation Coverage

COBRA continuation of active coverage is available to Retirees and their eligible dependents under age 65 or who are entitled to Medicare at the time of COBRA election. At the end of COBRA eligibility, the Retiree and eligible dependents may elect the Anthem PPO HDHP Plan or the Blue Retiree Plan. Continuation of coverage under COBRA is generally 18 to 36 months, depending on the circumstances. If the participant reaches age 65 after COBRA coverage begins, COBRA eligibility ends at age 65.

COBRA coverage may be attractive to Retirees because it allows the participant to temporarily:

- maintain medical coverage, dental coverage, and transplant benefits.
- maintain Open Enrollment options (e.g., adding dependents which is not allowed once enrolled in the Retiree plans).

In order to avoid medicare penalities, participants in COBRA generally need to enroll in Medicare Part A (hospital benefits), Part B (outpatient benefits), and Part D (Rx benefits) at the time employment terminates (if already age 65 at termination), or when initial Medicare eligibility begins upon reaching age 65.

Medicare allows for a "special enrollment period" when employment ends and when a retiree approaches age 65. The special enrollment period is the time during which the retiree can elect Medicare medical and prescription coverage without penalty. Delaying enrollment beyond the special enrollment period can result in a waiting period (gap in coverage) and higher Medicare premiums. *There is no special enrollment period at the termination of COBRA coverage.*

Participant Responsibilities

Summary of actions the participant must take:

For Medical Plans

1. Review plan options and rates to select an IU-sponsored Retiree health care plan option.
2. Complete an enrollment form for the Anthem PPO HDHP or the Anthem Blue Retiree Plan, and submit to IU Human Resources no later than 60 days from the termination date of IU-sponsored coverage.
3. Pay premium payments on time.
4. Enroll in Medicare Part A, Part B, and Part D (prescription), if the participant is age 65 or over.*

   **For those retirees who wish to continue participation in the Anthem PPO HDHP, enrollment in Medicare, i.e. Part A, Part B, or Part D, will disqualify the retiree from making contributions to the HSA benefit.*

For Those Electing COBRA

1. Complete an application form for COBRA within 60 days of:
   - the date that coverage ended; or
   - the date of the COBRA offer letter, whichever is later.
2. Pay initial COBRA premiums to-date within 45 days of electing COBRA.
3. Pay monthly COBRA premiums on time.
4. In order to continue under an IU-sponsored health plan after COBRA eligibility ends, complete a health plan enrollment form.
5. If eligible for Medicare at the time COBRA is elected, check with the Social Security office to fully understand how Medicare Part B and Part C enrollment coordinates with the COBRA election. COBRA almost always pays only after Medicare pays first.
6. Make any desired plan changes during Open Enrollment.

For All Options

1. Provide timely notice to the plan administrator of a "change in status," such as, divorce, change in disability status, or death of a covered individual.
2. During coverage, notify the plan administrator of changes that will effect communications or eligibility, including address changes, entitlement under Medicare, and/or coverage under another group health plan.

Customer Service

The terminating employee may initially contact their Human Resources office for information on retirement. IU Human Resources, available at (812) 856-1234, can also assist Retirees with name changes, canceling coverage, and checking eligibility.

Anthem is the claim administrator for the Anthem PPO HDHP Plan and the insurer for the Anthem Blue Retiree Plan. Call Anthem's Customer Service Center (844) 736-0920 for checking the status of claims, obtaining ID Cards, obtaining claim forms, and checking eligibility.

IU Retiree Status - Life Insurance Coverage

When an employee terminates from the university, participation in the Basic and Supplemental Life Insurance plans and associated Accidental Death and Dismemberment (AD&D) coverage ends on the day on which the individual terminates. Dependent coverage terminates at the same time.

Summary of Retiree Life Insurance Coverage

The university provides a Retiree Life Insurance benefit to terminated employees with IU Retiree status. There is no dependent coverage provided as part of the Retiree Life Insurance benefit, and no associated AD&D coverage. The amount of Retiree Basic Life Insurance provided by the university is $6,000 for those terminating with IU Retiree status January 1, 2003, or after.

Retiree Coverage Eligibility

All terminated employees with IU Retiree status are automatically covered by the Retiree Life Insurance benefit. This insurance is paid for by the university.

Conversion of Life Insurance

Conversion of Life Insurance for Retirees. Coverage for the difference between the amount of active Basic Life Insurance coverage and the amount of the Retiree benefit may be converted to an individual life insurance policy without providing proof of good health. Supplemental Life Insurance may also be converted up to the amount of coverage held by the Retiree at the time of termination.

Prior to termination, the amount of coverage is reduced at age 70. At the time these reductions take place, the employee has the right to convert the amount of coverage that was lost due to this age-based reduction.

The employee must submit an application for an individual policy and pay the first premium for that policy within 31 days after the date the employee's insurance ceases under the IU-sponsored Group Life Insurance Policy. *The underwriter makes every effort to provide a conversion offer to employees upon discontinuation of IU-sponsored Life Insurance coverage; however, it is the employee's responsibility to convert their policy in a timely manner, whether or not a conversion offer is extended at the time of termination.*

If the employee dies during the 31 days allowed for conversion, the underwriter will pay the amount of Life Insurance that could have been converted.

Conversion of Life Insurance for Dependents. Retiree coverage does not include coverage for dependents. Dependents may purchase an individual policy when coverage ends due to the employee's coverage ceasing or when the dependent no longer meets the definition of a dependent for coverage under the employee's Basic Life Insurance. The amount of the individual policy is limited to no more than the amount at the time coverage ceased. The dependent must submit an application and pay the initial premium within 31 days of the date on which coverage ends.

Participant Responsibilities

Summary of actions the participant must take:

1. To convert to an individual policy, return the conversion offer application to the address listed on the letter received from the policy underwriter. If a conversion offer is not received, contact IU Human Resources at (812) 856-1234. In either case, the form must be submitted to the policy underwriter within 31 days after the date on which group coverage terminates. (The same form is used for converting Basic Life, Supplemental Life or both.)
2. Send the initial premium with the conversion form within 31 days after the date that group coverage terminates.
3. Notify the policy underwriter of beneficiary changes.
4. Notify the policy underwriter of address and name changes.
5. Provide the beneficiary or other representative with information on how to file a claim.

Filing a Claim

To file a claim, the beneficiary or representative must contact the IU Human Resources office for a Proof of Death Claim Packet and follow the steps below:

1. Complete, sign, and date the Proof of Death Claim form, including current beneficiary designation;
2. Complete the Life Insurance Benefits Beneficiary Statement; and
3. Send the Proof of Death Claim form to The Standard at the address given on the form, including the following attachments:
    - All of the employee's *Enrollment & Change* and *Beneficiary Designation* forms (including any forms from previous carriers)
    - A certified copy of the descendant's death certificate.

Changing a Beneficiary

Beneficiary changes can be made by contacting IU Human Resources to obtain a change form, or by printing a *Beneficiary Designation Form* from **hr.iu.edu**.

Customer Service

To obtain an application to convert life insurance to an individual policy, contact IU Human Resources at (812) 856-1234.

IU Retiree Status - Tuition Benefit

As noted in the Tuition Benefit section, terminated individuals with IU Retiree status are also eligible for the IU Tuition Benefit. The IU Tuition Benefit for a Retiree is typically the same as those of an active employee.

Retirees should note that IRS regulations require that the IU Tuition Benefit for graduate-level courses above $5,250 in value be treated as taxable income.

Separation Pay for Support & Service Staff Employees

Plan Summary

All Support and Service Staff employees receive separation pay at their regular rate of pay for certain time off accruals when separating employment from the university. The time off amounts are prorated by FTE for part-time employees.

All Separations

All Support and Service Staff employees who terminate employment receive separation pay for the following, whether or not the employee gives or receives notice of separation:

- Unused holidays that are still available for use within the specific time allowed;
- All accrued compensatory time off; and
- Vacation time. To be eligible to receive the following separation pay for unused vacation, an employee must have six months of university service.

Years of University Service	Maximum Vacation Hours Paid as Separation Pay
0 - 6 months	No separation pay is
6 months - 6 years	312
Start of 7 - 13 years	352
Start of 14 years	392
Start of 15 years	432
Start of 16 years	472
Start of 17 years	512
Start of 18 years	552
Start of 19 years	592
Start of 20 years	632
Start of 21 years	672
Start of 22 years	712
Start of 23 years	752
Start of 24 years	792
Start of 25 years - End of 29 years	832
Start of 30 years - Beyond	872

Separations with IU Retiree Status or Because of Death

In addition to the separation pay described above, Support and Service Staff employees who separate with IU Retiree status or who die receive:

- Income protection time (sick time) accruals. Eligible employees enrolled in PERF receive separation pay for unused income protection accruals in excess of 152 hours.
  - The benefit is 25 percent of pay for hours in excess of 152.0 through 312.0 and 50 percent of pay for hours in excess of 312.0.
  - Employees covered under university service for vested rights in PERF and the IU Retirement 12.0% Plan will receive a portion of the benefit if the years of employment under PERF equal 50 percent or more of the total service. The benefit will be a multiple of the percentage of total employment under PERF.

Participant Responsibilities

Upon termination from Indiana University:

1. The employee must make sure that a forwarding address is on file with IU Human Resources.
2. The employee must contact IU Human Resources concerning the status of benefit programs.
3. In cases of an employee's death, the next of kin must initiate a state-regulated petition process to request the employee's final paycheck.

Separation Pay for Professional Employees

Plan Summary

All Professional Staff employees receive separation pay at their regular rate of pay for certain time off accruals when separating employment from the university. The time off amounts are prorated by FTE for part-time employees.

All Separations: Voluntary or Involuntary Separation

Employees on the PA Time Off Plan

All employees on the PA time off plan receive separation pay for the following, whether or not the employee gives or receives notice of separation:

- Unused holidays that are still available for use within the specific time allowed;
- Accumulated compensatory time off for Overtime Eligible Professional Staff employees only;
- Accumulated and unused Paid Time Off (PTO) balance; and
- Accumulated and unused honorary vacation balance, up to a maximum of 60 days (480 hours) for 100% FTE employees. (Professional Staff employees employed prior to 1985—or promoted from a Support and Service Staff position to a PA position prior to May 2002—may have previously accrued honorary vacation.)

Employees on the PB Time Off Plan

All employees on the PB time off plan receive separation pay for the following, whether or not the employee gives or receives a notice of separation:

- *Unused bonus holidays.* An employee who separates from employment on the last working day of March, June, or September (or the last workday before December 15 if that is not a workday) will receive the quarter's bonus holiday;
- Unused holidays that are still available for use within the specific time allowed;
- Accumulated compensatory time off for Overtime Eligible Professional Staff employees only;
- *Unused vacation*. The maximum separation pay of accumulated vacation (excluding honorary vacation) is 200 hours, plus the number of vacation hours that the employee earns in a full year. (This is called the employee's annual allowance.); and
- Honorary service vacation up to a maximum of 480 unused hours.

Separations with IU Retiree Status or Because of Death

Eligibility. Refer to page 23 for information on eligibility for IU Retiree status.

- In addition to the separation pay described above, Professional Staff employees enrolled in PERF or the IU Retirement 11.25% Plan receive separation pay for accrued sick bank hours in excess of 152 hours.
  - The benefit is 25 percent of pay for hours in excess of 152.0 through 312.0 and 50 percent of pay for hours in excess of 312.0.
  - Employees who are vested in PERF and are now in the IU Retirement 11.25% Plan will receive this benefit.
- With the exceptions below, employees enrolled in the IU Retirement 10%, 12%, or 15% Plans do not receive separation pay for sick bank accruals.
- Employees covered under university service for vested rights in PERF and who are now in the IU Retirement 12% Plan will receive a portion of the benefit if the years of employment under PERF equal 50 percent or more of the total service. The benefit will be a multiple of the percentage of total employment under PERF.
- Employees covered under university service for vested rights in PERF, and who moved from PERF to the IU Retirement 10% Plan between July 1, 1999 through June 30, 2002, will receive a portion of the benefit if the years of employment under PERF equal 50 percent or more of the total service. The benefit will be a multiple of the percentage of total employment under PERF.
- The death of an employee at any age and with any years of service entitles the beneficiary to receive this benefit if the employee was enrolled in PERF, the 11.25% Plan, or met the exception in the 10% or 12% Plans noted above.
- Employees on the PB time off plan who separate with IU Retiree Status or die will also receive the Bonus Holiday for the last quarter worked provided that the employee worked one month of the quarter.
- Employees in the IU Retirement 15% Plan will

have separation pay for vacation or PTO deducted from the interim benefit payment.

Participant Responsibilities

Upon termination from Indiana University:

1. The employee must make sure that a forwarding address is on file with the department and the campus Human Resources office.
2. The employee must contact the campus Human Resources office concerning the status of benefit programs.
3. In cases of an employee's death, the next of kin must initiate a state-regulated petition process to request the employee's final paycheck.

Notes

Indiana University Notice of Privacy Practices

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully.

Effective Date: April 14, 2003
Updated: October 23,2017

As the Plan Sponsor of employee health care plans, Indiana University is required by law to maintain the privacy and security of your individually identifiable health information. We protect the privacy of that information in accordance with federal and state privacy laws, as well as the university's policy. We are required to give you notice of our legal duties and privacy practices, and to follow the terms of this notice currently in effect.

This notice applies to all employees covered under an IU-sponsored health plan, but particularly those enrolled in IU self-funded plans.

How The Plan May Use and Disclose Protected Health Information about Members

Protected Health Information (PHI) is health information that relates to an identified person's physical or mental health, provision of health care, or payment for provision of health care, whether past, present or future and regardless of the form or medium, that is received or created by the Plan in the course of providing benefits under these Plans.

The following categories describe different ways in which Indiana University uses and discloses health information. For each of the categories Indiana University has provided an explanation and an example of how the information is used. Not every use or disclosure in a category will be listed. However, all of the ways Indiana University is permitted to use and disclose information will fall within one of the categories

Treatment

Health information may be reviewed to provide authorization of coverage for certain medical services or shared with providers involved in a member's treatment. For example, the Plan may obtain medical information from or give medical information to a hospital that asks the Plan for authorization of services on the member's behalf, or in conjunction with medical case management, disease management, or therapy management programs.

Payment

Medical information may be used and disclosed to providers so that they may bill and receive payment for a member's treatment and services. For example, a member's provider may give a medical diagnosis and procedure description on a request for payment made to the Plan's claim administrator; and the claim administrator may request clinical notes to determine if the service is covered. Similarly, a physician may submit medical information to a Business Associate for purposes of administering wellness program financial incentives. Medical information may also be shared with other covered entities for business purposes, such as determining the Plan's share of payment when a member is covered under more than one health plan.

Explanations of Payments are also mailed to the address of record for the employee, the primary insured.

Health Care Operations

Health information may be used or disclosed when needed to administer the Plan. For example, Plan administration may include activities such as quality management, administration of wellness programs and incentives, to evaluate health care provider performance, underwriting, detection and investigation of fraud, data and information system management; and coordination of health care operations between health plan Business Associates. Genetic information will not be used or disclosed for health plan underwriting purposes.

Medical information may also be used to inform members about a health-related service or program, or to notify members about potential benefits. For example, we may work with other agencies or health care providers to offer programs such as complex or chronic condition management.

Individuals Involved in Your Care or Payment of Care

Unless otherwise specified, the plan may communicate health information in connection with the treatment, payment, and health care operations to the employee and/or any enrolled individual who is responsible for either the payment or care of an individual covered under the plan. Also, when a member authorizes another party in writing to be involved in their care or payment of care, the Plan may share health information with that party. For example, when an employee signs an authorization allowing a close friend to make medical decisions on his or her behalf, the Plan may disclose medical information to that friend.

Legal Proceedings, Government Oversight, or Disputes

Health information may be used or disclosed to an entity with health oversight responsibilities authorized by law, including HHS oversight of HIPAA compliance. For example, we may share information for monitoring of government programs or compliance with civil rights laws. Health information may also be disclosed in response to a subpoena, court or administrative order, or other lawful request by someone involved in a dispute or legal proceeding.

Research

Health information may be used or shared for health research. Use of this information for research is subject to either a special approval process, or removal of information that may directly identify you.

Uses and Disclosures Requiring Your Written Authorization

In all situations, other than the categories described above, we will ask for your written authorization before using or disclosing personal information about you. The Plan will not share member information for marketing purposes, including subsidized treatment communications, or the sale of member information without written permission. Members can also opt-out of fundraising communications with each solicitation. If you have given us an authorization, you may revoke it at any time. This revocation does not apply to any uses or disclosures already made in reliance on the authorization.

Mental health information, including psychological or psychiatric treatment records, and information relating to communicable diseases are subject to special protections under Indiana law. Release of such records or information requires written authorization or an appropriate court order.

Member Rights Regarding Protected Health Information

Right to Inspect and Copy
Members have the right to inspect and obtain a copy of the Protected Health Information maintained by the Plan including medical records and billing records

To inspect and copy PHI, members must submit in writing a request to the plan administrator. Requests to inspect and copy PHI may be denied under certain circumstances. If a member's request to inspect and copy has been denied written documentation stating the reason for the denial will be sent to the member.

Right to Amend
Members have the right to request an amendment to PHI if they feel the medical information is incorrect for as long as the information is maintained.

To request an amendment, members must submit requests, along with a reason that supports the request, in writing to the plan administrator.

The Plan may deny a member's request for an amendment if it is not in writing or does not include a reason to support the request. Additionally, the Plan may deny a member's request to amend information that:

- Is not part of the information in which the member would be permitted to inspect or copy;
- Is not part of the information maintained by the Plan
- Is accurate and complete

Right to an Accounting of Disclosures
Members have the right to an accounting of PHI disclosures during the six years prior to the date of a request.

To request an accounting of disclosures, members must submit requests in writing to the plan administrator. Requests may not include permitted PHI disclosures made to carry out treatment, payment or health care operations included in the six categories listed above. The member's written request must include a date or range of dates and may not include any dates before the April 14, 2003, compliance date.

Right to Request Restrictions
Members have the right to request restrictions on certain uses and disclosures of Protected Health Information to carry out treatment, payment or health care operations. Members also have the right to request a limit on the information the Plan discloses to someone who is involved in the payment of your care; for example: a family member covered under the plan.

The Plan is not required to agree to your request. To request restrictions, members must submit requests in writing to the Plan. Requests must include the following: (1) information the member wants to limit; (2) whether the member wants to limit our use, disclosure or both; and (3) to whom the member wants the limit to apply, for example, disclosures to a spouse.

Right to Request Confidential Communications
Members have the right to request that the Plan communicate with them about health information in a certain way or at a certain location. For example, asking that the Plan contact a member only at work.

To request confidential communications, members must submit requests in writing to the health plan administrator and must include where and how members wish to be contacted. The Plan will accommodate all reasonable requests.

Right to Receive Breach Notification
If the Plan components or any of its Business Associates or the Business Associate's subcontractors experiences a breach of health information (as defined by HIPAA laws) that compromises the security or privacy of health information, members will be notified of the breach and any steps members should take to protect yourself from potential harm resulting from the breach.

Right to a Copy of This Notice
Members have the right to a copy of this Notice by e-mail. Members also have the right to request a paper copy of this notice. To obtain a copy, please contact the Privacy Administrator or visit http://hr.iu.edu/benefits/privacynotice.pdf.

Changes Made to This Notice
The Plan reserves the right to change this Notice. The Plan reserves the right to make the revised or changed notice effective for Protected Health Information the Plan already has about members as well as any information received in the future. The new notice will be available on our web site, upon request, or by mail.

Right to File a Complaint
If a member believes that their privacy rights have been violated, they may file a complaint to the Privacy Administrator with Indiana University's Health Care Plans, see contact information below.

Members may file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to: 200 Independence Avenue S.W., Washington, D.C., 20201; calling 1-877-696-6775, or visiting [http://www.hhs.gov/ocr/privacy/hipaa/ complaints/](http://www.hhs.gov/ocr/privacy/hipaa/complaints/).

Indiana University will not retaliate against any member for filing a complaint.

Contact Information

Members may contact the health plan with any requests, questions or complaints. We will respond to all inquiries within 30 days after receiving a written request. The Plan will accommodate all reasonable requests.

Privacy Administrator
Poplars E165
400 E. Seventh Street
Bloomington, Indiana 47405-3085
812-856-1234
askHR@iu.edu

Personal Representatives

Members may exercise their rights through a personal representative. This person will be required to produce evidence of his/her authority to act on a member's behalf before they will be given access to PHI or allowed to take any action for a member. Proof of this authority may be one of the following forms:

- A power of attorney notarized by a notary public;
- A court order of appointment of the person as the conservator or guardian of the individual; or
- An individual who is the parent of a minor child.

IU HUMAN RESOURCES
400 East 7th Street, Poplars E165, Bloomington, IN 47405
812-856-1234 | hr.iu.edu

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