



INDIANA UNIVERSITY

BENEFIT PROGRAMS

FOR FULL-TIME ACADEMIC AND STAFF EMPLOYEES

hr.iu.edu/benefits



Indiana University is home to many unique campuses across Indiana, and partner locations around the globe. Throughout our history, IU has been dedicated to empowering its students, faculty, and staff to cultivate meaningful careers, develop lifelong connections, and make an impact on the world.

As an Indiana University employee, you are part of a diverse community that values and supports your personal and professional lives. We are proud to offer a full range of comprehensive benefits to help you and your family get and stay healthy, meet educational goals, and build long-term financial security.

Review this brochure then visit hr.iu.edu/benefits to learn more.

WELCOME TO INDIANA UNIVERSITY

Indiana University's leadership and advances in professional, medical, and technological education—and new frontiers in the arts and humanities—make it one of the most diverse public research institutions in the world.

IU employees take pride in this standing. They know their work enriches students, residents of Indiana, and the nation, thus creating a spirit of collaboration and collegiality that inspires many employees to make a lifetime commitment to IU.

In addition to an employee's pay, university-sponsored benefit plans are a significant part of IU's total compensation package. These plans help sustain and build the academic and staff strength, and the vitality essential for the university to carry out its mission. Indiana University is committed to providing benefits that help protect employees' health and welfare, strengthen their financial well-being, and provide paid time away from work.

Review the information in this brochure then visit hr.iu.edu/benefits to learn more.

OUR COMMITMENT

Indiana University is committed to offering benefits that deliver the highest quality and value, while also containing costs for participants. All full-time (75% FTE or greater) appointed Academic and Staff employees are eligible for the plans listed in this brochure.

PLANS FUNDED BY IU

- Medical Insurance (including prescription and vision coverage)
- Dental Insurance
- Health Savings Account (HSA)
- Employee Assistance Program (EAP)
- Base Retirement Plan
- Basic Group Life Insurance
- Paid Holidays & Time Off
- IU Tuition Benefit

VOLUNTARY PLANS FUNDED BY THE EMPLOYEE

- Supplemental Retirement Plans
 - IU Tax Deferred Account (TDA)
 - IU 457(b) Retirement Plan
- Long Term Disability (LTD)
- Supplemental Life Insurance
- Supplemental Dependent Life Insurance
- Supplemental Accidental Death & Dismemberment (AD&D)
- Flexible Spending Accounts (FSA)
 - Healthcare FSA
 - Dependent Care FSA

HEALTH, FAMILY CARE, & WELL-BEING

Indiana University offers comprehensive health insurance, as well as access to family care and well-being programs, with a significant portion of costs paid by the university. These plans and programs support you in all stages of life, and provide access to resources and services to help you and your family get and stay healthy and safe.

MEDICAL INSURANCE

(INCLUDES VISION AND PRESCRIPTIONS)

IU-sponsored medical plans offered through **Anthem** provide comprehensive coverage with no pre-existing condition limits or lifetime maximums. Coverage is provided for medical needs ranging from office visits and prescription drugs, to behavioral health and organ transplants. Coverage also includes annual eye exams and vision wear, and preventive care at 100%. Premiums, networks, and out-of-pocket costs differ between the plans, but the types of services covered are the same. Premiums are deducted pre-tax and are reduced for non-tobacco users.

LIVEHEALTH ONLINE TELEHEALTH

IU medical plan members have 24/7 access to board-certified providers through **LiveHealth Online**. During a visit for urgent, allergy, or dermatology concerns, the provider can assess your condition, provide treatment options, and even send a prescription to the pharmacy, if needed, all from the privacy of your home. Urgent care is also available for children and for spanish-speaking members. LiveHealth Online also allows members to find, meet, and schedule return visits with a licensed therapist, psychiatrist, or psychologist.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Through **SupportLinc EAP**, licensed clinicians are available 24/7 for in-the-moment telephone support and referrals for issues such as grief and loss, depression, anxiety, stress, work-related pressures, and more. The program includes access to a comprehensive technology suite, mobile apps, virtual group support, and more, and is provided at no cost to eligible employees and household members.

DENTAL INSURANCE

IU's dental plan, offered through **Cigna**, provides comprehensive coverage including preventive, diagnostic, and restorative care, as well as orthodontia services for children (up to a lifetime maximum). Dental coverage may be elected with or without electing medical coverage. The plan has a \$25 annual deductible and an

annual benefit maximum that increases each year when members receive suggested preventive dental care. Enrollment in IU dental coverage also includes 24/7 virtual access to licensed dentists to address urgent dental concerns such as pain, infection, or swelling.

TOBACCO CESSATION

The **Indiana Tobacco Quitline**, provided by the Indiana Department of Health, is available to all Indiana residents at no cost. When you call the Quitline, a trained Quit Coach will provide a readiness assessment, a customized quit plan, up-to-date information about nicotine replacement therapy, a Quit Kit tailored to your needs, and referrals to cessation services offered by local resources or by health plans. Completing the program also allows employees to reduce their medical plan premium.

IU medical plans also cover 100% of the cost of tobacco cessation prescription drugs and over-the-counter tobacco replacement products with a prescription (up to a 180-day supply each year).

WEIGHT WATCHERS

All benefit-eligible employees, and spouses enrolled on an IU medical plan, have access to **Weight Watchers** at no cost. WW provides science-based tools through nutrition education, social support, and healthy lifestyle habits. Eligible members can enroll in one of two program options: Core (digital only) or Premium (digital plus workshops). Regardless of the option selected, all members have access to their mobile app, members-only community, and over 5,000 recipes, restaurant items, and barcode-scanned foods in the WW database.

CHILD AND ELDER CARE

Care@Work by Care.com is a resource for finding and hiring pre-screened caregivers and care companies for any member of your family, from infants to adults to pets. The Care@Work program provides eligible employees with a premium Care.com membership to schedule and pay for care online, find backup care services at a reduced cost, access personalized senior care planning, and get discounts on care.



IU employees and your family members have access to a wide variety of **benefits, programs, and services to address mental health and substance use concerns**, including telehealth visits with a psychologist, psychiatrist, or therapist; SupportLinc employee assistance program; 24-hour support line; text therapy; self-guided visual cognitive behavioral therapy; anonymous virtual group support; mindfulness, meditation, or sleep coaching; and more. Learn more at workplacementalhealth.iu.edu.

RETIREMENT

Indiana University sponsors a number of retirement plans to help you prepare financially for your retirement years. Plan options include university-funded base retirement plans as well as voluntary supplemental retirement plans. All plans are participant-directed, with recordkeeping services provided by **Fidelity Investments**.



BASE RETIREMENT PLANS

All newly eligible employees are automatically enrolled in the appropriate base retirement plan based on job classification. The base plans include:

IU RETIREMENT PLAN

ACADEMIC & EXEMPT STAFF EMPLOYEES

- **403(b)** defined contribution plan
- IU contributes an amount equal to 10% of base salary each pay period
- Contributions and account earnings are tax deferred until withdrawn
- Subject to a three-year cliff vesting requirement
- Withdrawals may begin only after termination of employment with IU

IU RETIREMENT & SAVINGS PLAN

NON-EXEMPT STAFF EMPLOYEES

- **401(a)** defined contribution plan
- IU contributes 10% of a participant's base wages each pay period
- Contributions and account earnings are tax deferred until withdrawn
- Subject to a three-year cliff vesting requirement
- Withdrawals may begin only after termination of employment with IU

SUPPLEMENTAL RETIREMENT PLANS

Eligible employees have the option to enhance their savings by enrolling in one or more supplemental retirement plans. The supplemental plans include:

IU TAX DEFERRED ACCOUNT (TDA)

- **403(b)** defined contribution plan
- Employees can make voluntary salary deferral contributions up to IRS-allowed maximums
- Two ways to contribute through salary deferral—pre-tax and/or after-tax Roth
- Plan contributions are always 100% vested and nonforfeitable
- Withdrawals may only begin after age 59½ or after termination of employment with the university

IU 457(B) RETIREMENT PLAN

- **457(b)** defined contribution plan
- Employees may make voluntary salary deferral contributions up to IRS-allowed maximums
- Two ways to contribute through salary deferral—pre-tax and/or after-tax Roth
- Plan contributions are always 100% vested and nonforfeitable
- Withdrawals may only begin after age 59½ or after termination of employment with the university



Our employee wellness and work+life program, **Healthy IU**, provides a variety of free programs and resources for all benefit eligible employees and spouses on an IU medical plan. Program offerings include physical fitness, stress reduction, mind-body classes, diabetes prevention, nutritional counseling, health and wellness challenges, and work+life resources to provide employees the tools they need to be their best at work and beyond. Learn more at healthy.iu.edu.

SPENDING & SAVINGS ACCOUNTS

HEALTH SAVINGS ACCOUNT (HSA)

For employees enrolled in a high deductible health plan (HDHP), IU offers a Health Savings Account (HSA) administered by **Nyhart, an Ascensus company**.

With an HSA, you can save money tax-free for your and your family's IRS-qualified health expenses. Both you and the university make pre-tax contributions to your HSA, and account balances accrue interest tax-free. HSA balances roll over each year, and the funds stay with you until you spend them—even after you separate from IU employment or retire.

FLEXIBLE SPENDING ACCOUNTS (FSA)

Benefit eligible employees can also open one or both flexible spending accounts to set aside pre-tax funds for eligible healthcare expenses (medical, prescription, vision, and dental) or dependent care expenses (before and after-school care, nursery school, preschool, and summer camp during working hours).

You do not need to enroll in an IU-sponsored medical plan to participate, but special rules apply if you enroll in both a Healthcare FSA and an HSA. The FSAs are administered by **Nyhart, an Ascensus company**,

LIFE, DISABILITY, & ACCIDENT INSURANCE

BASIC LIFE INSURANCE

The university provides Basic Group Life Insurance for eligible employees at no cost. Plan highlights include:

- Coverage underwritten by **The Standard**
- A death benefit equal to twice the employee's base annual salary (up to \$50,000 maximum)
- Basic accidental death & dismemberment insurance equal to the amount of basic life coverage
- Coverage for eligible dependents (\$3,000 for spouse/\$1,000 for child)
- Accelerated death benefits for the terminally ill
- Comprehensive travel assistance
- Estate planning and funeral arrangement assistance

SUPPLEMENTAL LIFE INSURANCE

Voluntary Supplemental Life Insurance, underwritten by **The Standard**, is available in four coverage options from one to four times base salary up to specified maximums. Supplemental Dependent Life Insurance is also available for purchase. Spouse coverage is available in four benefit amounts: \$10K, \$20K, \$30K, or \$45K, and child

coverage is \$10,000 per dependent child through age 25. Premiums are fully paid by the employee through after-tax payroll deductions.

LONG TERM DISABILITY (LTD)

Voluntary LTD insurance, available through **The Standard**, replaces up to 60% of salary (to a maximum of \$10,000 per month, less Social Security and other individual disability benefits) should you become disabled and cannot work. Participants choose if benefits (1) will begin after 90 or 180 days of disability, and (2) will or will not include an annuity contribution benefit. Premiums are fully paid by the employee through after-tax payroll deduction.

SUPPLEMENTAL ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Voluntary Supplemental AD&D insurance, available from **The Standard**, pays benefits in the event of accidental loss of life or dismemberment. Coverage for you and your family members can be purchased in amounts of \$30,000 to \$500,000. Premiums are fully paid by the employee through pre-tax payroll deduction.



TUITION BENEFIT

As one of the world's foremost public institutions, and a leader in education, we believe that everyone deserves a quality education—including our employees and their family members.

Through the IU Tuition Benefit, eligible employees, their spouse, and eligible children have the opportunity to expand their education through Indiana University or IU High School courses, without incurring the full cost of tuition.

Subsidy amounts and dollar maximums are adjusted each year based on the Indiana-resident tuition rate. Covered costs are paid under the benefit as follows:

- **Employees**—tuition costs up to a dollar maximum based on the campus of enrollment and program.
- **Spouses**—tuition costs up to a dollar maximum each semester based on the campus of enrollment.
- **Children of employees**—50% of tuition costs at the Indiana resident undergraduate rate up to the completion of the first bachelor's degree or a maximum of 140 credit hours of IU Tuition Benefit awards, whichever comes first, as long as they continue to meet the definition of a dependent child specified by this plan.
- **IU High School**—25% tuition waiver (not including fees).

PAID HOLIDAYS & TIME OFF

IU's generous paid time off plans help employees integrate work and personal life. All staff employees enjoy ten (10) paid holidays per calendar year and additional paid time off as follows:

- **Exempt Staff** (including Non-Exempt Non-Union PAO and PAU staff) earn 30 days of paid time off a year, accrued on a monthly basis. This increases to 36 days after five years of service.
- **Non-Exempt Staff** earn 14 vacation days and 12 sick days each year, accrued on a biweekly basis. The vacation accrual rate increases beginning with the seventh, fourteenth, and thirtieth year of service.

Indiana University understands the need for employees to take time off for responsibilities outside the workplace; therefore, the university also provides paid time off for the birth or adoption of a child, military leave, voting, bone marrow or living organ donation, and court duty. Additionally, up to eight hours of paid volunteer leave is available each calendar year for staff employees who participate in an IU-sponsored volunteer event.

Note: Academic employees should consult their Academic Affairs office for specific information about holidays and time off.

Indiana University is an equal employment and affirmative action employer and a provider of ADA services. All qualified applicants will receive consideration for employment based on individual qualifications. Indiana University prohibits discrimination based on age, ethnicity, color, race, religion, sex, sexual orientation, gender identity or expression, genetic information, marital status, national origin, disability status or protected veteran status. Indiana University does not discriminate on the basis of sex in its educational programs and activities, including employment and admission, as required by Title IX. Questions or complaints regarding Title IX may be referred to the U.S. Department of Education Office for Civil Rights or the university Title IX Coordinator.

The benefit plans described are primarily for full-time (75% FTE or greater) appointed Academic and Staff employees. The content of this document is a summary and not intended as a contract between IU and the employee. If there is a difference between the summary and the official documents, then the official documents will govern. IU reserves the right to amend or terminate all or any part of these benefit plans.

For Additional Information:

Contact IU Human Resources at 812-856-1234 or askhr@iu.edu



Published March 2023. Updated September 2023.

© 2023 The Trustees of Indiana University on behalf of IU Human Resources