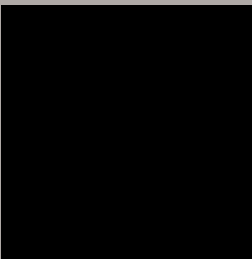
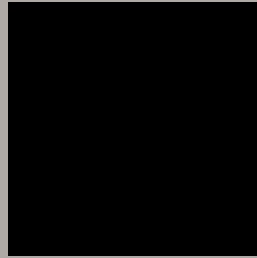
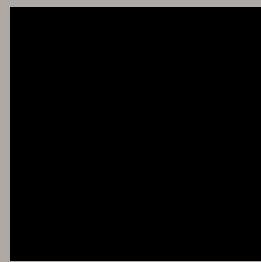
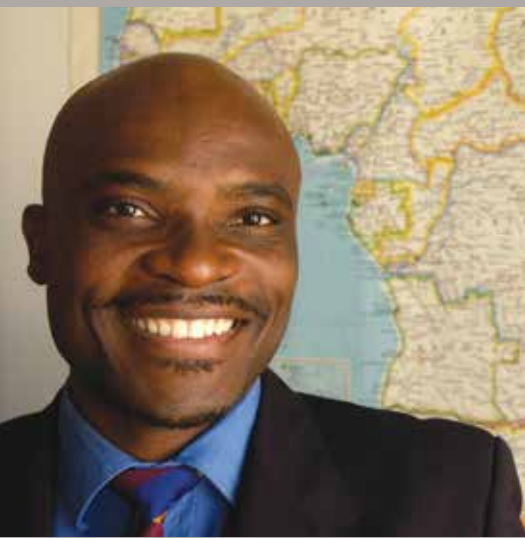




BENEFITS PROGRAMS

For New Full-time Academic and Staff Employees



Welcome

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 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 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.

Take a look at what we have to offer then visit hr.iu.edu/benefits to learn more.



“This is more than just a job for most people—they really believe in the mission of Indiana University. I greatly respect that. On a daily basis, I am encouraged by the amazing level of personal commitment our faculty and staff have for IU.”

John Whelan
Associate Vice President
IU Human Resources

IU's Commitment

Indiana University is committed to offering benefits that deliver the highest quality and value, while containing costs for employees.

All full-time Academic and Staff employees are eligible for the plans below.

Plans Funded by IU

- Medical, vision, and dental care
 - Including a Health Savings Account
- Retirement plan
- Tuition Benefit
- Basic Life Insurance
- Employee Assistance Program (IUEAP)
- Paid holidays and time off

Voluntary Plans Funded by Employee

- IU Tax Deferred Account Plan
- IU 457(b) Plan
- Supplemental Life Insurance
- Personal Accident Insurance (PAI)
- Long Term Disability (LTD)
- Tax Saver Benefit (TSB)
 - Pretax health care reimbursement account
 - Pretax dependent care reimbursement account

Healthcare Coverage

The University offers employees comprehensive healthcare coverage, with a significant portion of plan costs paid by the University. Enrollment in these coverages is typically effective from the date of hire. Employee premiums are deducted before taxes, which results in tax savings. Coverage is available at four membership levels: employee, employee with child(ren), employee with spouse/domestic partner, and family.

Medical Care

Indiana University offers plans that provide comprehensive coverages for medical needs ranging from physician office visits and prescription drugs to organ transplants. Coverage includes wellness services, as well as annual eye exams and vision wear. Each medical plan has a provider network, deductibles, co-pays and other distinguishing features. Plan premiums are reduced for non-smokers.

Health Savings Account (HSA)

For those who enroll in a high-deductible health plan, IU offers a Health Savings Account with tax advantages and contributions from IU and the employee. These contributions are made tax-free. The money in the account is the employee's to keep and use for eligible healthcare expenses as well as to save and grow for the future. Savings can be invested when the amount reaches \$1,000. Money used or saved is tax-free.

Dental Care

Employees may enroll in the IU Dental Plan. Members may receive dental care from any licensed dentist; however, a higher level of benefit is paid when a network dentist is used. This plan has annual maximum benefits for each enrolled member and for child orthodontia.

Tobacco and Weight Loss Programs

To help employees successfully quit tobacco and achieve weight loss, the University funds voluntary programs that are among the leading programs of their kind in the nation.

The **Quit For Life**® program helps employees stop using tobacco products. It features coaching calls with a "Quit Coach," nicotine replacement therapy, and one year of follow-up phone and web assistance.

The **Weight Talk**® program helps employees maintain a healthy weight for life. This program lasts six months and takes place in a private, online community. Participants complete e-lessons of topics, track progress with a FitBit, and interact with members online. Guidance is provided by a personal, dedicated coach and other professionals.



Tax Saver Benefit Plan

With IU's Tax Saver Benefit Plan (TSB), a flexible spending account, employees can reduce the amount of income tax paid each year by setting aside money from salary before taxes. Using TSB, employees can be reimbursed for (1) medical, dental, prescription, and vision expenses and (2) costs for dependent care (day care, babysitting, and elder care) with money set aside before taxes. This plan provides a TSB debit card for healthcare expenses.

Employee Assistance Program

The Employee Assistance Program (IUEAP) helps IU employees and members of their households deal with personal issues that may interfere with day-to-day well-being. Trained professionals are available 365 days a year to discuss services available in areas ranging from stress and workplace conflict to relationship problems, alcohol or drug concerns, and loss of a loved one. The service is confidential and 100 percent paid by IU.

Retirement

Indiana University sponsors a number of retirement plans to help employees prepare financially for their retirement years. These plans include university-funded base retirement plans and several optional plans for employee contributions, along with University and employee contributions to Social Security.

Base Retirement Plans

IU Retirement Plan for Academic and Professional Staff

- The University contributes an amount equal to 10 percent of base salary to a retirement account.
- Contributions and account earnings are tax deferred until withdrawn.
- Employees can choose from investment opportunities at TIAA and Fidelity Investments.
- Employees are subject to a three-year cliff vesting requirement.
- Withdrawals may only begin after termination of employment with the University.

Retirement & Savings Plan for Support and Service Staff

- For positions filled on and after July 1, 2013, the University makes a contribution up to an amount equal to 8 percent of the actual base wage to a retirement account.
- The University's contribution consists of two separate components:
 - A contribution equal to 4 percent of the participant's actual base wage
 - A matching contribution up to 4 percent of the participant's designated contributions to the IU Tax Deferred Account (TDA) Plan
- Contributions and account earnings are tax deferred until withdrawn.
- Employees can choose from investment opportunities at TIAA and Fidelity Investments.
- Employees are subject to a three-year cliff vesting requirement.
- Withdrawals may only begin after termination of

employment with the University.

Supplemental Retirement Plans

Employees can participate in either or both of these plans.

IU Tax Deferred Account Plan (TDA), a voluntary 403(b) plan

- Employees may make voluntary salary deferral contributions up to IRS-allowed maximums.
- Contributions and account earnings are tax deferred until withdrawn.
- Withdrawals may only begin after age 59½ or after termination of employment with the University.
- Employees can choose from investment opportunities at TIAA and Fidelity Investments.

IU 457(b) Plan, a voluntary retirement plan

- Employees may make voluntary salary deferral contributions up to IRS-allowed maximums.
- Contributions and account earnings are tax deferred until withdrawn.
- Withdrawals may only begin after termination of employment with the University.
- Employees can choose from investment opportunities at TIAA and Fidelity Investments.



Insurance Plans

Basic Life Insurance

The University provides Basic Life Insurance, 100 percent of which is paid by IU. Highlights of this plan include:

- A death benefit to the designated beneficiary equal to twice the employee's base annual salary, up to a maximum benefit of \$50,000
- Coverage for eligible dependents of \$3,000 for a spouse and \$1,000 for each child
- Basic accidental death and dismemberment insurance
- Travel assistance services such as information about travel requirements, emergency medical support, and help with lost items

Optional Supplemental Life Insurance

Supplemental Life Insurance augments the Basic Life Insurance provided by IU. The amount of supplemental coverage depends on which option an employee chooses. The options available range from one to four times the base salary up to specified maximum amounts.

Optional Personal Accident Insurance

Personal Accident Insurance (PAI) pays benefits in the event of accidental loss of life or dismemberment. Employees can purchase coverage for themselves or for themselves and family members. Additional benefits are available for various situations. Eligible employees can purchase coverage from \$30,000 to \$500,000. Travel assistance services are available to plan enrollees.

Optional Long-term Disability Insurance

Long-term Disability (LTD) pays a significant percentage of an employee's salary should an enrolled employee become disabled and cannot work. This plan replaces 60 percent of one's salary, up to a maximum of \$10,000 per month, less Social Security and other individual disability benefits. Benefits are paid as long as a total disability continues, until age 65 (or to a later age if disability occurs after age 60). *Some restrictions may apply.*

Tuition Benefit and Educational Opportunities

Indiana University's Tuition Benefit supports the educational mission of IU and reduces the cost of IU courses. Dollar maximums for each campus can be found at hr.iu.edu/benefits and are adjusted from time to time (or each year).

- Employees—Covered tuition is paid up to a dollar limit each semester based on the Indiana resident per-credit-hour rates at each campus, and in the case of some employees, on class standing (undergraduate, graduate, or professional).

Example: For an employee taking courses at Bloomington in the fall of 2016, the benefit covers tuition costs up to a maximum amount of \$1,277.64 of undergraduate tuition per semester, excluding mandatory fees.

- Spouses of employees—Covered tuition is paid up to a dollar limit each semester based on the Indiana resident per-credit-hour undergraduate rates at each campus.

Example: For the spouse of an employee taking courses at South Bend in the fall of 2016, the benefit covers tuition costs up to a maximum amount of \$323.88 of undergraduate tuition per semester, excluding mandatory fees.

- Children of employees—Tuition Benefit value is 50 percent of the Indiana resident undergraduate rate for up to 140 credit hours or the first baccalaureate degree, whichever comes first.



Paid Holidays and Time Off

IU's generous Paid Time Off plans help employees balance work and personal life. Staff employees enjoy nine paid holidays per calendar year and additional paid time off listed below.

- Professional Staff employees earn 30 days of paid time off a year, accrued on a monthly basis. This rate increases after five years of service.
- Support and Service Staff employees earn 14 vacation days *and* 12 sick days each year, accrued on a biweekly basis, along with other paid time off for bereavement of a family member. The vacation rate increases after six years 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 military, voting, and court duty.

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

Wellness

Our employee wellness program, Healthy IU, provides a variety of free offerings to full-time employees and their spouses.



Our goal is to make the healthy choice an easy choice. The program includes an annual health screening with a \$100 incentive, stress reduction, mind-body classes, diabetes prevention, nutritional counseling, and health and fitness challenges.

Learn more at healthy.iu.edu.

Healthy IU is autonomous of Human Resources.



Indiana University is an equal opportunity and affirmative action employer. All qualified applicants will receive consideration for employment without regard to race, color, ethnicity, religion, age, sex, sexual orientation, gender identity, marital status, national origin, disability status, or protected veteran status. This institution is also a provider of ADA services.

The benefit plans described are primarily for full-time 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 a campus Human Resources office or visit hr.iu.edu.

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