



INDIANA UNIVERSITY



2018 BENEFIT PROGRAMS

for Academic & Staff Employees



HR.IU.EDU/BENEFITS

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 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 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.



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 Care
- Health Savings Account options
- Vision Care
- Dental Care
- Base Retirement Plan
- Tuition Benefit
- Basic Life Insurance
- Employee Assistance Program (IUEAP)
- Paid Holidays & 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)
 - Health Care Reimbursement Account
 - Dependent Care Reimbursement Account



“ 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 – Vice President, IU Human Resources

Health & Wellness

The university offers employees comprehensive healthcare coverage, with a significant portion of plan costs paid by Indiana University. Plans support you wherever you fall within the spectrum of health and give you full access to additional health and wellness programs and resources. Premiums are deducted before taxes, which results in tax savings. Coverage is available at four levels: employee only, employee with child(ren), employee with spouse, and family.

Medical Care

Indiana University offers plans that provide comprehensive coverage for medical needs ranging from physician office visits and prescription drugs to behavioral health and organ transplants. Coverage includes wellness services, as well as annual eye exams and vision wear. Each medical plan has a provider network, out-of-pocket expenses, and other distinguishing features. Plan premiums are reduced for non-tobacco users.

Dental Care

Employees may elect IU Dental Plan coverage with or without electing medical coverage. 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.

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.

Tobacco Cessation

The university funds voluntary programs that are among the leading programs of their kind in the nation to help employees successfully quit tobacco. The **Quit For Life**[®] program offers an integrated mix of support tools to help 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.

Weight Loss

The **Weight Talk**[®] program helps employees learn the skills to achieve and maintain a healthy weight for life. This program lasts six months and takes place in a private, online community. Participants complete e-lessons, track progress with a FitBit, and interact with other members online. Expert guidance is provided throughout the program by a personal, dedicated coach, registered dietitians, and other professionals.

Castlight Health

The healthcare system can be complex and confusing, but Castlight makes it easier to use. Castlight provides employees and their adult family members enrolled in an IU-sponsored medical plan help with finding in-network medical services and prescription drugs based on price and quality of care. Castlight also provides a step-by-step review of past medical spending so members know how much they paid and why.



Our employee wellness program, Healthy IU, provides a variety of free programs and resources for 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.

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, along with university and employee contributions to Social Security. All newly eligible employees are automatically enrolled in a base retirement plan, and have the option of enrolling in one or more supplemental plans. All plans are participant-directed, with investment opportunities available through TIAA and Fidelity.

Base Retirement Plans

IU Retirement Plan for Academic & Professional Staff

- IU contributes an amount equal to 10 percent of base salary to a retirement account
- 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 for Support and Service Staff

- IU contributes up to 8 percent of a participant's actual base wage. IU's contribution consists of two separate components:
 - An amount equal to 4% of the participant's actual base wage
 - Up to 4% match of the participant's contributions to the IU TDA Plan
- 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

IU Tax Deferred Account (TDA) Plan

- 403(b) Defined Contribution Plan
- Employees may make voluntary salary deferral contributions up to IRS-allowed maximums
- Contributions and account earnings are tax deferred until withdrawn
- 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
- Contributions and account earnings are tax deferred until withdrawn
- Plan contributions are always 100% vested and nonforfeitable
- Withdrawals may only begin after termination of employment with the university



Tax Savings

Health Savings Account (HSA)

For those who enroll in a high deductible health plan, IU offers a Health Savings Account (HSA) with contributions from the employee and from IU. The three main tax advantages of an HSA are:

- No taxes taken on contributions
- No taxes when the funds in the account are used for IRS-qualified health expenses
- No tax on interest or investment earnings

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.

Tax Saver Benefit (TSB) 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 pre-tax. With TSB funds, employees can be reimbursed for eligible (1) medical, dental, prescription, and vision expenses and/or (2) costs for dependent care (day care, babysitting, and elder care). This plan also provides an IU Benefit Card (a debit-type Visa card) to pay for eligible for healthcare expenses.

Insurance

Basic Life Insurance

The university provides Basic Life Insurance, 100 percent of which is paid for 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
- Life Insurance for eligible dependents (\$3,000 for spouse/\$1,000 for child).
- Basic accidental death & dismemberment insurance
- Additional Travel Assistance service that offers medical assistance and emergency transportation services
- Accelerated death benefits for the terminally ill
- Financial counseling for beneficiaries

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.

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 their family members. Additional benefits are available for various situations. Eligible employees can purchase coverage from \$30,000 to \$500,000. Enrollment in Personal Accident Insurance includes the following additional services: CIGNA Healthy Rewards, CIGNA Will Center, and CIGNA Secure Travel.

Long-Term Disability

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. Eligible participants may choose if benefits will begin after three months (90 days) or after six months (180 days) of disability.

Tuition Benefit

Indiana University's Tuition Benefit supports the educational mission of IU and reduces the cost of IU courses for its employees and their dependents. Dollar maximums for each campus are at hr.iu.edu/benefits/tuition.html 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).
- **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.
- **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 & 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 the birth or adoption of a child, military leave, voting, and court duty. *Note: Academic employees should consult their Academic Affairs office for specific information about holidays and time off.*

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 IU Human Resources at (812) 856-1234 or askHR@iu.edu

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