



INDIANA UNIVERSITY

BENEFITS AFTER SEPARATION

A GUIDE IN TRANSFER, TERMINATION, OR RETIREMENT

FOR FULL-TIME ACADEMIC & STAFF EMPLOYEES

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FOREWORD

Indiana University provides a variety of benefit plans to its employees. This booklet describes the rights and responsibilities of plan participants following termination of coverage.

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. Some actions must take place within specific time frames, e.g. 31 days for conversion of insurance policies and 60 days for COBRA medical and dental plan continuation. 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. If there is a conflict between the wording in this booklet and any policy, contract, or law, the contracts, policies, and applicable laws govern. Indiana University reserves the right to amend or terminate all or any part of its benefit program at any time. The information in this booklet describes termination rights and responsibilities for plans as of June 1, 2024.

QUESTIONS?

Indiana University may be contacted at:

IU Human Resources

2709 E. 10th Street, Ste 321, Bloomington, IN 47408

T (812) 856-1234 | **F** (812) 855-3409

askhr@iu.edu

hr.iu.edu/benefits

MEDICAL & DENTAL PLANS

BENEFIT SUMMARY

Indiana University sponsors a choice of comprehensive medical care plans. Benefits under these plans include medical, prescription drug, mental health/substance use disorder treatment, vision, and transplant coverage, and, in the case of the high deductible health plan (HDHP), a health savings account (HSA). The university also sponsors a separate dental care plan.

ELIGIBILITY

Full-time (75% FTE or greater) appointed Academic and Staff employees are eligible for IU-sponsored medical and dental coverage. Spouses and children who meet the dependent eligibility requirements may also be covered.

DISCONTINUATION OF ACTIVE PARTICIPATION

Participation in IU-sponsored medical or dental coverage ends on the date that:

- the plan terminates; or
- you fail to make all required contributions; or
- your employment terminates; or
- you are no longer an eligible employee.

Coverage for your dependents terminates when:

- your coverage terminates; or
- they become eligible for employee coverage; or
- they cease to meet the definition of a dependent; or
- all dependent coverage is discontinued under the plan.

RIGHTS AFTER PARTICIPATION ENDS

Under federal law, employees have the right to continue healthcare coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA), and in the case of termination due to 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 healthcare coverage upon termination from the university. Those options are described in the [IU Retiree Status](#) section of this booklet.

COBRA Continuation Coverage

You and your covered dependents have the opportunity to temporarily extend your healthcare coverage (called COBRA continuation coverage) at group rates in instances where coverage under the plan would otherwise end. You and/or your dependents are responsible for the entire cost of COBRA coverage plus a 2% administrative charge. COBRA continuation coverage is offered only to "qualified beneficiaries" and only after a "qualifying event" has occurred. A qualified beneficiary is an employee who was covered by an IU-sponsored health plan on the day before a qualifying event occurred, and the employee's covered spouse and child(ren). Qualifying events are events that cause an individual to lose IU-sponsored health coverage.

As a covered employee, you become a qualified beneficiary if you lose your coverage because of the following qualifying events:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than your gross misconduct.

Your covered dependents also have a right to elect COBRA coverage (independent from you) if they lose healthcare coverage due to any of the following qualifying events:

- You pass away;
- Your hours of employment are reduced;
- Your employment ends for any reason other than your gross misconduct;

- You become entitled to Medicare benefits (under Part A, Part B, or both);
- If your spouse, you divorce or legally separate; or
- If your child, they stop being eligible for coverage under the plan as a "dependent child."

Sometimes, filing a proceeding in bankruptcy under title 11 of the United States Code can be a qualifying event. If a proceeding in bankruptcy is filed with respect to Indiana University, and that bankruptcy results in the loss of coverage of any retired employee covered under the plan, the retired employee will become a qualified beneficiary. The retired employee's spouse, surviving spouse, and dependent children will also become qualified beneficiaries if bankruptcy results in the loss of their coverage under the plan.

Coverage is extended only to those who are covered at the time of termination and may only continue at the level of coverage that was in effect on the day of termination, or a lower level of coverage. If moving out of a health plan's medical network service area, coverage may be changed to another IU-sponsored health plan that provides benefits in the new location.

Required Notice. Under COBRA regulations, you or your dependents must inform the university if the qualifying event is a divorce, legal separation, or a child losing their qualifying 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.

Electing COBRA Coverage. When the university determines that you or your dependents have experienced a qualifying event, IU will provide you with written notice of your COBRA rights and an application for coverage. You and/or your 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.

Each qualified beneficiary has a separate right to elect continuation coverage, but a parent may elect to continue coverage on behalf of any/all qualified children. You or your spouse can elect continuation coverage on behalf of all of the qualified beneficiaries. If you elect COBRA coverage and have a newborn child placed with you for adoption, then that child will be considered a dependent for COBRA purposes.

When deciding whether or not to elect continuation coverage, you should take into account any other group health plan options that are available to you and your family (such as a spouse's plan). When you lose coverage, you have the right to request HIPAA Special Enrollment in another group health plan for which you are otherwise eligible within 30 days after your IU-sponsored health coverage ends.

You may also consider other healthcare coverage options through the Health Insurance Marketplace or Medicaid. Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at www.healthcare.gov and www.medicaid.gov.

Length of Coverage. The length of COBRA coverage is between 18 and 36 months depending on the type of qualifying event:

- 18 months when coverage is lost due to termination (other than for gross misconduct) or reduction in hours;
- 36 months when coverage is lost due to death, divorce, legal separation, or a child's losing qualifying status; or
- 29 months when coverage is lost and the enrollee becomes disabled within 60 days of termination.

Reasons COBRA May End. If you do not elect COBRA within 60 days, the option to reinstate IU-sponsored coverage ends and you will not have coverage beyond the date your coverage as an active employee ended. COBRA coverage may also terminate for any of the following reasons:

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

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

USERRA Health Plan Protection

If you terminate employment to perform military service, you have the right under USERRA to elect continued IU-sponsored health plan coverage, including coverage for your dependents, for up to 24 months while in the military. The university administers this coverage by extending your COBRA eligibility period to a total of 24 months. You are responsible for the entire premium plus a 2% administration fee.

Even if you don't elect to continue coverage during military service, you have the right to reinstate IU-sponsored health plan coverage upon reemployment, generally without any waiting periods or exclusions, except for service-connected illnesses or injuries.

For additional information on USERRA health plan rights, contact the Veterans' Employment and Training Service (VETS) at 1-866-4-USA-DOL or visit their web site at www.dol.gov/agencies/vets. An interactive online USERRA Advisor is also at webapps.dol.gov/elaws/vets/userra. This is only an overview of USERRA health plan coverage rights. Actual coverage may vary depending on circumstances.

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 plan administrator:

Anthem Medical
(844) 736-0920

Cigna Dental
(800) 244-6224

PARTICIPANT RESPONSIBILITIES

Summary of actions that you must take:

1. Notify the university within 30 days of an IRS-qualifying life event such as divorce, or when a child loses eligibility.
2. Notify the university if termination is for military service.
3. Submit an application to elect COBRA within 60 days of (a) the date coverage ended or (b) the date of the COBRA offer letter, whichever is later.
4. Pay initial COBRA premiums within 45 days of electing COBRA.
5. Pay monthly COBRA premiums on time.
6. During the period of 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.

GROUP LIFE INSURANCE

BENEFIT SUMMARY

The university provides basic group life insurance at no cost to eligible employees, with the option to purchase additional coverage for yourself and your dependents. All of the IU-sponsored group life plans are underwritten by The Standard Insurance Company ("The Standard").

- **Basic Group Life Insurance.** Indiana University pays for the full cost of your Basic Group Life Insurance. The amount of coverage is \$50,000. Dependent coverage is \$3,000 for your eligible spouse and \$1,000 for each eligible child. The plan also provides a \$50,000 accidental death and dismemberment (AD&D) benefit.
- **Supplemental Employee Life Insurance.** Employees who are eligible for Basic Life Insurance may purchase additional Supplemental Life Insurance. Coverage is available in one, two, three, or four times your budgeted base annual salary up to the guaranteed issue or maximum coverage amount. The cost of Supplemental Life Insurance is deducted from your paycheck on an after-tax basis.
- **Supplemental Dependent Life Insurance.** Employees who are enrolled in Supplemental Employee Life Insurance may purchase additional Supplemental Dependent Life Insurance. Spouse coverage is available in four benefit amounts: \$10,000, \$20,000, \$30,000, or \$45,000. Dependent coverage is \$10,000 per dependent child through age 25. The cost of Supplemental Dependent Life Insurance is deducted from your paycheck on an after-tax basis.

ELIGIBILITY

Full-time (75% FTE or greater) appointed Academic and Staff employees are provided Basic Group Life Insurance, and are eligible to purchase Supplemental Employee Life Insurance. Employees enrolled in Supplemental Employee Life Insurance are also eligible to purchase Supplemental Dependent Life Insurance.

DISCONTINUATION OF ACTIVE PARTICIPATION

Participation in both Basic and Supplemental Life Insurance ends on the date that:

- the plan terminates; or
- you fail to make all required contributions; or
- your employment terminates or you are no longer an eligible employee.

Coverage for your dependents terminates when:

- they become eligible for employee coverage; or
- they cease to meet the definition of a dependent; or
- your coverage terminates; or
- required contributions are not made.

RIGHTS AFTER PARTICIPATION ENDS

When employee group life coverage ends, you and your covered dependents can apply to convert or port your coverage to an individual policy with the policy underwriter, The Standard. No evidence 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. The maximum amount of insurance eligible for portability is \$300,000.
- **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 can be purchased under these options cannot exceed the amount of coverage you or your dependents had on the day before your group coverage ended. Applications for conversion or portability and the required premium payment must be mailed to The Standard within 31 days of your group coverage terminating.

CUSTOMER SERVICE

For assistance with portability and conversion of group life insurance contact The Standard Insurance Company at 920 SW Sixth Avenue, Portland, OR 97204, or by calling (800) 378-4668.

PARTICIPANT RESPONSIBILITIES

Summary of actions to convert or port group life Insurance:

1. When IU-sponsored group life insurance ends, review the information on the [Group Life Portability Application](#) and the [Whole Life Conversion Application](#).
2. Complete the appropriate application. Note: the group policy number is **135262**.
3. Mail your signed application with your premium payment to the policy underwriter, The Standard, at the address listed on the form.

IU Human Resources will submit the *Employer Statement* portion directly to The Standard, 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 The Standard of any future address, beneficiary changes and/or name changes.

CRITICAL ILLNESS INSURANCE

BENEFIT SUMMARY

Indiana University provides employees with the opportunity to purchase voluntary Critical Illness insurance. This policy pays a lump sum if you or your covered spouse or children are diagnosed with one of 20 major illnesses covered by the policy (or one of 22 covered childhood illnesses). The benefit payment can be used for whatever you need most as you recover—there are no requirements as to how the funds must be spent. Coverage can be purchased for yourself, your spouse, and your eligible children through age 25. Employee coverage is available in increments of \$10K from \$10K – \$50K, and spouse coverage is available in increments of \$5K from \$5K – \$25K (up to 50% of employee coverage). Eligible children are automatically covered at 50% of the employee's coverage. Premiums are based on age and the coverage option selected. The plan's underwriter is The Standard Insurance Company ("The Standard").

ELIGIBILITY

Full-time (75% FTE or greater) appointed Academic and Staff employees (including Residents) may purchase Critical Illness insurance for themselves and their eligible dependents. A dependent is a legal spouse or dependent children through age 25.

DISCONTINUATION OF ACTIVE PARTICIPATION

Participation in Critical Illness insurance ends on the date that:

- the plan terminates; or
- you fail to make all required contributions; or
- your employment terminates or you are no longer an eligible employee.

Coverage for your dependents terminates when:

- they become eligible for employee coverage; or
- they cease to meet the definition of a dependent; or
- your coverage terminates; or
- required contributions are not made.

RIGHTS AFTER PARTICIPATION ENDS

When critical illness coverage ends, you can apply to port your current coverage to an individual policy with the policy underwriter, The Standard. No evidence of insurability is required. There are specific conditions that must be met in order to be eligible for portability, which can be found in the [Critical Illness Certificate of Insurance](#).

CUSTOMER SERVICE

To obtain information about porting to an individual policy, contact The Standard at 800-634-1743 and reference group policy number **135262**.

PARTICIPANT RESPONSIBILITIES

Summary of actions to port to an individual policy:

1. Review the [Critical Illness Certificate of Insurance](#) for eligibility details.
2. Contact The Standard at 800-634-1743 and reference group policy number **135262-E**.
3. Notify The Standard of beneficiary changes, address changes, and/or name changes.

LONG-TERM DISABILITY (LTD)

BENEFIT SUMMARY

Indiana University provides employees with the opportunity to purchase voluntary long-term disability (LTD) insurance. LTD insurance pays you a monthly benefit in the event that you cannot work due to a covered illness or injury. You choose if benefits will begin after 90 or 180 days of disability, and whether or not to add the annuity contribution benefit, which makes contributions to a retirement annuity fund while you are disabled. Premiums are based on age, salary, and the coverage option selected. The plan's underwriter is The Standard Insurance Company ("The Standard").

ELIGIBILITY

Full-time (75% FTE or greater) appointed Academic and Staff employees are eligible to purchase LTD Insurance.

DISCONTINUATION OF ACTIVE PARTICIPATION

Participation in LTD Insurance ends on the date that:

- the plan terminates; or
- you fail to make all required contributions; or
- your employment terminates or you are no longer an eligible employee.

RIGHTS AFTER PARTICIPATION ENDS

If coverage ceases, it will not affect benefits for a disability existing on or before that date. If you pass away while receiving LTD benefits, your beneficiaries may be eligible for a survivor benefit equal to three times the monthly income benefit. Indiana University will notify The Standard, who will contact all designated beneficiaries upon notification of death.

When employee LTD coverage ends, you can apply to convert your coverage to an individual policy with the policy underwriter, The Standard. No evidence of insurability is required. Additional eligibility criteria to convert your policy include:

- you must have been insured under the group policy for at least 12 continuous months; and
- your coverage is ending for a reason other than termination or amendment of the group policy, or your failure to make a required premium contribution; and
- your coverage is not ceasing because of your retirement; and
- you are not disabled.

A conversion policy only includes the monthly income benefit. A conversion application and any required premium payment must be mailed to The Standard within 31 days of your group coverage terminating.

CUSTOMER SERVICE

To obtain information about converting your LTD coverage to an individual policy, contact The Standard at 800-378-4668 and reference group policy number **135262**.

PARTICIPANT RESPONSIBILITIES

Summary of actions to port to an individual policy:

1. Complete and return the [LTD Conversion Application](#) to The Standard at the address listed on the form. IU Human Resources will submit the *Employer Statement* directly to The Standard. 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.
2. Send the initial premium to the address on the application within 31 days after the date that group coverage terminates.
3. Notify The Standard of beneficiary changes, address changes, and/or name changes.

SUPPLEMENTAL AD&D INSURANCE

BENEFIT SUMMARY

Indiana University provides employees with the opportunity to purchase optional Supplemental Accidental Death & Dismemberment (AD&D) 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 the employee and spouse in one accident, and education or training for surviving children or spouses. Premiums are based on the level of coverage selected and are deducted from your salary on a pre-tax basis. The Supplemental AD&D policy is underwritten by The Standard Insurance Company ("The Standard").

ELIGIBILITY

Full-time (75% FTE or greater) appointed Academic and Staff employees (including Residents) may purchase Supplemental AD&D insurance for themselves and their eligible dependents. A dependent is a legal spouse or dependent children through age 25. Coverage for disabled dependents may be kept in force beyond the age limit if proof of total disability is provided within 31 days of the date when coverage would have ended due to the age limit.

DISCONTINUATION OF ACTIVE PARTICIPATION

Participation in Supplemental AD&D Insurance ends on the date that:

- the plan terminates; or
- you fail to make all required contributions; or

- your employment terminates or you are no longer an eligible employee.

Coverage for your dependents terminates when:

- they become eligible for employee coverage; or
- they cease to meet the definition of a dependent; or
- your coverage terminates; or
- required contributions are not made.

RIGHTS AFTER PARTICIPATION ENDS

You (and your dependents in some cases) have the right to port Supplemental AD&D Insurance to an individual policy without showing proof of good health. There are specific conditions that must be met in order to be eligible for portability, which can be found on the Supplemental AD&D Portability Application.

- **Employee Portability.** When Supplemental AD&D Insurance ceases under the group policy due to termination of employment with the university or transfer to an ineligible class, coverage may be ported to an individual policy without providing proof of good health. Portability is only available if you are under age 70. You must apply for portability and pay the initial premium within 31 days after group coverage ends.
- **Dependent Portability.** Your dependents may also port group coverage when they cease to be eligible for any reason except age. Dependents must apply for portability and pay the initial premium within 31 days after group coverage ends.

CUSTOMER SERVICE

For additional assistance with portability of Supplemental AD&D, including determining premium costs for coverage and completing the forms for portability, please call The Standard at 800-378-4668 and reference group policy number **135262**.

PARTICIPANT RESPONSIBILITIES

Summary of actions to port to an individual policy:

1. Complete and return the [Portability Application](#) to The Standard at the address listed on the form. IU Human Resources will submit the *Employer Statement* directly to The Standard. 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.
2. Send the initial premium to the address on the application within 31 days after the date that group coverage terminates.
3. Notify The Standard of beneficiary changes, address changes, and/or name changes.

HEALTH SAVINGS ACCOUNT (HSA)

BENEFIT SUMMARY

An HSA is a tax-advantaged savings account that pairs with an IRS-qualified high deductible health plan (HDHP). Established under Internal Revenue Code Section 223, HSA funds can be used to pay for your and your IRS-qualified tax dependents' qualified healthcare expenses. The university makes an annual contribution to your account based on your HDHP coverage level. You are required to make a minimum annual pre-tax contribution of \$300, and you can choose to make additional contributions up to the IRS-allowed annual maximum. Funds in your

HSA can be used for current or future health expenses, and your balance rolls over each year, even after you leave the university or retire. The HSA is administered by WEX.

ELIGIBILITY

To be an eligible for an HSA you must:

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

No Other Medical Coverage Requirement. In order to be eligible to make or receive 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 (HDHP). You are disqualified for tax-free contributions if:

- You are enrolled in a federal government plan like Medicare A, B, or D, or Tricare (if you have VA benefits, receiving preventive care or treatment for a service-related disability from the VA does not disqualify an individual from participating in an HSA);
- Your spouse covers you on a medical plan that is not an HDHP.
- Your spouse has a Health Reimbursement Account (HRA) or flexible spending account (including IU's Healthcare FSA) that is unrestricted, and the account could be used to cover your HDHP deductible.

You are still eligible for tax-free HSA contributions if your spouse has other medical coverage, however you cannot be covered on their non-HDHP medical plan and still be eligible for tax-free HSA contributions.

If you're ineligible for tax-free contributions, you can still enroll in the HDHP and waive the HSA. Or, if you choose to enroll in the HSA regardless of being ineligible, you are responsible for working with WEX to remove all ineligible ("excess") contributions from your HSA prior to December 31 of the tax year they are made, and for reporting those excess contributions as taxable income on your annual tax return. Consulting a tax advisor about reporting excess contributions is advised to avoid unforeseen taxes and/or penalties.

DISCONTINUATION OF ACTIVE PARTICIPATION

Participation in the IU-sponsored HSA will end as of the first to occur of:

- the date that the plan terminates; or
- the date you fail to make all required contributions; or
- the date your employment terminates or you are no longer an eligible employee; or
- the date your HDHP coverage terminates (funds remaining in the HSA will become an individual account); or
- the last day of the plan year in which you elect to participate in the plan.

When your HDHP coverage ends, you are no longer eligible to make tax-free HSA contributions. However, the money in your HSA is yours until you spend it, meaning you will continue to have access to the funds to pay for qualified healthcare expenses. If you terminate HDHP coverage mid-year, your maximum HSA contribution for that year is prorated based on the number of months that you were enrolled in the HDHP.

RIGHTS AFTER PARTICIPATION ENDS

You are no longer eligible to make payroll contributions or receive IU contributions to your HSA as of the date you terminate IU employment or transfer to an ineligible position. Upon termination of IU eligibility, your funds and investments are automatically transferred to an individual HSA with the university's existing HSA custodian. You can leave your funds in this account or transfer them to another HSA provider of your choosing.

If you choose to keep your account with the university's HSA custodian, you may continue using your existing IU Benefit Cards to pay for eligible expenses, and they will continue to be automatically replaced when they expire. You will also continue accessing your account information online using the same username and password. Any account fees related to an individual HSA are your responsibility. Information on using the funds in an individual HSA and the associated tax reporting requirements can be found in IRS Publication 969 available at www.irs.gov.

CUSTOMER SERVICE

WEX

P.O. Box 2905, Fargo, ND 58108-2905

(800) 284-8412 phone

(888) 887-9961 fax

IUSupport@wexinc.com

benefit-info.com/iu

PARTICIPANT RESPONSIBILITIES

1. No action is required unless you wish to transfer your balance to another HSA custodian. Be sure to remove any ineligible ("excess") contributions from your HSA prior to the transfer.
2. Understand the IRS regulations for reporting and use of an HSA by reading IRS Publication 969 (available at www.irs.gov) or by consulting a tax advisor.
3. If terminating mid-year and not continuing HDHP coverage, either through COBRA or another HDHP, confirm you have not made contributions in excess of the IRS prorated maximum. If your contributions have exceeded the IRS prorated maximum, work with WEX to resolve the excess contribution issue.
4. Understand the IRS reporting requirements for excess contributions—see [IRS Instructions for Form 8889](#).

FLEXIBLE SPENDING ACCOUNTS (FSA)

BENEFIT SUMMARY

IU's Flexible Spending Account (FSA) plan allows the reduction of your salary to purchase certain benefits with pre-tax dollars. The plan is offered in three distinct provisions: a pre-tax premium conversion provision and two optional pre-tax spending accounts.

Pre-Tax Premium Conversion Provision. Your contributions for IU-sponsored medical, dental, and/or Supplemental AD&D coverage are automatically taken from your salary on a pre-tax basis.

Optional Pre-Tax Flexible Spending Accounts. Eligible employees may participate in one or both spending accounts, or may elect not to participate in either.

- **Healthcare FSA.** Set aside pre-tax dollars in an account to pay for IRS-qualified medical, prescription, dental, and vision expenses that are not covered by any type of insurance program.
- **Dependent Care FSA.** Set aside pre-tax dollars in an account to pay for IRS-qualified dependent day/evening care which allows you and your spouse to work.

In order to receive preferential tax benefits, the plan must be administered within very specific IRS regulations. For example, mid-year changes in contributions are limited to those consistent with an IRS-defined qualifying life event, such as, marriage, birth of a child, or change in dependent care provider rates. Additionally, the IRS determines which expenses are eligible for pre-tax benefits. Flexible spending accounts and associated claims are administered by WEX.

ELIGIBILITY

Full-time (75% FTE or greater) appointed Academic and Staff employees (including Residents) are eligible to participate in the plan. You do not need to be enrolled in an IU-sponsored medical or dental plan to participate.

DISCONTINUATION OF PARTICIPATION

Participation in the FSAs will end as of the first to occur of:

- the date that the plan terminates; or
- the date you fail to make all required contributions; or
- the date your employment terminates or you are no longer an eligible employee; or
- the last day of the plan year in which you elect to participate in the plan.

RIGHTS AFTER PARTICIPATION ENDS

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

Pre-Tax Flexible Spending Accounts. If you terminate FSA coverage during the year for a reason other than termination of employment, you are not eligible to participate for the remainder of the plan year.

- **Healthcare FSA.** You will not be eligible to make any further contributions or incur any further expenses as of the date that your participation terminates (unless you elect COBRA coverage). When your participation ends, you will receive a COBRA notice, election form, and instructions from WEX. If you choose to elect COBRA your contributions will continue on an after-tax basis, and you may continue to incur eligible expenses through December 31 of the year your participation terminates. These contributions may be subject to a two percent (2%) administrative fee. Regardless of whether or not you elect COBRA, you have until February 28 of the following year to submit any claims for reimbursement. Any unclaimed funds are forfeited, and per IRS rules, cannot be returned to you.
- **Dependent Care FSA.** You will not be eligible to make any further contributions or incur any further expenses as of the date that your participation terminates. You have until April 15 of the following year to submit any claims for reimbursement. Any unclaimed funds are forfeited, and per IRS rules, cannot be returned to you.

CUSTOMER SERVICE

WEX

P.O. Box 2905, Fargo, ND 58108-2905

(800) 284-8412 phone

(888) 887-9961 fax

IUSupport@wexinc.com

benefit-info.com/iu

PARTICIPANT RESPONSIBILITIES

Premium Conversion

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

Healthcare FSA

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

Healthcare and Dependent Care FSAs

1. Submit claims by the deadline following the end of the calendar year.
2. Notify WEX of address changes.
3. Notify WEX of a qualifying life event (e.g. marriage or birth of a child) within 30 days of the event.

IU TUITION BENEFIT

BENEFIT SUMMARY

The IU Tuition Benefit provides eligible employees and family members with a subsidy towards tuition costs when attending Indiana University classes, or a 25 percent tuition waiver for Indiana University High School (IUHS) courses.

ELIGIBILITY

The following individuals associated with Indiana University are eligible for the IU Tuition Benefit. The individual must have such status by the end of the first week of classes for a semester/term or at the time of registration for IUHS courses.

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

DISCONTINUATION OF PARTICIPATION

Eligibility for the IU Tuition Benefit will end as of the first to occur of:

- your employment terminates or you are no longer an eligible employee; or
- your spouse or child no longer meets the eligibility criteria (e.g., due to divorce or dependent child marrying, completing a bachelor's degree, accumulating 140 credit hours of IU Tuition Benefit awards, or reaching the age limit).

RIGHTS AFTER PARTICIPATION ENDS

A participant may complete coursework for any semester/term that began while they were eligible. Any refund due from the university or amount owed to the university for the IU Tuition Benefit may not be paid or collected until after the end of the semester/term. In the event that you pass away while eligible, your eligible dependents may receive the IU Tuition Benefit, the same as if you were still employed.

CUSTOMER SERVICE

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

PARTICIPANT RESPONSIBILITIES

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

IU RETIREMENT PLAN

BENEFIT SUMMARY

The IU Retirement Plan is a defined contribution plan established in accordance with Internal Revenue Code Section 403(b). Indiana University makes all contributions to IU Retirement Plan 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 a three-year cliff vesting requirement. An eligible employee participates in one of four benefit levels in the plan depending on the date plan participation began. Plan contributions are based on a percentage of the employee's budgeted base salary (and supplemental pay if the employee participates in the 11.25% benefit level).

ELIGIBILITY

The following employees are eligible to participate in the plan immediately upon hire based on the following criteria:

- **10% Level:** 50% or more full-time equivalent (FTE) Academic, Exempt Staff, or Eligible Non-Exempt Staff (PAO or PAU) employee hired or rehired in an appointed position after June 30, 1999.
- **11.25% Level:**
 - 50% or more FTE Exempt Staff or Eligible Non-Exempt Staff (PAO or PAU) employee hired into a grade 15 and below appointed position before July 1, 1999; or
 - Academic employee hired in an appointed position before July 1, 1999, who is less than a 100% FTE, but at least a 50% FTE for 12 pays, 60% FTE for 10 pays, or 65% FTE for nine pays.
- **12% Level:** 100% FTE Academic or Exempt Staff employee hired into a grade 16 and above appointed position on or after January 1, 1989, but no later than June 30, 1999.
- **15% Level:** 100% FTE Academic or Exempt Staff employee hired into a grade 16 and above appointed position before January 1, 1989.

DISCONTINUATION OF EMPLOYER CONTRIBUTIONS

University contributions will no longer be made as of the date your employment terminates or you are no longer an eligible employee. Contributions will stop being made to the plan with your last regular paycheck or the last paycheck attributable to employment in an eligible class of employees. You have the same rights as active participants, except that no additional contributions will be made to the plan on your behalf by Indiana University.

RIGHTS AFTER PARTICIPATION ENDS

You are not required to cash-out or transfer your IU Retirement Plan account upon termination of employment. You 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, you will be responsible for handling most transactions related to your account directly with the investment company. Existing balances at termination are subject to forfeiture if vesting requirements have not been met.

PLAN DISTRIBUTIONS AND WITHDRAWALS

You may only withdraw vested funds from your IU Retirement Plan account upon termination of employment with Indiana University. You may choose to receive a distribution in any legally permissible form permitted by an authorized investment company, including a single sum distribution of cash, an annuity, or installments. Distributions are allowed for former employees rehired into non-eligible positions if the rehired employee has at

least a continuous 30-day break in service from their last day of employment. If the rehired employee had IU Retiree Status upon separation and is at least age 62, in-service distributions are allowed without a break in service.

Mandatory Federal income Tax Withholding. Plan distributions are generally subject to a 20% mandatory federal income tax withholding rate. This mandatory withholding will reduce the amount you actually receive upon withdrawing funds from the plan. However, the amount withheld will be credited against any taxes you owe for the year when you file your annual tax return. There are exceptions to the mandatory federal income tax withholding rule, including receiving the plan distribution as a lifetime annuity payment or directly rolling over the plan distribution to an eligible retirement plan (e.g., an IRA).

Early Withdrawal Penalty. Plan distributions made prior to reaching age 59½ are generally subject to a 10% early withdrawal penalty, even if the withdrawal was made after you terminated employment with Indiana University. There are exceptions to the 10% 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.

Required Minimum Distributions (RMDs). Federal law requires you must begin receiving at least a partial distribution of your tax-deferred retirement account funds by April 1 of the calendar year following the year you reach age 72, or upon retirement/separation, whichever is later. Failure to withdraw the RMD annually by the applicable deadline can result in substantial tax penalties.

REEMPLOYMENT AT IU AFTER RETIREMENT

IRS regulations state that employees who retire from IU must have a continuous 30-day break in service, also known as a bona fide separation, to access retirement funds from IU-sponsored retirement plans or PERF. To comply with this regulation, distributions from IU retirement plans are allowed for former employees rehired into non-eligible retirement plan positions if they have had at least a continuous 30-day break in service from their last day of employment. All IU positions, including part-time positions, are subject to this provision. In addition to the 30-day break, there must be no pre-arranged (written or verbal) agreement for reemployment. The only exception is for employees who separate with IU Retiree Status and are at least age 62. These individuals may take an in-service distribution without a break in service.

CUSTOMER SERVICE

The following are current and former investment companies approved by Indiana University. For assistance with questions or concerns regarding investment accounts, contact:

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

PARTICIPANT RESPONSIBILITIES

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 required minimum distributions by April 1 of the calendar year following the year you reach age 72, or upon retirement/separation, whichever is later.

IU RETIREMENT & SAVINGS PLAN

BENEFIT SUMMARY

The IU Retirement & 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. Indiana University makes all contributions to participant accounts in this plan. Participants are not required, nor permitted, to make additional contributions to the plan. There is a three-year cliff vesting requirement for all participants.

ELIGIBILITY

50% FTE or greater Non-Exempt Staff and Part-Time with Retirement employees hired after July 1, 2013 are eligible to participate in the plan immediately upon hire.

DISCONTINUATION OF ACTIVE PARTICIPATION

University contributions will no longer be made as of the date your employment terminates or you are no longer an eligible employee. Contributions will stop being made to the plan with your last regular paycheck or the last paycheck attributable to employment in an eligible class of employees. You have the same rights as active participants, except that no additional contributions will be made to the plan on your behalf by Indiana University.

RIGHTS AFTER PARTICIPATION ENDS

You are not required to cash-out or transfer your IU Retirement & Savings Plan account upon termination of employment. You 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, you will be responsible for handling most transactions related to your account directly with the investment company. Existing balances at termination are subject to forfeiture if vesting requirements have not been met.

PLAN DISTRIBUTIONS & WITHDRAWALS

You may only withdraw vested funds from your IU Retirement & Savings Plan account upon termination of employment with Indiana University. You may choose to receive a distribution in any legally permissible form permitted by an authorized investment company, including a single sum distribution of cash, an annuity, or installments. Distributions are allowed for former employees rehired into non-eligible positions if the rehired employee has at least a continuous 30-day break in service from their last day of employment. If the rehired employee had IU Retiree Status upon separation and is at least age 62, in-service distributions are allowed without a break in service.

Mandatory Federal income Tax Withholding. Plan distributions are generally subject to a 20% mandatory federal income tax withholding rate. This mandatory withholding will reduce the amount you actually receive upon withdrawing funds from the plan. However, the amount withheld will be credited against any taxes you owe for the year when you file your annual tax return. There are exceptions to the mandatory federal income tax withholding rule, including receiving the plan distribution as a lifetime annuity payment or directly rolling over the plan distribution to an eligible retirement plan (e.g., an IRA).

Early Withdrawal Penalty. Plan distributions made prior to reaching age 59½ are generally subject to a 10% early withdrawal penalty, even if the withdrawal was made after you terminated employment with Indiana University. There are exceptions to the 10% 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.

Required Minimum Distributions (RMDs). Federal law requires you must begin receiving at least a partial distribution of your tax-deferred retirement account funds by April 1 of the calendar year following the year you reach age 72, or upon retirement/separation, whichever is later. Failure to withdraw the RMD annually by the applicable deadline can result in substantial tax penalties.

REEMPLOYMENT AT IU AFTER RETIREMENT

IRS regulations state that employees who retire from IU must have a continuous 30-day break in service, also known as a bona fide separation, to access retirement funds from IU-sponsored retirement plans or PERF. To comply with this regulation, distributions from IU retirement plans are allowed for former employees rehired into non-eligible retirement plan positions if they have had at least a continuous 30-day break in service from their last day of employment. All IU positions, including part-time positions, are subject to this provision. In addition to the 30-day break, there must be no pre-arranged (written or verbal) agreement for reemployment. The only exception is for employees who separate with IU Retiree Status and are at least age 62. These individuals may take an in-service distribution without a break in service.

CUSTOMER SERVICE

The following are current and former investment companies approved by Indiana University. For assistance with questions or concerns regarding investment accounts, contact:

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

PARTICIPANT RESPONSIBILITIES

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 required minimum distributions by April 1 of the calendar year following the year you reach age 72, or upon retirement/separation, whichever is later.

IU SUPPLEMENTAL EARLY RETIREMENT PLAN (IUSERP)

BENEFIT SUMMARY

The IU Supplemental Early Retirement Plan (IUSERP) is a defined contribution plan established in accordance with Internal Revenue Code Section 401(a). IU 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% of a participant's budgeted base salary to the IUSERP for each year of eligible employment with IU. Budgeted base salary does not include any summer pay or supplemental pay. No contributions are made to the plan on behalf of a participant while the participant is on an unpaid leave of absence.

A participant is 100% vested in his or her IUSERP account accumulations upon attaining age 55 while in active employee status with IU or upon attaining age 55 while disabled, provided that the participant's disability was

continuous from his or her last day in active employment status with Indiana University to the participant's attainment of age 55. "Disabled" or "disability" means a participant has been awarded disability by the Social Security Administration. In the event of a participant's death, the participant will become 100% vested if he or she had at least 10 years of full-time service with Indiana University.

ELIGIBILITY

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

- A 100% FTE Academic or Professional Staff (grade 16 and above) employee hired in an appointed position between January 1, 1989 and June 30, 1999; and
- Must participate in the IU Retirement Plan at the 12% contribution level.

The following individuals are prohibited from participating in the plan: (1) Geological Survey Department employees and (2) employees associated with an external agency agreement that does not accept early retirement plan participation.

RESTRICTED PARTICIPATION

A participant age 55 or older is no longer eligible to receive plan contributions if the employee ceases to be a member of an eligible class of employees. In the event that a participant age 55 or older becomes ineligible to receive contributions under the plan, contributions will stop being made to the plan with the employee's last paycheck attributable to employment in an eligible class of employees.

Participants age 55 or older who are ineligible to receive contributions under the plan have the same rights as participants who are eligible to receive contributions under the plan, except that no additional contributions will be made to the plan on their behalf.

TERMINATION OF PARTICIPATION

A participant age 54 or younger is no longer eligible to participate in the IUSERP if the employee:

- terminates employment with Indiana University; or
- no longer satisfies the eligibility requirements for participation in the IU Retirement Plan at the 12% contribution level.

In the event that a participant age 54 or younger 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, passes away (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 & WITHDRAWALS

You may withdraw vested funds from your IUSERP account upon termination of employment with Indiana University. Distributions are allowed for former employees rehired into non-eligible positions if the rehired employee has at least a continuous 30-day break in service from their last day of employment.

Mandatory Federal income Tax Withholding. Plan distributions are generally subject to a 20% mandatory federal income tax withholding rate. This mandatory withholding will reduce the amount you actually receive upon withdrawing funds from the plan. However, the amount withheld will be credited against any taxes you owe for the

year when you file your annual tax return. There are exceptions to the mandatory federal income tax withholding rule, including receiving the plan distribution as a lifetime annuity payment or directly rolling over the plan distribution to an eligible retirement plan (e.g., an IRA).

Early Withdrawal Penalty. Plan distributions made prior to reaching age 59½ are generally subject to a 10% early withdrawal penalty, even if the withdrawal was made after you terminated employment with Indiana University. There are exceptions to the 10% 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.

Required Minimum Distributions (RMDs). Federal law requires you must begin receiving at least a partial distribution of your tax-deferred retirement account funds by April 1 of the calendar year following the year you reach age 72, or upon retirement/separation, whichever is later. Failure to withdraw the RMD annually by the applicable deadline can result in substantial tax penalties.

REEMPLOYMENT AT IU AFTER RETIREMENT

IRS regulations state that employees who retire from IU must have a continuous 30-day break in service, also known as a bona fide separation, to access retirement funds from IU-sponsored retirement plans or PERF. To comply with this regulation, distributions from IU retirement plans are allowed for former employees rehired into non-eligible retirement plan positions if they have had at least a continuous 30-day break in service from their last day of employment. All IU positions, including part-time positions, are subject to this provision. In addition to the 30-day break, there must be no pre-arranged (written or verbal) agreement for reemployment.

CUSTOMER SERVICE

The following are current and former investment companies approved by Indiana University. For assistance with questions or concerns regarding investment accounts, contact:

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

PARTICIPANT RESPONSIBILITIES

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 required minimum distributions by April 1 of the calendar year following the year you reach age 72, or upon retirement/separation, whichever is later.

PUBLIC EMPLOYEES' RETIREMENT FUND (PERF)

BENEFIT 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, both funded by Indiana University. Participants are not required, nor permitted, to make additional contributions.

- **Defined Benefit ("Pension").** The pension benefit is a monthly benefit payable for life. The formula for the benefit is based on final 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. A participant must have at least 10 years of PERF creditable service (or at least 5 years of PERF creditable service before becoming eligible for the IU Retirement Plan) to have a vested right in the pension benefit.
- **Defined Contribution (DC) Benefit:** The DC benefit (formerly called the ASA) is an employer contribution equal to 3% of a participant's compensation per pay period that is contributed to an individual participant's account at the end of each pay period. Contributions to the DC benefit are immediately 100% vested and non-forfeitable.

ELIGIBILITY

50% or more FTE Non-Exempt Staff (excluding PAO and PAU), and Part-Time with Retirement employees, hired before July 1, 2013, are eligible to participate in PERF, unless covered by another university- or state-sponsored retirement plan.

DISCONTINUATION OF ACTIVE PARTICIPATION

University contributions will no longer be made as of the date your employment terminates or you are no longer an eligible employee. Contributions will stop being made to the plan with your last regular paycheck or the last paycheck attributable to employment in an eligible class of employees. You have the same rights as active participants, except that no additional contributions will be made to the plan on your behalf by Indiana University.

RIGHTS AFTER PARTICIPATION ENDS

Your rights & responsibilities after termination of IU employment will differ depending on the following circumstances:

- if you terminate employment and do not qualify for a pension benefit ("Cash-Out Provision");
- if you terminate employment with 5 or more years of PERF creditable service and are disabled ("Disability Provision"); or
- if you terminate employment and qualify for a full or reduced pension benefit ("Retirement Provision").

Cash-Out Provision

If you terminate IU employment and are no longer employed in a PERF-covered position, you may elect to withdraw the balance of your DC upon satisfying the following conditions:

- you are not rehired by IU or another employer who participates in PERF (regardless if your new position is a PERF-covered position or not);
- you are not eligible for a PERF disability benefit; and
- you wait 30 days after termination.

The DC cash-out consists of the 3% mandatory contributions made by Indiana University and all accumulated earnings credited to the account. Money contributed to PERF on your behalf to fund the pension benefit does not belong to you until you become eligible to receive the pension benefit from PERF. Therefore, the pension benefit cannot be cashed out to you. You may elect to withdraw your DC balance and still be entitled to receive your pension

benefit so long as you are vested at the time of retirement and retirement occurs after December 31, 2008.

You do not have to take a withdrawal of your DC upon termination of employment with Indiana University, even if you qualify for a withdrawal. You may leave the accumulations in your DC and continue to manage account investments with PERF.

Disability Provision

You are eligible to apply for PERF disability benefits upon satisfying the following conditions:

- you have accrued five or more years of PERF creditable service before: a) you terminate employment; b) the employer-provided income protection benefits expire; c) leave under the Family Medical Leave Act (FMLA) expires; or d) worker's compensation benefits expire;
- you are determined to be disabled by the Social Security Administration; and
- you were receiving salary, employer-provided income protection benefits, or were on leave under FMLA as of the disability onset date established by the Social Security Administration.

You will be entitled to receive PERF disability benefits for as long as you continue to be eligible for Social Security disability benefits.

Retirement Provision

To be eligible to receive a **full** (unreduced) pension benefit, you must satisfy the following conditions:

- Terminate IU employment or is in a "non-covered" IU position; and
- Satisfy one of the following age and service conditions:
 - a. Age 65 with 10 or more years of PERF creditable service (or at least 5 years PERF creditable service before becoming eligible for the IU Retirement Plan);
 - b. Age 60 with 15 or more years of PERF creditable service (or at least 10 years PERF creditable service before becoming eligible for the IU Retirement Plan); or
 - c. Age 55 with the participant's age and total number of years of PERF creditable service equaling 85 or more ("Rule of 85").

To receive a **reduced** pension, you must satisfy the following conditions:

- terminate IU employment; and
- be age 50 or older with 15 or more years of PERF creditable service; and
- not be rehired by Indiana University or any other employer who participates in PERF in a PERF-covered position within 30 days of the date payment of PERF benefits began.

PLAN DISTRIBUTIONS & WITHDRAWALS

You may withdraw funds from your PERF DC upon attainment of age 59½ while employed at Indiana University. If you had PERF and are no longer in a PERF-covered position, you may be eligible to begin pension benefits while still employed by Indiana University if you meet Retirement Provision age and service eligibility rules (i.e. age 65 with 10 years of service, age 60 with 15 years of service, or meet the rule of 85). Contact IU Human Resources at askhr@iu.edu or 812-856-1234 for details.

Mandatory Federal income Tax Withholding. PERF DC distributions are generally subject to a 20% mandatory federal income tax withholding rate. This mandatory withholding will reduce the amount you actually receive upon withdrawing funds from the plan. However, the amount withheld will be credited against any taxes you owe for the year when you file your annual tax return. There are exceptions to the mandatory federal income tax withholding rule, including receiving the plan distribution as a lifetime annuity payment or directly rolling over the plan distribution to an eligible retirement plan (e.g., an IRA).

Early Withdrawal Penalty. PERF DC distributions made prior to reaching age 59½ are generally subject to a 10% early withdrawal penalty, even if the withdrawal was made after you terminated employment with Indiana University. There are exceptions to the 10% 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.

Required Minimum Distributions (RMDs). Federal law requires you must begin receiving at least a partial distribution of your PERF DC funds by April 1 of the calendar year following the year you reach age 72, or upon retirement/separation, whichever is later. Failure to withdraw the RMD annually by the applicable deadline can result in substantial tax penalties.

REEMPLOYMENT AT IU AFTER RETIREMENT

IRS regulations state that employees who retire from IU must have a continuous 30-day break in service, also known as a bona fide separation, to access retirement funds from IU-sponsored retirement plans or PERF. To comply with this regulation, distributions from IU retirement plans are allowed for former employees rehired into non-eligible retirement plan positions if they have had at least a continuous 30-day break in service from their last day of employment. All IU positions, including part-time positions, are subject to this provision. In addition to the 30-day break, there must be no pre-arranged (written or verbal) agreement for reemployment.

CUSTOMER SERVICE

Indiana Public Retirement System (INPRS)

1 North Capitol, Suite 001
Indianapolis, Indiana 46204
(844) 464-6777
www.in.gov/inprs

PARTICIPANT RESPONSIBILITIES

1. Handle withdrawals and rollovers directly with INPRS.
2. Continue to direct the investment of your DC.
3. Notify INPRS of any name, address, and/or beneficiary changes.
4. Begin to receive required minimum distributions by April 1 of the calendar year following the year you reach age 72, or upon retirement/separation, whichever is later.

IU TDA 403(B) PLAN

BENEFIT SUMMARY

The IU TDA is a defined contribution plan established in accordance with Internal Revenue Code Section 403(b). A defined contribution plan provides an individual account for each participant, and benefits are based solely on the value of the account (contributions plus or minus investment gains or losses).

Employees make all contributions to the TDA through payroll deductions. Contributions may be made on a pre-tax or after-tax Roth basis, and can be a flat-dollar amount or a percentage of pay. Contributions to the TDA are immediately 100% vested and nonforfeitable.

This is a participant directed plan. This means that each employee is responsible for directing the investment of his or her 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

50% FTE or greater appointed Academic and Staff employees (including IU Residents), and Part-Time with Retirement employees are eligible to participate in the plan. Students with non-FICA status, non-resident aliens, and independent contractors are prohibited from participating in the plan.

DISCONTINUATION OF ACTIVE PARTICIPATION

You are no longer eligible to make salary deferrals to the plan as of the date your employment terminates or you are no longer an eligible employee. Salary deferrals will stop being made to the plan with your last regular paycheck or the last paycheck attributable to employment in an eligible class of employees. You have the same rights as active participants, except that no additional salary deferrals can be made to the plan.

RIGHTS AFTER PARTICIPATION ENDS

You are always 100% vested in your TDA Plan account after termination of IU employment. You are not required to cash-out or transfer your account upon termination of employment. You 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, you will be responsible for handling most transactions related to your account directly with the investment company.

PLAN DISTRIBUTIONS & WITHDRAWALS

You can withdraw funds from your account while still employed by IU if you are age 59 ½ or older, or at any age after your IU employment ends. You may choose to receive a distribution in any legally permissible form permitted by an authorized investment company, including a single sum distribution of cash, an annuity, or installments. Distributions are allowed for former employees rehired into non-eligible positions if the rehired employee has at least a continuous 30-day break in service from their last day of employment.

Mandatory Federal income Tax Withholding. Plan distributions are generally subject to a 20% mandatory federal income tax withholding rate. This mandatory withholding will reduce the amount you actually receive upon withdrawing funds from the plan. However, the amount withheld will be credited against any taxes you owe for the year when you file your annual tax return. There are exceptions to the mandatory federal income tax withholding rule, including receiving the plan distribution as a lifetime annuity payment or directly rolling over the plan distribution to an eligible retirement plan (e.g., an IRA).

Roth Qualified Distributions. Distributions of Roth contributions are tax-free when they are a "qualified distribution." A distribution is considered "qualified" if it is made after a five-year holding period and is made either on or after the date you reach age 59½, made after you pass away, or attributable to your being disabled. The five-year holding period begins on January 1 of the year the first Roth contribution is made.

Early Withdrawal Penalty. Plan distributions made prior to reaching age 59½ are generally subject to a 10% early withdrawal penalty, even if the withdrawal was made after you terminated employment with Indiana University. There are exceptions to the 10% 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.

Required Minimum Distributions (RMDs). Federal law requires you must begin receiving at least a partial distribution of your tax-deferred retirement account funds by April 1 of the calendar year following the year you reach age 72, or upon retirement/separation, whichever is later. Failure to withdraw the RMD annually by the applicable deadline can result in substantial tax penalties.

REEMPLOYMENT AT IU AFTER RETIREMENT

IRS regulations state that employees who retire from IU must have a continuous 30-day break in service, also known as a bona fide separation, to access retirement funds from IU-sponsored retirement plans or PERF. To comply with this regulation, distributions from IU retirement plans are allowed for former employees rehired into non-eligible retirement plan positions if they have had at least a continuous 30-day break in service from their last day of employment. All IU positions, including part-time positions, are subject to this provision. In addition to the 30-day break, there must be no pre-arranged (written or verbal) agreement for reemployment.

CUSTOMER SERVICE

The following are current and former investment companies approved by Indiana University. For assistance with questions or concerns regarding investment accounts, contact:

Fidelity Investments

900 Salem Street
Smithfield, RI 02917
(800) 343-0860

www.netbenefits.com/indiana

PARTICIPANT RESPONSIBILITIES

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 required minimum distributions by April 1 of the calendar year following the year you reach age 72, or upon retirement/separation, whichever is later.

IU 457(B) RETIREMENT PLAN

BENEFIT 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 provides for an individual account for each participant, and benefits are based solely on the value of the account (contributions plus or minus investment gains or losses).

Employees make all contributions to the Plan through payroll deduction. Contributions may be made on a pre-tax or after-tax Roth basis, and can be a flat-dollar amount or a percentage of pay. Contributions 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 in the IU 457(b) Retirement Plan.

DISCONTINUATION OF ACTIVE PARTICIPATION

You are no longer eligible to make salary deferrals to the plan as of the date your employment terminates. Salary deferrals will stop being made to the plan with your last regular paycheck. You have the same rights as active participants, except that no additional salary deferrals can be made to the plan.

RIGHTS AFTER PARTICIPATION ENDS

You are always 100% vested in your 457(b) Plan account after termination of IU employment. You are not required to cash-out or transfer your account upon termination of employment. You 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, you will be responsible for handling most transactions related to your account directly with the investment company.

PLAN DISTRIBUTIONS & WITHDRAWALS

You can withdraw funds from your account while still employed by IU if you are age 59 ½ or older (only funds held at Fidelity), or at any age after your IU employment ends. You may choose to receive a distribution in any legally permissible form permitted by an authorized investment company, including a single sum distribution of cash, an annuity, or installments. Distributions are allowed for former employees rehired into non-eligible positions if the rehired employee has at least a continuous 30-day break in service from their last day of employment.

Mandatory Federal income Tax Withholding. Plan distributions are generally subject to a 20% mandatory federal income tax withholding rate. This mandatory withholding will reduce the amount you actually receive upon withdrawing funds from the plan. However, the amount withheld will be credited against any taxes you owe for the year when you file your annual tax return. There are exceptions to the mandatory federal income tax withholding rule, including receiving the plan distribution as a lifetime annuity payment or directly rolling over the plan distribution to an eligible retirement plan (e.g., an IRA).

Roth Qualified Distributions. Distributions of Roth contributions are tax-free when they are a "qualified distribution." A distribution is considered "qualified" if it is made after a five-year holding period and is made either on or after the date you reach age 59½, made after you pass away, or attributable to your being disabled. The five-year holding period begins on January 1 of the year the first Roth contribution is made.

Required Minimum Distributions (RMDs). Federal law requires you must begin receiving at least a partial distribution of your tax-deferred retirement account funds by April 1 of the calendar year following the year you reach age 72, or upon retirement/separation, whichever is later. Failure to withdraw the RMD annually by the applicable deadline can result in substantial tax penalties.

REEMPLOYMENT AT IU AFTER RETIREMENT

IRS regulations state that employees who retire from IU must have a continuous 30-day break in service, also known as a bona fide separation, to access retirement funds from IU-sponsored retirement plans or PERF. To comply with this regulation, distributions from IU retirement plans are allowed for former employees rehired into non-eligible retirement plan positions if they have had at least a continuous 30-day break in service from their last day of employment. All IU positions, including part-time positions, are subject to this provision. In addition to the 30-day break, there must be no pre-arranged (written or verbal) agreement for reemployment.

CUSTOMER SERVICE

The following are current and former investment companies approved by Indiana University. For assistance with questions or concerns regarding investment accounts, contact:

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

PARTICIPANT RESPONSIBILITIES

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 required minimum distributions by April 1 of the calendar year following the year you reach age 72, or upon retirement/separation, whichever is later.

FAMILY/WEELL-BEING PROGRAMS

BENEFIT SUMMARY

Full-time (75% FTE or greater) appointed Academic and Staff employees are eligible for additional family and well-being programs including:

- Care.com membership
- SupportLinc Employee Assistance Program (EAP)
- Weight Watchers membership

Employees enrolled in an IU-sponsored medical plan are also eligible for the following programs:

- 24-Hour Nurseline
- Livongo Hypertension and Diabetes Management programs
- Marathon Health Network employee health centers
- Telehealth

DISCONTINUATION OF ACTIVE PARTICIPATION

You are no longer eligible to participate in the programs listed above as an employee as of the date your employment terminates or you are no longer an eligible employee.

PARTICIPANT RESPONSIBILITIES

If you wish to continue your Care.com or Weight Watchers membership, contact the company directly to inquire about individual membership.

TAX FORMS

TAX FORM 1095-C

As required by the Affordable Care Act (ACA), Indiana University reports information about the medical insurance offered to employees and dependents on Form 1095-C. Although individuals not required to report whether they had health insurance on their federal tax returns, the ACA still requires large employers to offer affordable medical coverage to their employees. The information on Form 1095-C is provided to the IRS to demonstrate Indiana University's compliance with these provisions. You receive a copy of the form as a record of the information the university provided to the IRS about you and your covered dependents.

Form 1095-C is generally available in March each year for the prior calendar year. A notification is sent to your IU email address when the form is available in the Employee Center. If you no longer have access to the Employee Center, you can submit a [Duplicate Statement Request Form](#) to IU Human Resources to receive a duplicate copy of your 1095-C.

TAX FORM W-2

The Form W-2 is the Wage and Tax Statement employees receive from IU each year. The W-2 contains important tax information that is used in the preparation of individual Federal and State income tax returns.

Form W-2 is generally available in January each year for the prior calendar year. A notification is sent to your IU and W-2 email addresses when the form is available in the Employee Center. If you no longer have access to the Employee Center, you can submit a [Request for Duplicate Tax Form - Former Employees or Students](#) to the Office of the University Controller to receive a duplicate copy of your W-2.

IU RETIREES

IU RETIREE STATUS ELIGIBILITY

Employees with official IU Retiree Status at the time of separation are entitled to certain benefits. Detailed information on these benefit programs is available at hr.iu.edu/benefits/retirees.html. IU Retiree Status is determined by the following age and service criteria:

Age at Separation ¹	Minimum Years of Service ²
55	30
56	28
57	26
58	24
59	22
60 ³	20

Age at Separation ¹	Minimum Years of Service ²
61 ³	18
62 ³	16
63	14
64	12
65 and Over	10

¹ Separation from IU or employment status change that results in discontinuation of Basic Life Insurance benefits.

² Years of Service (YOS) means the years of full-time appointed service at Indiana University. Sabbatical leaves and leaves for purposes of research of distinction are included in the YOS calculation, however some periods of leave without pay may not be counted. The YOS requirement will be prorated for ages that fall between the ages that are listed in the above table. Employees can contact IU Human Resources at askhr@iu.edu to inquire about their specific YOS calculation.

³ For employees covered by PERF, Retiree status is reached with at least 15 years of IU service for employees separating at ages 60, 61, or 62.

RETIREE MEDICAL PLANS

BENEFIT SUMMARY

In addition to temporary COBRA continuation coverage, the university offers two medical plan options to former employees with IU Retiree Status and their eligible dependents. Retirees pay the full cost for coverage.

- **Anthem U65 PPO HDHP:** The Anthem Under 65 (U65) PPO HDHP is available to eligible IU retirees and dependents under age 65. The plan includes comprehensive coverage for medical, prescription, and vision services with no pre-existing condition limits or waiting periods. 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, National PPO (BlueCard PPO) providers nationwide, and BCBS Global Core providers internationally. Prescription coverage is administered by CVS Caremark and is the same as for active employees in this plan.
- **IU Blue Retiree Plan:** The IU Blue Retiree Plan is for IU retirees and eligible dependents age 65 and older who are enrolled in Medicare. It's not a standardized Medicare supplement (Medigap) plan, though it acts in much the same way as a Medigap Plan G. The most notable difference is that the IU Blue Retiree Plan covers the Part B deductible, while Medigap Plan G does not. The plan includes vision coverage through Anthem, and a wellness benefit that provides limited coverage for dental and hearing. This plan does not include prescription drug coverage, therefore participants must enroll in a Medicare Part D plan to have prescription coverage.

ELIGIBILITY

Former employees with IU Retiree Status are eligible to enroll in IU retiree medical coverage as long as they are covered by an IU-sponsored medical plan at the time of separation from the university (or when COBRA coverage ends). Eligible dependents include the retiree's spouse and children who meet the definition of a dependent as defined by the university (see hr.iu.edu/benefits/needknow.html). All dependents must have been covered by the retiree's IU-sponsored medical plan at the time of separation (or when COBRA coverage ends).

Dependents are only eligible if the retiree is enrolled in an IU-sponsored retiree healthcare plan. An exception is that the surviving spouse and children are eligible if the former employee has IU Retiree Status at the time of death or the retiree's death occurs while the dependents are covered under the retiree's IU-sponsored plan.

ENROLLMENT

You must submit a retiree medical plan enrollment form to IU Human Resources no later than 60 days from the date your IU-sponsored employee coverage ends, 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 or are available by contacting IU Human Resources at askhr@iu.edu or 812-856-1234.

Once enrolled in an IU-sponsored retiree medical plan, you cannot add dependents. Other plan changes are limited to certain circumstances:

- During Open Enrollment each year, participants enrolled in COBRA can switch to a different plan.
- When you or your covered spouse turns age 65 you can elect coverage under the IU Blue Retiree Plan by contacting IU Human Resources at askhr@iu.edu or 812-856-1234 within 60 days.
- If you are enrolled in the IU Blue Retiree Plan you may add a new spouse within 31 days of the date of marriage.
- You may terminate coverage at any time by notifying IU Human Resources in writing at askhr@iu.edu.
- You must notify the plan administrator of any event that terminates dependent eligibility (for example, divorce).

COBRA CONTINUATION COVERAGE

If you are under age 65 at retirement, you can elect to continue your employee medical coverage through COBRA. The length of COBRA coverage is generally 18 to 36 months, or until you reach age 65, whichever comes first. If age 65 comes first you can enroll in Medicare at that time. If not, the Anthem Under 65 PPO HDHP is available until you turn age 65.

To avoid Medicare penalties, participants in COBRA generally need to enroll in Medicare Part A (hospital benefits), Part B (outpatient benefits), and Part D (prescription benefits) at the time employment terminates (if already age 65), or when initial Medicare eligibility begins upon reaching age 65. It's important to note that there is no penalty-free Medicare Special Enrollment Period (SEP) when COBRA ends, so after you retire you should enroll in Medicare when you are first eligible. Delaying enrollment can result in a waiting period (gap in coverage) and higher Medicare premiums.

DISCONTINUATION OF PARTICIPATION

Retiree coverage ends on the first day of the month for which you have not made the required contribution. Dependent coverage under an IU-sponsored retiree medical plan ends when:

- Your coverage ends for a reason other than death;
- 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 medical coverage:

- If you and your dependents do not elect coverage under an IU-sponsored medical plan at the time of retirement, you cannot participate at a later time.
- After dropping IU-sponsored Retiree medical coverage, participants cannot re-enroll at a later time.
- If you pass away, your surviving spouse and dependents may continue coverage.

CUSTOMER SERVICE

IU Human Resources, available at askhr@iu.edu or (812) 856-1234, can assist you with general information, name changes, canceling coverage, and checking eligibility. Call Anthem's Customer Service Center at the number below to check the status of claims, obtain ID cards or claim forms, or to check eligibility.

- **Anthem U65 PPO HDHP:** 844-736-0920
- **IU Blue Retiree:** 833-363-1429

PARTICIPANT RESPONSIBILITIES

Summary of actions the participant must take:

For Medical Plans

1. Review the plan options and rates for IU-sponsored retiree medical coverage.
2. Complete an enrollment form for the Anthem U65 PPO HDHP or the IU Blue Retiree Plan, and submit it to IU Human Resources no later than **60 days** from the termination date of your IU-sponsored coverage.
3. Pay premiums on time.
4. If age 65 or older, enroll in Medicare Parts A, B, and D.

For Those Electing COBRA

1. Complete an enrollment 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. If eligible for Medicare at the time COBRA is elected, check with the Social Security office to fully understand how Medicare enrollment coordinates with COBRA coverage. COBRA almost always pays only after Medicare pays first.
5. Make any desired plan changes during Open Enrollment.
6. For those under age 65 with IU Retiree Status—if you wish to continue coverage under an IU Retiree medical plan once your COBRA eligibility ends, complete and submit the appropriate IU retiree medical plan enrollment form.

For All Options

1. Provide timely notice to the plan administrator of any IRS-qualifying life events 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 health plan.

RETIREE LIFE INSURANCE

BENEFIT SUMMARY

When an employee terminates from the university, participation in Basic Group Life Insurance (including the the associated Accidental Death & Dismemberment (AD&D) coverage) and Supplemental Life Insurance ends on the day the individual terminates. Dependent coverage terminates at the same time. The university provides a Retiree Life Insurance benefit to terminated employees with IU Retiree Status. There is no dependent coverage provided as part of this benefit, and no associated AD&D coverage. The amount of Retiree Life Insurance provided by the university is \$6,000 for those terminating with IU Retiree status January 1, 2003, or after.

ELIGIBILITY

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

CONVERTING THE DIFFERENCE BETWEEN EMPLOYEE AND RETIREE LIFE

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

Two options are available and each has its own rates and eligibility criteria. Review the applications carefully to make sure you understand all of these criteria.

- **Conversion**—All former employees have the option to convert the difference to an individual whole life policy. To convert to an individual policy, you must submit the [Conversion Application](#) and pay the initial premium for that policy within 31 days of your insurance ceasing under the IU-sponsored Group Life Insurance policy.
- **Portability**—Former employees under age 65 have the option to port the difference to an individual term life plan. This type of plan is less expensive initially, but the premiums increase with age. To port to an individual policy, you must submit the [Portability Application](#) and pay the initial premium for that policy within 31 days of your insurance ceasing under the IU-sponsored Group Life Insurance policy.

FILING A CLAIM

To file a claim, the beneficiary or representative must contact the IU Human Resources office at askhr@iu.edu or (812) 856-1234 for a *Proof of Death* claim packet, then 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 on the form, including the following:
 - All of the employee's *Enrollment & Change* and *Beneficiary Designation* forms (including any forms from previous carriers)
 - A certified copy of the decedant's death certificate.

CHANGING BENEFICIARIES

Beneficiary changes can be made by submitting a completed [Beneficiary Designation Form](#) to IU Human Resources.

CUSTOMER SERVICE

To obtain an application to convert life insurance to an individual policy, visit hr.iu.edu/benefits/retirelife.html or contact IU Human Resources at askhr@iu.edu or (812) 856-1234. For assistance with converting/porting a life policy contact Standard Insurance at (800) 378-4668 ext. 6785 or 920 SW Sixth Avenue, Portland, OR 97204-1203.

PARTICIPANT RESPONSIBILITIES

Summary of actions the participant must take:

1. To convert/port to an individual policy, complete and submit the [Group Life Portability Application](#) or the [Whole Life Conversion Application](#) to The Standard at the address listed on the form. If an offer is not received, contact IU Human Resources at askhr@iu.edu or (812) 856-1234. In either case, the application must be submitted to The Standard within 31 days after the date on which group coverage terminates.
2. Send the initial premium with the application within 31 days after the date that group coverage ends.
3. Notify The Standard of beneficiary changes.
4. Notify The Standard of address and name changes.
5. Provide the beneficiary or other representative with information on how to file a claim.

RETIREE IU TUITION BENEFIT

RETIREE ELIGIBILITY

Former employees with IU Retiree Status are eligible for the IU Tuition Benefit. The benefit for retirees is the same as the benefit for active employees. For retirees, graduate-level tuition subsidies above the \$5,250 IRS annual limit are treated as taxable income. For spouses, all graduate-level tuition subsidies are treated as taxable income to the associated retiree.

DEPENDENT ELIGIBILITY

The spouse and tax dependent children of an IU Retiree are also eligible for the IU Tuition Benefit. Proof that an individual is an eligible dependent is required at the time of initial enrollment and periodically thereafter. To be eligible for the IU Tuition Benefit, a dependent must meet the definition of an eligible dependent (as defined by the plan), of an eligible retiree or of a deceased retiree who was eligible at the time of their death, by the first day of the semester or term.

The IU Tuition Benefit will be discontinued at the conclusion of the semester/term in which:

- the dependent ceases to meet the definition of a dependent as specified in this plan; or
- the child receives a bachelor's degree or accumulates 140 credit hours of IU Tuition Benefit awards*, whichever comes first.

*Hours that accumulate toward the 140-credit hour limit include any earned hours, failed or incomplete course hours, and withdrawn courses that received a "W" after the 100% tuition refund period that have been subsidized by the IU Tuition Benefit.

RIGHTS AFTER PARTICIPATION ENDS

A participant may complete coursework for any semester/term that began while they were eligible. Any refund due from the university or amount owed to the university for the IU Tuition Benefit will be paid or collected after the end of the semester/term. In the event that you pass away while eligible, your eligible dependents may receive the IU Tuition Benefit, the same as if you were still employed.

PARTICIPANT RESPONSIBILITIES

Make sure a forwarding address is on file with IU Human Resources. This will ensure that any billings that are necessary or any refunds that are due are forwarded to the correct address.

SEPARATION PAY

SEPARATION PAY ESTIMATES AND DEFERRALS

Staff employees are entitled to receive pay for certain unused paid time off accruals as described in the sections below. This pay is at the regular rate when separating voluntarily or involuntarily, whether or not the employee gives or receives notice of separation. Separation payouts are considered income and are therefore subject to taxes. If you wish to defer the taxes on your payout, you can choose to roll some or all of it to an IU supplemental retirement plan account (the TDA or 457(b)) through payroll deduction.

For an estimate of your separation pay and deferral instructions, contact IU Human Resources at askhr@iu.edu or 812-856-1234 prior to receiving your final paycheck.

SEPARATION PAY FOR NON-EXEMPT STAFF (EXCLUDING PAO AND PAU)

ALL SEPARATIONS: VOLUNTARY OR INVOLUNTARY

Non-Exempt staff employees (excluding PAO and PAU) who terminate employment receive separation pay at their regular rate of pay for the following accruals, regardless of 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 up to the maximum amounts listed in the table below. Employees receive the accrued benefits listed below when separating from the university voluntarily or involuntarily (or when transferring to an academic position) whether or not they give or receive a separation notice.

Years of University Service	Maximum Vacation Hours Paid as Separation Pay
0 years – 6 years	312
Start of 7 years – 13	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

Years of University Service	Maximum Vacation Hours Paid as Separation Pay
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	832
Start of 30 years and beyond	872

SEPARATIONS WITH RETIREE STATUS OR BECAUSE OF DEATH

In addition to the separation pay described above, Non-Exempt (excluding PAO and PAU) staff employees that separate from the university with IU retiree status, regardless of the reason for the separation, or who die while employed at IU, irrespective of age or years of service, are entitled to receive payment for their unused income protection accruals as follows;

- 25% of pay for 152.0 – 312.0 hours; 50% of pay for hours more than 312 hours (accrued hours below 152 receive no pay.)
- 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% or more of the total service. The benefit will be a multiple of the percentage of total employment under PERF.

SEPARATION PAY FOR EXEMPT STAFF & NON-EXEMPT PAO/PAU STAFF

Exempt staff and Non-Exempt PAO and PAU staff receive separation pay at their regular rate of pay for certain time off accruals when separating from IU employment. Time off amounts are prorated by FTE for part-time employees.

STAFF ON THE PA TIME OFF PLAN

The information below is from [HR-05-70 Paid Time Off \(PTO\) for Exempt Staff and Non-Exempt Non-Union PAO and PAU Staff](#). If there are discrepancies between this summary and the official policy, the official policy will govern.

1. All employees covered by this policy receive the accrued time-off described below, whether or not the employee gives or receives a notice of separation:
 - Holidays that are still eligible for use within the specific time allowed.
 - Paid Time Off (PTO) balance.
 - Compensatory time off for PAO Staff.
 - Honorary vacation balance, up to a maximum of 60 days (480 hours) for 100% FTE staff. (Exempt staff and Non-Exempt Non-Union PAO and PAU staff employed before 1985 or promoted from a Non-Exempt (excluding PAO and PAU) position to an Exempt staff and Non-Exempt Non-Union PAO and PAU staff position before May 2002 may have previously accrued honorary vacation.)
2. Except as provided below for separations with IU Retiree status or at time of death, employees do not receive separation pay for PTO Sick Leave.
3. Only those Exempt staff and Non-Exempt Non-Union PAO and PAU staff who meet the following criteria receive separation payment for accrued PTO Sick Leave hours when they leave employment: The employee must separate with IU Retiree status, be covered by PERF or the 11.25% contribution level IU Retirement Plan, and have more than 152.0 PTO Sick Leave hours. Eligible staff receive separation pay at the rates listed below:
 - 25% of pay for 152.0 through 312.0 hours.
 - 50% of pay for hours more than 312 hours.
4. Staff covered by the 10%, 12%, or 15% contribution level IU Retirement Plans do not receive separation payment for unused PTO Sick Leave accruals with one exception. Employees in the 12% contribution level who have more than 50% of their IU employment years in a PERF covered position receive a prorated amount of the PTO Sick Leave payment based on the percentage of total IU employment under PERF.
 - Exempt staff and Non-Exempt Non-Union PAO and PAU staff in the 15% IU Retirement Plan have vacation or PTO deducted from the interim benefits payment. Contact the campus human resources office for details.
5. The payment for unused PTO and PTO Sick Leave accruals is treated as taxable income, subject to federal and state income and employment taxes.

STAFF ON THE PB TIME OFF PLAN

The information below is from [HR-05-80 Paid Time Off \(PTO\) for PB](#). If there are discrepancies between this summary and the official policy, the official policy will govern.

1. 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.
 - Some employees may receive payment for bonus holidays when they separate from the university. The benefit is one bonus holiday (eight hours for 100% FTE) for each quarter of the final calendar year of service. To be

eligible, the employee must meet these three criteria:

- Be age 55 or older
 - Be eligible for terminal life insurance coverage
 - Have worked at least one month of each quarter
- Staff who separate but do not retire receive payment for a bonus holiday that falls on the next workday following the last day worked.
2. Holidays that are still available for use within the specific time allowed.
 3. Vacation time up to a maximum (excluding honorary vacation) of 200 hours, plus the number of vacation hours earned in an entire year. (This is called the employee's annual allowance.)
 4. Compensatory time off for Non-Exempt PAO Staff.
 5. Honorary vacation up to a maximum of 480 hours.
 6. Except as provided for separations with IU Retiree status or at time of death, employees do not receive separation pay for sick bank accruals.
 7. Income protection time. Employees enrolled in PERF or IU Retirement 11.25% Plan with more than 152.0 income protection hours accrued receive pay at the rates listed below.
 - 25% of pay for 152.0 through 312.0 hours
 - 50% of pay for hours more than 312.0 hours.
 8. Staff enrolled in the IU Retirement 10%, 12%, or 15% Plans do not receive separation pay for income protection (sick hours) with the exception noted below.
 9. Exempt staff and Non-Exempt Non-Union PAO and PAU staff with vested rights in PERF and the IU Retirement 12% Plan.
 - Employees can be covered under university service for vested rights in both PERF and the IU Retirement 12% Plan. In such cases, separation payment for accrued sick leave time is applicable if the years of employment under PERF equal 50% or more of the total service. However, the benefit is a multiple of the percentage of total employment under PERF.
 - This exception does not apply to staff enrolled in the IU Retirement 10% or 15% Plans.
 - Staff who are vested in both PERF and the IU Retirement 11.25% Plan will, for purposes of this policy, be treated as though they had continued PERF enrollment.
 10. Exempt staff and Non-Exempt Non-Union PAO and PAU staff in the IU Retirement 15% Plan.
 - Exempt staff and Non-Exempt Non-Union PAO and PAU staff in the IU Retirement 15% Plan will have vacation or PTO deducted from the interim benefit payment. Contact the campus human resources office for details.

PARTICIPANT RESPONSIBILITIES

Upon termination from Indiana University:

1. Make sure that a forwarding address is on file with your former department and IU Human Resources.
2. Contact IU Human Resources at askhr@iu.edu or (812) 856-1234 for an estimate of your separation pay and instructions for deferral to a supplemental retirement plan (if applicable).
3. In case of an employee's death, the next of kin must initiate a state-regulated petition process to request the employee's final paycheck.



Indiana University Healthcare Plans 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: March 23, 2023

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 may be mailed to the physical or email 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 their 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 & 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 themselves 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 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 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 15 days after receiving a written request. The Plan will accommodate all reasonable requests.

Privacy Administrator
2709 E. 10th Street, Ste 321
Bloomington, IN 47408
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 their authority to act on a member's behalf before being 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

T (812) 856 1234 | **F** (812) 855 3409
askhr@iu.edu
hr.iu.edu/benefits

Published June 2024