



INDIANA UNIVERSITY

# **BENEFITS AFTER SEPARATION**

A GUIDE IN TRANSFER OR TERMINATION

**FOR IU MEDICAL & OPTOMETRY RESIDENTS AND FELLOWS**

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# FOREWORD

Indiana University provides a variety of benefit plans to IU Medical and Optometry Residents. 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 resident after coverage ceases.

Material in this booklet is for informational purposes only and is not intended to serve as a legal interpretation of benefits. Indiana University reserves the right to amend or terminate all or any part of its benefit program. The information in this booklet describes termination rights and responsibilities for plans as of 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](mailto:askhr@iu.edu)

[hr.iu.edu/benefits](https://hr.iu.edu/benefits)

# MEDICAL & DENTAL PLANS

## BENEFIT SUMMARY

Indiana University sponsors a comprehensive medical care plan for eligible IU Residents. Benefits under the plan include medical, vision, prescription drug, mental health/substance abuse, and transplant coverage. The university also sponsors a dental plan.

## ELIGIBILITY

IU Residents appointed at 50–100% FTE by the IU School of Medicine Office of Graduate Medical Education or the IU School of Optometry are eligible to participate in IU-sponsored medical and dental coverage. Spouses and children who meet the definition of eligible dependents 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
- 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 health care coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA), and in the case of termination for reason of military service, under the Uniformed Services Employment and Reemployment Rights Act (USERRA).

### 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 a Resident who was covered by an IU-sponsored health plan on the day before a qualifying event occurred, and the Resident's covered spouse and child(ren). Qualifying events are events that cause an individual to lose IU-sponsored health coverage.

As a covered Resident, COBRA coverage is available to you when your healthcare coverage is lost due to the following qualifying events:

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

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;
- termination of your employment (other than for gross misconduct) or reduction in your work hours at IU;
- divorce or legal separation from you;
- you become entitled to Medicare; or
- they cease to meet the definition of a dependent.

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.

**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](http://www.healthcare.gov) and [www.medicaid.gov](http://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;
- IU no longer provides group health coverage to any employees; and/or

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](http://www.dol.gov/agencies/vets). An interactive online USERRA Advisor is also at [webapps.dol.gov/elaws/vets/userra](http://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](mailto:askhr@iu.edu)

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

**Anthem**  
(844) 736-0920

**Cigna Dental**  
(800) 244-6224

## PARTICIPANT RESPONSIBILITIES

### Summary of actions you must take:

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

# BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

## BENEFIT SUMMARY

Indiana University pays for the full cost of Basic Life and AD&D insurance for eligible IU Residents. The amount of coverage is \$20,000 (benefit reduces at age 65). The plan also provides an AD&D benefit equal to the amount of Basic Life insurance. AD&D benefits will reduce the same as the Basic Life benefit at age 65. The policy is underwritten by Standard Insurance Company ("The Standard"), policy number **135262-G**.

## ELIGIBILITY

Full-time Medical and Optometry Residents are provided Basic Life and AD&D insurance at no cost. Eligible Residents are automatically enrolled in the plan.

## DISCONTINUATION OF ACTIVE PARTICIPATION

Participation ends on the date the IU Resident terminates from the university or ceases to be a member of the eligible class for coverage.

## RIGHTS AFTER PARTICIPATION ENDS

When life insurance coverage ceases under this plan due to termination of employment with the university, or ceasing to be a member of an eligible class, coverage may be ported or converted to an individual policy without providing proof of good health.

The amount of insurance that is purchased under the portability or conversion option may not exceed the amount for which you were insured on the day before your group life insurance coverage ended. The application for conversion and the required premium payment must be mailed to The Standard within 31 days after group life insurance ends. It is the Resident's responsibility to convert or port the policy in a timely manner.

## CUSTOMER SERVICE

For assistance with conversion or portability, including determining premium costs for coverage and completing the application, call The Standard at 800-378-4668 and reference group policy number **135262-G**. For general questions contact IU Human Resources at [askhr@iu.edu](mailto:askhr@iu.edu) or 812-856-1234.

## PARTICIPANT RESPONSIBILITIES

### Summary of actions you must take 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-G**.
3. Mail your completed 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 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.



# DISABILITY INSURANCE

## BENEFIT SUMMARY

Indiana University provides disability insurance to IU Residents. The coverage offers a monthly benefit for those that meet the definition of disabled, based on type of disability and age. There is a 90-day waiting period to begin receiving benefits after becoming disabled.

## ELIGIBILITY

Group disability coverage for IU School of Medicine Residents is provided at no cost. This policy, known as Med Plus Advantage, was designed with the specific needs of Resident Physicians in mind. This is an AMA-sponsored group disability policy underwritten by Standard Insurance Company ("The Standard").

## DISCONTINUATION OF ACTIVE PARTICIPATION

Participation ends on the date that you:

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

## RIGHTS AFTER PARTICIPATION ENDS

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

**Conversion.** When disability insurance ceases under the group policy due to termination of employment with the university or transfer to an ineligible class, coverage may be converted to an individual policy without providing proof of good health. There are specific conditions that must be met in order to be eligible for conversion, which can be found on the Conversion Application.

## CUSTOMER SERVICE

For questions about IU School of Medicine Disability Insurance, contact Lee D. Moore at (317) 558-1012 or [lee.moore@nm.com](mailto:lee.moore@nm.com) or Nolan Breitbarth at (317) 215-8328 or [nolan.breitbarth@nm.com](mailto:nolan.breitbarth@nm.com).

## PARTICIPANT RESPONSIBILITIES

### Summary of actions you must take to convert to an individual policy:

1. If you do not receive a conversion offer from The Standard, contact Lee D. Moore at (317) 558-1012. In either case, your application and initial premium must be submitted to The Standard within 31 days after the date on which group coverage terminates.
2. Send your completed *Conversion Application* and initial premium to The Standard within 31 days after the date that group coverage terminates.
3. Pay subsequent premium payments on time.
4. Notify The Standard of beneficiary changes, address changes, and/or name changes.

# SUPPLEMENTAL AD&D INSURANCE

## BENEFIT SUMMARY

Indiana University provides the opportunity for Residents 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% or more FTE) Academic and Staff employees (including IU Residents) may purchase Supplemental AD&D for themselves and their eligible dependents. A dependent is a legal spouse or dependent children (live birth 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 you:

- 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
- when your coverage terminates; or
- when 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.

- **Resident 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-E**.

## PARTICIPANT RESPONSIBILITIES

### Summary of actions you must take to port to an individual policy:

1. Complete and return the [Portability Application](#) to the policy underwriter, 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. Pay subsequent premium payments on time.
4. Notify The Standard of beneficiary changes, address changes, and/or name changes.

# FLEXIBLE SPENDING ACCOUNTS

## 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](mailto:IUsupport@wexinc.com)

[benefit-info.com/iu](http://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](mailto: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 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](http://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).

Residents 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 Resident 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 59½ 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

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](http://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

IU Residents are eligible for additional family and well-being programs including:

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

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

- 24-Hour Nurseline
- Livongo Hypertension and Diabetes Management programs
- 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. If you wish to continue your Care.com membership, contact the company directly to inquire about individual membership.



# 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](http://hr.iu.edu/benefits/privacynotice.pdf).

### Changes Made to This Notice

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

### Right to File a Complaint

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

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

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

## Contact Information

Members may contact the health plan with any requests, questions or complaints. We will respond to all inquiries within 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](mailto: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.

[illegible]

**IU HUMAN RESOURCES**

**T (812) 856 1234 | F (812) 855 3409**  
**[askhr@iu.edu](mailto:askhr@iu.edu)**  
**[hr.iu.edu/benefits](https://hr.iu.edu/benefits)**

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