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FOREWORD

Indiana University provides a variety of benefit plans to its Residents, including Group Life, Disability and Supplemental AD&D Insurance; medical and dental coverage; Tuition Benefit; tax savings plans; and retirement plans. This booklet describes participant rights and responsibilities associated with termination of coverage for each of these benefit plans.

Upon termination from the university or transfer to an ineligible employment class or position, active participation in group insurance, medical and dental care, and tuition benefit plans ceases; and participation status changes for retirement plans (i.e., no additional contributions or benefit accruals). However, participants in these plans have certain rights and privileges.

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. Follow-up is the responsibility of each IU Resident after coverage ceases. 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 IU 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 January 1, 2020.

QUESTIONS?
Indiana University may be contacted at:

IU Human Resources
400 East Seventh Street, Poplars E165
Bloomington, IN 47405
T (812) 856–1234 | F (812) 855–3409
askhr@iu.edu
hr.iu.edu/benefits
MEDICAL & DENTAL PLANS

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

ELIGIBILITY
All IU Residents appointed full time and part time but not less than 50% by the IU School of Medicine Office of Graduate Medical Education or IU School of Optometry are eligible to participate in IU-sponsored health care plans. Spouses and children who meet the definition of eligible dependents may also be covered by health plans.

DISCONTINUATION OF ACTIVE PARTICIPATION
Participation by the enrollee in an IU-sponsored health care plan ends on the date that the IU Resident:

• terminates from the university; or
• ceases to be a member of the eligible class for coverage; or
• fails to make required contributions if prior to the date of termination.

A dependent’s coverage will terminate on the date of the earliest of the following occurrences:

• the covered dependent ceases to meet the definition of dependent,
• the IU Resident’s coverage terminates,
• all dependent coverage is discontinued under the plan,
• the IU Resident ceases to be in the eligible class,
• a dependent becomes eligible for IU coverage, or
• the IU Resident fails to make required contributions if prior to the date of termination.

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
IU Residents and their covered dependents have the opportunity for a temporary extension of health coverage (called COBRA continuation coverage) at group rates in instances where coverage under the plan would otherwise end. The IU Resident or dependent is responsible for the entire premium for COBRA coverage, plus a 2% administrative charge. IU Residents have a right to choose COBRA benefits when coverage is lost due to:

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

Covered dependents also have a right, independent of the IU Resident’s right, to COBRA coverage. The covered dependent may elect COBRA even if the IU Resident does not. A spouse or child covered under an IU Resident’s IU-sponsored health care plan has the right to elect COBRA continuation if they lose coverage due to:

• the IU Resident’s death;
• the IU Resident’s termination (other than for gross misconduct) or reduction in work hours at IU;
• divorce or legal separation from the IU Resident;
• the IU Resident’s entitlement to Medicare; or
• if a covered individual ceases to meet the definition of a dependent.

Required Notice. The university must depend on notice from the IU Resident when certain events occur that would
qualify the IU Resident or dependent for COBRA. Under COBRA regulations, the IU Resident or family member has the responsibility to inform Indiana University of these events, such as divorce. Notice must be given 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 Indiana University determines that an IU Resident or dependent has experienced an event that qualifies the enrollee for continuation coverage, IU provides a written notice of COBRA rights and an application for the IU Resident and dependents. The IU Resident and/or dependents have 60 days 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. A parent may elect to continue coverage on behalf of any dependent children. The employee or employee’s 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.

In considering whether to elect continuation coverage, you should take into account other group health plan coverage options for you and your family (such as a spouse’s plan) through what is called a “special enrollment period.” Because of a qualifying event listed above, you have the right to request special enrollment in another group health plan for which you are otherwise eligible within 30 days after your group health coverage ends.

You may also consider other health plan coverage options through the Health Insurance Marketplace or Medicaid. 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 circumstances:

- 18 months when coverage is lost due to termination or reduction in hours;
- 36 months when coverage is lost due to death, divorce, legal separation, or a child losing qualifying status;
- 29 months if the enrollee becomes disabled within 60 days of termination.

**Reasons COBRA May End.** If the IU Resident does not elect COBRA within 60 days, the option to reinstate coverage under the IU-sponsored health plan ends and there is no coverage beyond the date that the active IU Resident’s coverage ended. If the enrollee elects COBRA, coverage may also end when:

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

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

**USERRA HEALTH PLAN PROTECTION**

If an IU Resident terminates employment in order to perform military service, the IU Resident has the right under USERRA to elect to continue existing IU-sponsored health plan coverage including coverage for his or her dependents for up to 24 months while in the military. The university administers this coverage by extending the IU Resident COBRA eligibility period to a total of 24 months. The IU Resident is responsible for the entire premium plus a 2 percent administration fee.

Even if the IU Resident doesn’t elect to continue coverage during military service, he or she has the right to be reinstated in an IU-sponsored health plan upon reemployment, generally without any waiting periods or exclusions except for service-connected illnesses or injuries.

This is an overview of USERRA health plan coverage rights and actual coverage may vary depending on circumstances.
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.

**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 health plan claim administrator:

**Anthem**

(844) 736–0920

**Cigna Dental**

(800) 244–6224

**PARTICIPANT RESPONSIBILITIES**

Summary of actions that the participant 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.
GROUP LIFE INSURANCE

SUMMARY OF PLANS

Indiana University provides Basic Life Insurance to eligible IU Residents. The amount of coverage is $20,000 for eligible IU Residents under 65. The benefit is reduced for those ages 65 and older. Indiana University pays the full cost of this coverage. The plan also provides Accidental Death & Dismemberment (AD&D) insurance to eligible IU Residents in an amount equal to the IU Resident’s Basic Life benefit. Accident insurance benefits will reduce the same as the life insurance benefits.

ELIGIBILITY

Basic Life and Accidental Death & Dismemberment insurance is available to all full-time IU Residents. The policy is underwritten by Cigna Life Insurance ("CIGNA"), policy number FLX-960485.

DISCONTINUATION OF ACTIVE PARTICIPATION

Participation ends on the date that the IU Resident:

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

RIGHTS AFTER PARTICIPATION ENDS

When life insurance coverage ceases under this group policy 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 life insurance 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 CIGNA within 31 days after group life insurance ends. CIGNA makes every effort to provide a conversion offer upon discontinuation of IU-sponsored Basic Life and AD&D Insurance coverage; however, it is the IU Resident’s responsibility to convert the policy in a timely manner, whether or not a conversion offer is extended at the time of termination.

CUSTOMER SERVICE

To obtain information on converting Basic Life and AD&D Insurance to an individual policy, contact the Graduate Medical Education office at (317) 274-8282.

PARTICIPANT RESPONSIBILITIES

Summary of actions the participant must take to convert group life Insurance:

1. Return the conversion application to the address listed on the letter received from CIGNA. If a conversion offer is not received from CIGNA, contact the Graduate Medical Education office at (317) 274-8282. In either case, the form must be submitted to CIGNA within 31 days after the date on which group coverage terminates.

2. Send the initial premium with the conversion form within 31 days after the date that group coverage terminates.

3. Pay subsequent premium payments on time.

4. Notify CIGNA of beneficiary, address, and/or name changes.
DISABILITY INSURANCE

SUMMARY OF PLAN
Indiana University provides disability insurance coverage 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 Residents of the IU School of Medicine 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 the IU Resident:

• terminates from the university; or
• ceases to be a member of the eligible class for coverage; or
• ceases 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 or Nolan Breitbarth at (317) 215-8328 or nolan.breitbarth@nm.com.

PARTICIPANT RESPONSIBILITIES
Summary of actions the participant must take to convert to an individual policy:

1. Return the conversion offer application to the address listed on the letter received from The Standard. If a conversion offer is not received from The Standard, contact Lee D. Moore at (317) 558-1012. In either case, the form must be submitted to The Standard within 31 days after the date on which group coverage terminates.

2. Send the initial premium with the conversion form 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

SUMMARY OF PLAN
Indiana University provides the opportunity for employees 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 the employee’s salary on a pre-tax basis. The Supplemental AD&D policy is underwritten by The Standard Insurance Company (“The Standard”).

ELIGIBILITY
All full-time (75% or more FTE) Academic (including Residents) and Staff employees 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 by the Resident in Supplemental AD&D Insurance ends on the date that the employee:

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

A dependent’s coverage terminates:

- when a dependent becomes eligible for employee coverage; or
- when an individual ceases to meet the definition of a dependent; or
- when the employee’s coverage terminates; or
- when required contributions are not made.

RIGHTS AFTER PARTICIPATION ENDS
The Resident, and 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 the Resident is under age 70. Residents must apply for portability and pay the initial premium within 31 days after group coverage ends.

Dependent Portability. 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 the participant must take to port to an individual policy:

1. Complete and return the Portability Application to the policy underwriter, The Standard, at the following address:
   Standard Insurance Company
   Continued Benefits
   900 SW Fifth Avenue
   Portland, OR 97204
   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.

TAX SAVER BENEFIT (TSB)

SUMMARY OF PLAN

The Tax Saver Benefit (TSB) plan allows reduction of the employee’s salary to purchase certain benefits with pre-tax dollars. The plan is offered in three distinct parts:

- **Premium Conversion.** Resident contributions for Supplemental AD&D Insurance are automatically taken from the Resident’s salary on a pre-tax basis.
- **Healthcare Reimbursement Account.** A reimbursement account to pay for IRS-qualified healthcare expenses such as medical, dental, and vision expenses.
- **Dependent Care Reimbursement Account.** A reimbursement account to pay for child or elder care.

The plan is subject to IRS regulations. Mid-year changes in contributions are limited to those consistent with IRS-defined Qualifying Life Event, such as marriage, birth of a child, or a change in dependent care provider rates. Reimbursement accounts and claims for expense reimbursement accounts are administered by The Nyhart Company ("Nyhart").

ELIGIBILITY

All full-time (75% FTE or more) Academic (including Residents) and Staff employees are eligible to participate in either or both reimbursement accounts (Healthcare Reimbursement Account and Dependent (Day/Evening) Care Reimbursement Account).

DISCONTINUATION OF PARTICIPATION

A Resident is no longer eligible for participation in TSB when they:

- terminates from the university; or
- ceases to be a member of the eligible class for coverage.

For Healthcare Reimbursement Accounts only, the Resident may continue to participate under COBRA provisions, on an after-tax basis for the remainder of the calendar year.
RIGHTS AFTER PARTICIPATION ENDS

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

**Healthcare Reimbursement Account.** The Resident is entitled to be reimbursed for qualified healthcare expenses incurred through the date the eligible employee terminates.

The Resident is entitled to be reimbursed for qualified healthcare expenses incurred after the date that eligible employment terminates only if the Resident elects to continue participation in the plan by continuing to make contributions on an after-tax basis. Upon termination, Residents with a remaining balance will receive a COBRA notice, election form, and instructions for this option from Nyhart.

Claims for expenses incurred during participation in the plan must be submitted by February 28th of the following plan year. Any unclaimed portion of the account is forfeited.

**Dependent Care Reimbursement Account.** The Resident is entitled to be reimbursed for dependent care expenses incurred through the date the eligible Resident terminates. Claims for expenses incurred during participation in this plan must be submitted by April 15th of the following plan year. Any unclaimed portion of the account is forfeited.

CUSTOMER SERVICE

Forms for filing claims for healthcare or dependent care reimbursement can be obtained from [iu.nyhart.com](http://iu.nyhart.com) or by calling Nyhart at (800) 284–8412. Claims can also be submitted online at [iu.nyhart.com](http://iu.nyhart.com).

The Nyhart Company, Inc.
8415 Allison Pointe Boulevard, Suite 300
Indianapolis, IN 46250-4201
(800) 284–8412 phone
(888) 887–9961 fax
[iu.nyhart.com](http://iu.nyhart.com)

PARTICIPANT RESPONSIBILITIES

**Premium Conversion**
1. No action is needed. Premium contributions stop with the employee’s last paycheck.

**Healthcare Reimbursement Account**
1. To continue participation, submit the COBRA election form to Nyhart within 60 days of the date that coverage would have otherwise ended.
2. Pay initial COBRA contributions to date to Nyhart within 45 days of electing COBRA.
3. Pay monthly COBRA contributions to Nyhart on time.

**Healthcare and Dependent Care Reimbursement Accounts**
1. Submit claims for eligible expenses to Nyhart by the deadline following the end of the calendar year. Any unclaimed portions of reimbursement accounts are forfeited after that time.
2. Notify Nyhart of address changes.
3. Notify Nyhart of a qualifying life event (e.g. marriage or birth of a child) within 30 days of the event.
IU TUITION BENEFIT

SUMMARY OF PLAN
Tuition costs are subsidized for eligible individuals attending Indiana University classes. The benefit is available to those meeting the eligibility criteria by the end of the first week of the semester or session.

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

DISCONTINUATION OF PARTICIPATION
A participant is no longer eligible for the IU Tuition Benefit when:
- the employee no longer meets the eligibility criteria (e.g. no longer a full-time Academic or Staff employee); or
- the employee terminates from the university; or
- the spouse or dependent child no longer meets the eligibility criteria (e.g., due to divorce or dependent child marrying, completing a baccalaureate degree, reaching limiting age).

RIGHTS AFTER PARTICIPATION ENDS
A participant may complete course work for any semester/session that began while the participant was eligible. Any refund due from the university or amount owed to the university for the Tuition Benefit will be paid or collected after the end of the semester/session. In the event of an employee’s death while eligible, his or her eligible dependents may receive the IU Tuition Benefit, the same as if he or she was still employed.

PARTICIPANT RESPONSIBILITIES
The participant must make sure that a forwarding address is on file with the IU Human Resources office. 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 TAX DEFERRED ACCOUNT (TDA) PLAN

SUMMARY OF PLAN

The IU Tax Deferred Account (TDA) Plan 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 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 TDA Plan are immediately 100 percent vested and nonforfeitable.

The plan 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

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

• an Academic or Staff employee (including Residents) appointed at 50% or more full-time equivalent (FTE); or
• a Temporary employee who is appointed as “Temporary with Retirement.”

The following individuals are prohibited from participating in the TDA Plan:

• students with non-FICA status; and
• non-resident aliens; and
• independent contractors.

An employee is not required to satisfy any age or service condition (e.g., complete a year of service) in order to be eligible to participate in the Plan.

DISCONTINUATION OF ACTIVE PARTICIPATION

An employee is no longer eligible to make salary deferrals to the TDA Plan if:

• the employee terminates employment with Indiana University; or
• the employee ceases to be a member of an eligible class of employees.

In the event an individual becomes ineligible to contribute to the TDA Plan, salary deferrals will stop being made to the TDA Plan with the employee’s last regular paycheck or the last paycheck attributable to employment in an eligible class of employees.

Participants who are ineligible to contribute to the TDA Plan, including those who terminate employment with Indiana University, have the same rights as participants who are eligible to contribute to the TDA Plan, except that no additional salary deferral contributions can be made to the TDA Plan.

RIGHTS AFTER PARTICIPATION ENDS

A participant remains 100% vested in his or her TDA Plan account after termination of employment with Indiana University. A participant is not required to cash-out or transfer his or her TDA Plan account upon termination of employment.

Upon termination of employment, a participant may:

• leave accumulations in the TDA Plan account and continue to manage investments;
• withdraw all or a portion of TDA Plan account accumulations (subject to income taxes and/or penalty taxes); or
• roll over all or a portion of TDA Plan account accumulations to an eligible retirement plan (e.g., an individual retirement account (IRA)).
After terminating employment with Indiana University, most transactions related to a participant’s TDA Plan account are handled directly by the participant with the applicable investment company.

**PLAN DISTRIBUTIONS & WITHDRAWALS**

A participant may withdraw funds from his or her TDA Plan account upon termination of employment or attainment of age 59½ while employed at Indiana University. A participant may choose to receive a distribution of his or her plan account in any legally permissible form permitted by an authorized investment company, including a single sum distribution of cash, an annuity, or installments.

**Federal income Tax Withholding.** Distributions of pre-tax contributions are generally subject to a mandatory 20 percent federal income tax withholding rate. This mandatory withholding will reduce the amount a participant receives upon withdrawing funds from the plan. However, the amount withheld will be credited against any taxes owed for the year when the participant files his/her annual tax return. There are exceptions to the mandatory federal income tax withholding rule, including receiving the Plan distribution as a life-time 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 the participant attains age 59½, made after the participant’s death, or attributable to the participant being disabled. The five-year holding period begins on January 1 of the year the first Roth contribution is made.

**Early Withdrawal Penalty.** TDA Plan distributions made prior to attainment of age 59½ are generally subject to a 10 percent early withdrawal penalty tax, even if the withdrawal was made after the participant terminated employment with Indiana University. There are exceptions to the 10 percent early withdrawal penalty tax, including: receiving the TDA Plan distribution as a life-time annuity payment, receiving the TDA Plan distribution after terminating employment at age 55 or older, or receiving the TDA Plan distribution after terminating employment due to a permanent disability.

**Required Minimum Distributions (RMDs).** Federal law requires participants to begin receiving at least a partial distribution of his/her plan account upon reaching a certain age or upon retirement/separation, whichever is later:

- The RMD age is 72 if you turn age 70½ on or after January 1, 2020
- The RMD age is 70½ if you reached age 70½ by December 31, 2019

The law requires participants to begin receiving distributions by April 1 of the calendar year following the calendar year he/she reaches age 72 (or 70½) once retired or terminated. If a participant is already over age 72 (or 70½) upon retirement or termination, he/she must take a distribution by April 1 of the year following retirement/termination.

**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)

**TIAA**
730 Third Avenue
New York, NY 10017
(800) 842–2776
[www.tiaa.org/indiana](http://www.tiaa.org/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 at age 72 (or 70½) or upon retirement/termination, whichever is later.
IU 457(B) RETIREMENT PLAN

SUMMARY OF PLAN
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 percent 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.

DISCONTINUATION OF ACTIVE PARTICIPATION
An employee is no longer eligible to make salary deferrals to the plan if:
• the employee terminates employment with Indiana University; or
• the employee ceases to be a member of an eligible class of employees.

In the event an individual becomes ineligible to contribute to the plan, salary deferrals will stop being made with the employee’s last regular paycheck or the last paycheck attributable to employment in an eligible class of employees.

Participants who are ineligible to contribute to the plan, including those who terminate employment with Indiana University, have the same rights as participants who are eligible to contribute to the plan, except that no additional salary deferral contributions can be made.

RIGHTS AFTER PARTICIPATION ENDS
A participant remains 100% vested in his or her IU 457(b) Retirement Plan account after termination of employment. A participant is not required to cash-out or transfer his or her account upon termination of employment. Upon termination of employment, a participant may:
• leave accumulations in the account and continue to manage the investments;
• withdraw all or a portion of account accumulations (subject to income taxes); or
• roll over all or a portion of account accumulations to an eligible retirement plan (e.g., an individual retirement account (IRA)).

After terminating employment with Indiana University, most transactions related to a participant’s 457(b) Retirement Plan account are handled directly by the participant with the applicable investment company.

PLAN DISTRIBUTIONS & WITHDRAWALS
A participant may withdraw funds from his or her plan account upon termination of employment with Indiana University. A participant may choose to receive a distribution of his or her plan account in any legally permissible form of distribution permitted by an authorized investment company, including a single sum distribution of cash, an annuity, or installments.

Federal income Tax Withholding. Distributions of pre-tax contributions are generally subject to a mandatory 20 percent federal income tax withholding rate. This mandatory withholding will reduce the amount a participant receives upon withdrawing funds from the plan. However, the amount withheld will be credited against any taxes owed for the year when the participant files his/her annual tax return. There are exceptions to the mandatory federal income tax withholding rule, including receiving the Plan distribution as a life-time 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 the participant attains age 59½, made after the participant’s death, or attributable to the participant 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 participants to begin receiving at least a partial distribution of his/her plan account upon reaching a certain age or upon retirement/separation, whichever is later:

- The RMD age is 72 if you turn age 70½ on or after January 1, 2020
- The RMD age is 70½ if you reached age 70½ by December 31, 2019

The law requires participants to begin receiving distributions by April 1 of the calendar year following the calendar year he/she reaches age 72 (or 70½) once retired or terminated. If a participant is already over age 72 (or 70½) upon retirement or termination, he/she must take a distribution by April 1 of the year following retirement/termination.

**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)

**TIAA**
730 Third Avenue
New York, NY 10017
(800) 842–2776
[www.tiaa.org/indiana](http://www.tiaa.org/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 at age 72 (or 70½) or upon retirement/termination, whichever is later.
Indiana University’s Health Care 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: February 5, 2020

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.

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 his or her 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 30 days after receiving a written request. The Plan will accommodate all reasonable requests.

Privacy Administrator
Poplars E165
400 E. Seventh Street
Bloomington, Indiana 47405-3085
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 his/her authority to act on a member’s behalf before they will be 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.