



INDIANA UNIVERSITY

A Guide for Faculty & Staff Employees

AFTER THE DEATH OF A LOVED ONE

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SupportLinc Employee Assistance Program (EAP)

Call 24/7 **888-881-LINC (5462)**

The death of a loved one can be stressful in many ways. SupportLinc is a free, confidential resource that provides 24/7 access to professional support and referrals to help with any issues that may arise due to the death of your family member. The 24-hour support line and access to the SupportLinc website and mobile app are available at no cost to you and your household members. Create an account at [SupportLinc.com](https://www.supportlinc.com) to get started.

- Licensed clinicians available via the support line 24/7/365
- Telephone, text, and video therapy
- Extensive virtual library of resources
- Self-guided CBT therapy
- Anonymous virtual group support

Introduction

Losing a loved one is never easy, and it can be difficult to settle their estate while you are still grieving. Please be assured that the Indiana University Human Resources staff are here to support you, explain the benefits available to you, and make sure you understand any actions you need to take.

The information provided in this guide is specifically for Indiana University employees who have lost a spouse, child, or beneficiary. It summarizes what to do to ensure your benefits are properly updated, explains where to get additional information, and how to obtain assistance.

For a complete description of each benefit plan mentioned in this document, please refer to the appropriate section of the IU Human Resources website at hr.iu.edu.

Benefits discussed in this guide are governed by the plan contracts and policies, Indiana University policies, and applicable state and federal laws. If there is a conflict between the wording in this guide and any policy, contract or law, the contracts, policies and applicable laws govern. Indiana University reserves the right to alter, amend or terminate any of the benefits described in this booklet at any time. If this happens, Indiana University will notify those affected by the change.

Steps to Take



Notify your supervisor of the death.

Contact your supervisor or the HR representative in your department. A list of contacts is available by calling AskIU at (812) 855-IUIU or by visiting directory.iu.edu. Use this spaces below to write down their information so you have it on hand.

Notify IU Human Resources of the death.

Call (812) 856-1234 or email askhr@iu.edu to notify IU Human Resources of your loved one's death. Claims for insurance policy payouts and other benefits-related tasks will be initiated by this office once notified.



Make adjustments to your benefits.

If your family member was covered as a dependent or beneficiary on your IU-sponsored benefit plans, they will need to be removed. Or, if you or your children were covered as dependents on the decedent's plan(s), you may be eligible to enroll in IU-sponsored coverage.

All enrollments/coverage changes must be completed **within 30 days** of your loved one passing away. These benefit changes, known as qualifying life events, are submitted online through the Employee Center in One.IU.

Visit hr.iu.edu/bcc or contact IU Human Resources at askhr@iu.edu or (812) 856-1234 to learn which benefits can be changed, and steps to submit those changes online.

Update your name, address, tax withholding, emergency contact information, etc.

Depending on your situation, you may need to update your name, address, emergency contact, and tax withholding information in the IU system. Log in to the [Employee Center](#) and visit the *Personal Details* and *Payroll and Tax* tiles to makes these changes.

Update your beneficiaries.

Depending on your situation, you may need to update the beneficiaries listed on your IU-sponsored benefits. In some cases you can update your beneficiaries with IU through the Employee Center, while in other cases you must work with the vendor directly.

Update beneficiaries with **IU** through the [Employee Center](#):

- Basic Life Insurance
- Supplemental Life Insurance
- Supplemental AD&D

Update beneficiaries with the **vendor** by logging on to your account:

- Health Savings Account: WEX - [benefit-info.com/iu](#)
- Retirement Plans:
 - Fidelity - [netbenefits.com/Indiana](#)
 - TIAA (legacy accounts only) - [TIAA.org/public](#)
 - PERF - [inprs.voya.com](#)

Visit [hr.iu.edu/bcc/programs/beneficiaries.html](#) for step-by-step instructions to review and update your beneficiaries.



Submit life and supplemental AD&D claims.

IU Human Resources will send you claim forms directly for these plans, if applicable. Fill out and submit the forms along with any required documentation within 90 days of the death.

Quick Reference

Important Information

Your 10-digit university ID: _____

Documents/Information to Locate

It will be helpful for you to have the following items available:

- Death certificate (multiple copies)
- Will or trust

You should also be prepared to provide the following information about any surviving family members:

- Names
- Addresses
- Social Security Numbers
- Dates of birth

IU Resources & Benefits

SUPPORT RESOURCES

Workplace Mental Health

Website: workplacementalhealth.iu.edu

Explore all of the mental health benefits, programs, and services, available through IU, including telehealth visits with a therapist, psychologist, or psychiatrist, self-guided therapy, 24-hour support, text therapy, and more.

SupportLinc Employee Assistance Program (EAP)

The death of a loved one can be stressful in many ways. SupportLinc offers free, confidential counseling and referrals to help with any issues that may arise due to the death of your family member. Connect with SupportLinc 24/7/365 at (888) 881-LINC (5462) or visit SupportLinc.com.

Care.com Child and Elder Care

The Care program gives you access to find, book, and pay for care online, personalized senior care planning services, and backup care when normal care arrangements are disrupted. Connect with Care by logging in to care.com/yourbenefits or by calling (866) 814-1638.

HEALTH & WELFARE BENEFITS

Medical, Dental, Prescription, and Vision Insurance

If the decedent was enrolled as a dependent on your medical or dental insurance, they will need to be removed. If you or your dependents were covered under the decedent's plans, you may be eligible to enroll in IU-sponsored coverage.

All coverage changes/enrollments must be completed **within 30 days** of your loved one passing away by submitting an online *Life Event* change through the Employee Center. Visit hr.iu.edu/bcc or contact IU Human Resources at askhr@iu.edu or (812) 856-1234 to learn how to make these plan changes.

Basic Group Life Insurance

Plan documents and provisions: hr.iu.edu/benefits/basic.html

Your Basic Group Life Insurance paid by the university includes a \$3,000 benefit for your legal spouse and a \$1,000 benefit for each dependent child through age 25. Contact IU Human Resources at askhr@iu.edu or (812) 856-1234 for assistance with filing a claim.

Supplemental Dependent Life Insurance

Plan documents and provisions: hr.iu.edu/benefits/supplemental.html#dep

IU's voluntary Supplemental Dependent Life Insurance allows you to purchase additional life insurance for your legal spouse (\$10K - \$45K) and dependent children through age 25 (\$10K each). If your family member was insured under your plan, contact IU Human Resources at askhr@iu.edu or (812) 856-1234 for assistance with filing a claim.

Supplemental AD&D

Plan documents and provisions: hr.iu.edu/benefits/pai.html

IU's voluntary Supplemental AD&D plan allows you to insure your legal spouse and dependent children through age 25. If your family member was insured under your plan and passed away as the result of a covered accident, contact IU Human Resources at askhr@iu.edu or (812) 856-1234 for assistance with filing a claim.

Flexible Spending Accounts (FSA)

Plan documents and provisions: hr.iu.edu/benefits/fsa.html

You may continue to submit claims to WEX for health expenses that the decedent incurred, or dependent care expenses for the decedent prior to their death. Claims must be submitted by the deadline in the following calendar year.

Health Savings Account (HSA)

Plan documents and provisions: hr.iu.edu/benefits/hsa.html

You may continue to submit claims to WEX for health expenses that the decedent incurred prior to their death.

Time off for Funerals and Bereavement (Staff Employees)

Time off policies and provisions: hr.iu.edu/benefits/pto.html

If you are Non-Exempt Staff (excluding PAO & PAU) you can take up to three working days with pay within one week from the date of death (prorated for part-time 50% FTE or greater). If the funeral is held outside of the one-week period, you may use any of the unused 24 hours of funeral/bereavement time to attend the service.

If you are Exempt Staff or PAO or PAU Staff, you can use your accrued PTO for bereavement, funeral attendance, or activities related to a funeral. You can also use time from your PTO Sick Leave account to cover funeral attendance or bereavement for certain relatives, including your spouse and child.

Academic appointees should review the Leaves for Academic Appointees policy for details, available at policy.iu.edu.

Resources & Contacts

Remember, this is an emotional time when your concentration and memory may not be at their best. When you're grieving, it's natural to feel overwhelmed by practical matters that need attention. For this reason we have compiled the below list of resources to keep on hand during this time.

Support Resources

SupportLinc Employee Assistance Program (EAP) • (888) 881-LINC (5462)

IU Mental Health Resources • workplacementalhealth.iu.edu

Care.com Child & Adult Care • (855) 781-1303

Indiana University Resources

IU Directory Assistance • (812) 855-IUIU • directory.iu.edu

IU Human Resources • (812) 856-1234 • askHR@iu.edu • hr.iu.edu

University Controller • (812) 855-0375

Benefit Plan Contacts

Anthem (Medical insurance) • (844) 736-0920 • Anthem.com

CIGNA • (Dental) (800) 238-2125

WEX (HSA & FSA) • (800) 284-8412 • benefit-info.com/iu

Fidelity (Retirement accounts) • (800) 343-0860

PERF (Retirement accounts) • (844) 464-6777

TIAA (Retirement accounts) • (800) 842-2252

The Standard (Life and voluntary insurance plans) • (800) 426-4332

State & Government Contacts

Indiana State Department of Health • (317) 233-2700 • www.in.gov/isdh

Department of Veteran's Affairs (VA) • (800) 827-1000 • www.va.gov

Social Security Administration • (800) 772-1213 • www.ssa.gov

Internal Revenue Service (IRS) • (800) 829-1040 • www.irs.gov

IU HUMAN RESOURCES

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

askhr@iu.edu

hr.iu.edu/benefits

Published June 2024