BENEFIT PROGRAMS
FOR ACADEMIC AND STAFF EMPLOYEES
HR.IU.EDU/BENEFITS
WELCOME TO INDIANA UNIVERSITY

Indiana University’s leadership and advances in professional, medical, and technological education—and new frontiers in the arts and humanities—make it one of the most diverse public research institutions in the world.

IU employees take pride in this standing. They know their work enriches students, residents of Indiana, and the nation, thus creating a spirit of collaboration and collegiality that inspires many employees to make a lifetime commitment to IU.

In addition to an employee’s pay, university-sponsored benefit plans are a significant part of IU’s total compensation package. These plans help sustain and build the academic and staff strength, and the vitality essential for the university to carry out its mission. Indiana University is committed to providing benefits that help protect employees’ health and welfare, strengthen their financial well-being, and provide paid time away from work.

Review the information in this brochure then visit hr.iu.edu/benefits to learn more.

OUR COMMITMENT

Indiana University is committed to offering benefits that deliver the highest quality and value, while containing costs for employees. All full-time Academic and Staff employees are eligible for the plans listed below.

PLANS FUNDED BY IU

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

VOLUNTARY PLANS FUNDED BY EMPLOYEES

- IU Tax Deferred Account (TDA) Plan
- IU 457(b) Retirement Plan
- Tax Saver Benefit (TSB)
  - Healthcare Reimbursement Account
  - Dependent Care Reimbursement Account
- Supplemental Life Insurance
- Supplemental Dependent Life Insurance
- Supplemental Accidental Death & Dismemberment (AD&D)
- Long Term Disability (LTD)
The university offers employees comprehensive healthcare coverage and well-being resources and programs, with a significant portion of costs paid by Indiana University. Plans and programs support you wherever you fall within the spectrum of health, and provide access to additional programs and services to keep you and your family safe and healthy.

**MEDICAL INSURANCE**

IU-sponsored medical plans provide comprehensive coverage with no pre-existing condition limits or lifetime maximum benefits. Coverage is provided for medical needs ranging from physician office visits and prescription drugs to behavioral health and organ transplants. Coverage also includes annual eye exams and vision wear, and covers 100% of the cost for preventive care. Premiums, networks, and out-of-pocket costs differ between the plans, but the types of services covered under the plans are the same. Premiums are deducted before taxes, and are reduced for non-tobacco users.

Enrollment in an IU medical plan includes access to a 24-hour Nurse Line for guidance on non-emergency health questions and concerns. Additionally, members have access to telemedicine options which offer 24/7 access to board-certified doctors from a smartphone, tablet or computer with a webcam. Doctors can assess your condition, provide treatment options and even send a prescription to the pharmacy of your choice, if needed.

**DENTAL INSURANCE**

Employees may elect dental coverage with or without electing medical coverage. Members can receive dental care from any licensed dentist; however, a higher level of benefit is paid when a network dentist is used. This plan has a $25 annual deductible and an annual benefit maximum that increases each year when the member receives the suggested preventive dental care. Orthodontia benefits are covered up to a lifetime maximum.

**EMPLOYEE ASSISTANCE PROGRAM**

This voluntary program provides professional, confidential counseling to IU employees and members of their households. Trained professionals are available 24/7/365 for short-term counseling and to discuss services available in areas ranging from stress and workplace conflict to relationship problems, alcohol or drug concerns, or loss of a loved one. The service is confidential and provided at no cost to eligible employees and family members.

**TOBACCO CESSATION**

The Quit For Life® program offers an integrated mix of support tools to help participants stop using tobacco products. It features coaching calls with a “Quit Coach,” nicotine replacement therapy (as needed), and one year of follow-up phone and web assistance. IU medical plans also cover 100% of the cost of tobacco cessation prescription drugs and over-the-counter tobacco replacement products with a prescription.

**WEIGHT MANAGEMENT**

Indiana University covers the cost of WW—Weight Watchers Reimagined—for all benefit-eligible employees, and spouses enrolled on an IU medical plan. WW provides science-based tools through nutrition education, social support, and healthy lifestyle habits like physical activity and stress management. Eligible members can enroll in one of two program options: Digital Only or In-Person Workshops Plus Digital. Regardless of the option selected, all members have access to the WW mobile app, members-only community, and more than 5,000 recipes, restaurant items, and barcode-scanned foods in the WW database.

**CASTLIGHT HEALTH**

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

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Our employee wellness program, Healthy IU, provides a variety of free programs and resources for full-time employees and their spouses. Program offerings includes an annual health screening with a $100 incentive, stress reduction, mind-body classes, diabetes prevention, nutritional counseling, health and fitness challenges, and work/life resources to provide employees with the tools they need to be their best at work and beyond. Learn more at healthy.iu.edu.
Indiana University sponsors a number of retirement plans to help employees prepare financially for their retirement years. These plans include university-funded base retirement plans and voluntary supplemental plans, along with university and employee contributions to Social Security. All newly eligible employees are automatically enrolled in the appropriate base retirement plan based on job classification. Eligible employees also have the option to save more by enrolling in one or more supplemental retirement plans. All plans are participant-directed, with investment opportunities available through Fidelity Investments.

**BASE RETIREMENT PLANS**

**IU RETIREMENT PLAN FOR ACADEMIC & PROFESSIONAL STAFF EMPLOYEES**
- 403(b) Defined Contribution Plan
- IU contributes an amount equal to 10% of base salary each pay period
- Contributions and account earnings are tax deferred until withdrawn
- Subject to a three-year cliff vesting requirement
- Withdrawals may begin only after termination of employment with IU

**IU RETIREMENT & SAVINGS PLAN FOR SUPPORT & SERVICE STAFF EMPLOYEES**
- 401(a) Defined Contribution Plan
- IU contributes 10% of a participant’s base wages each pay period
- Contributions and account earnings are tax deferred until withdrawn
- Subject to a three-year cliff vesting requirement
- Withdrawals may begin only after termination of employment with IU

**SUPPLEMENTAL RETIREMENT PLANS**

**IU TAX DEFERRED ACCOUNT (TDA) PLAN**
- 403(b) Defined Contribution Plan
- Employees can make voluntary salary deferral contributions up to IRS-allowed maximums
- Two ways to contribute through salary deferral—pre-tax and/or after-tax Roth
- Plan contributions are always 100% vested and nonforfeitable
- Withdrawals may only begin after age 59½ or after termination of employment with the university

**IU 457(B) RETIREMENT PLAN**
- 457(b) Defined Contribution Plan
- Employees may make voluntary salary deferral contributions up to IRS-allowed maximums
- Two ways to contribute through salary deferral—pre-tax and/or after-tax Roth
- Plan contributions are always 100% vested and nonforfeitable
- Withdrawals may only begin after termination of employment with the university

Care@Work by Care.com is a resource for finding and hiring pre-screened caregivers and care companies for any member of your family – from infants to adults to pets. The Care@Work program provides eligible employees with two distinct benefits: Backup Care Services and a premium Care.com membership. Learn more at [hr.iu.edu/benefits/care.html](http://hr.iu.edu/benefits/care.html).
HEALTH SAVINGS ACCOUNT (HSA)

For those who enroll in a high deductible health plan, IU offers a Health Savings Account (HSA). An HSA is a special tax-advantaged bank account that can be used to pay for IRS-qualified health expenses for employees and their eligible family members. Both the employee and the university make pre-tax contributions to the HSA, and account balances rollover and accrue interest tax-free. HSA funds can be used for eligible medical expenses incurred from the date the HSA was opened and into the future, even after the employee separates from IU or retires.

TAX SAVER BENEFIT (TSB) PLAN

IU's Tax Saver Benefit Plan (TSB) allows employees to open one or more flexible spending accounts to set aside pre-tax dollars for eligible (1) medical, dental, prescription, and vision expenses and/or (2) dependent care expenses (day care, baby sitting, and elder care). The plan also provides an IU Benefit Card (a debit-type Visa card) to make paying for eligible for healthcare expenses easier. Employees do not need to enroll in an IU-sponsored medical plan to participate, but special rules apply when enrolled in both the TSB plan and an HSA.

LIFE, DISABILITY, & ACCIDENT INSURANCE

BASIC LIFE INSURANCE

The university provides Basic Life Insurance for eligible employees at no cost. Highlights of this plan include:

- A death benefit to the designated beneficiary equal to twice the employee’s base annual salary (up to a maximum benefit of $50,000)
- Basic accidental death & dismemberment insurance equal to the amount of basic life coverage
- Life insurance for eligible dependents ($3,000 for spouse/$1,000 for child)
- Accelerated death benefits for the terminally ill
- Comprehensive travel assistance
- Estate planning, financial counseling, and funeral arrangement assistance

SUPPLEMENTAL LIFE INSURANCE

Supplemental Life Insurance augments the Basic Life Insurance provided by IU. Four coverage options are available in amounts from one (1) to four (4) times base salary up to specified maximums. Supplemental Dependent Life Insurance is also available to employees covered under the Supplemental Life Insurance plan. Spouse coverage is available in four benefit amounts: $10K, $20K, $30K, or $45K. Child coverage is $10,000 per dependent child from live birth through age 25. Premiums are paid by the employee through after-tax payroll deductions.

LONG TERM DISABILITY (LTD)

LTD insurance replaces up to 60% of an employee's salary (to a maximum of $10,000 per month, less Social Security and other individual disability benefits) should they become disabled and cannot work. Participants choose if benefits (1) will begin after 90 or 180 days of disability, and (2) are provided with or without the annuity contribution benefit. Premiums are paid by the employee through after-tax payroll deduction.

SUPPLEMENTAL ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Supplemental AD&D insurance pays benefits in the event of accidental loss of life or dismemberment. Employees can purchase $30,000 to $500,000 of coverage for themselves and their family members. Additional benefits are available through the plan for various situations. Premiums are paid by the employee through pre-tax payroll deduction.
TUITION BENEFIT

As one of the world’s foremost public institutions, and a leader in education, we believe that everyone deserves a quality education—not just our students, but also our employees and their family members. Through the IU Tuition Benefit, eligible employees and their spouse and eligible children have the opportunity to expand their education without incurring the full cost of tuition.

Subsidy amounts and dollar maximums are listed on the IU Benefits website and are adjusted each year based on the Indiana-resident tuition rate.

Covered tuition costs are paid under the benefit as follows:

- **Employees**—Tuition is paid up to a dollar maximum based on the campus of attendance and degree program.
- **Spouses**—Tuition is paid up to a dollar maximum each semester based on the campus of attendance.
- **Children of employees**—50% of tuition costs are paid up to 140 credit hours or the first baccalaureate degree, whichever comes first.

PAID HOLIDAYS & TIME OFF

IU’s generous paid time off plans help employees balance work and personal life. All staff employees enjoy nine (9) paid holidays per calendar year and additional paid time off listed below:

- **Professional Staff** employees earn 30 days of paid time off a year, accrued on a monthly basis. This increases to 36 days after five years of service.
- **Support and Service Staff** employees earn 14 vacation days and 12 sick days each year, accrued on a biweekly basis. The vacation accrual rate increases after six, seven, fourteen, and thirty years of service.

Indiana University understands the need for employees to take time off for responsibilities outside the workplace; therefore, the university also provides paid time off for the birth or adoption of a child, military leave, voting, and court duty. Additionally, up to eight hours of volunteer paid leave off is available each calendar year for staff employees who participate in an IU-sponsored volunteer event. **Note:** Academic employees should consult their Academic Affairs office for specific information about holidays and time off.

Indiana University is an equal opportunity and affirmative action employer. All qualified applicants will receive consideration for employment without regard to race, color, ethnicity, religion, age, sex, sexual orientation, gender identity, marital status, national origin, disability status, or protected veteran status. This institution is also a provider of ADA services.

The benefit plans described are primarily for full-time Academic and Staff employees. The content of this document is a summary and not intended as a contract between IU and the employee. If there is a difference between the summary and the official documents, then the official documents will govern. IU reserves the right to amend or terminate all or any part of these benefit plans.

For Additional Information:
Contact IU Human Resources at 812-856-1234 or askhr@iu.edu

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