INDIANA UNIVERSITY

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 Insurance (including prescription and vision coverage)
- Dental Insurance
- Health Savings Account (HSA)
- Employee Assistance Program (EAP)
- Base Retirement Plan
- Basic Group Life Insurance
- Paid Holidays & Time Off
- IU Tuition Benefit

VOLUNTARY PLANS FUNDED BY THE EMPLOYEE

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

**MEDICAL INSURANCE**
*(Includes Vision and Prescription Coverage)*

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

Enrollment in an IU medical plan also includes access to a 24-hour Nurse Line for guidance on non-emergency health questions and concerns. Additionally, members have access to telehealth options which offer 24/7 access to board-certified doctors from a smartphone, tablet or computer with a webcam.

**DENTAL INSURANCE**

IU's dental plan, offered through Cigna, provides comprehensive coverage including preventive, diagnostic, and restorative care, as well as orthodontia services for children (up to a lifetime maximum). Dental coverage may be elected 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 members receive suggested preventive dental care.

Enrollment in IU dental coverage also includes a telehealth option which offers 24/7 virtual access to licensed dentists to address urgent dental concerns such as pain, infection, swelling, and more.

**WEIGHT MANAGEMENT**

All benefit-eligible employees, and spouses enrolled on an IU medical plan, have access to WW—Weight Watchers Reimagined®—at no cost. WW provides science-based tools through nutrition education, social support, and healthy lifestyle habits. Eligible members can enroll in one of two program options: Digital Only or Digital Plus Workshops. 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.

**Tobacco Cessation**

All benefit-eligible employees, and spouses enrolled on an IU medical plan, have access to a free tobacco cessation program, Quit For Life®. The program features coaching calls with a “Quit Coach,” access to the Quit for Life mobile app, nicotine replacement therapy (as needed), and more. IU medical plans also cover 100% of the cost of tobacco cessation prescription drugs and over-the-counter tobacco replacement products with a prescription (up to a 180-day supply each year).

**CASTLIGHT HEALTH**

The healthcare system can be complex and confusing, but Castlight makes it easier to make smart healthcare decisions. Castlight provides IU medical plan members 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.

Our employee wellness and work+life program, Healthy IU, provides a variety of free programs and resources for full-time employees and their spouses. Program offerings include an annual health screening with a $100 incentive, stress reduction, mind-body classes, diabetes prevention, nutritional counseling, health and wellness challenges, and work+life resources to provide employees 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 you prepare financially for your retirement years. Plan options include university-funded base retirement plans and voluntary supplemental retirement plans. All plans are participant-directed, with investment services provided by Fidelity Investments.

BASE RETIREMENT PLANS
All newly eligible employees are automatically enrolled in the appropriate base retirement plan based on job classification. The base plans include:

IU RETIREMENT PLAN
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
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
Eligible employees have the option to enhance their savings by enrolling in one or more supplemental retirement plans. The supplemental plans include:

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 age 59½ or 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 a premium Care.com membership, backup care services at a reduced cost, personalized senior care planning, and discounts on care.
HEALTH SAVINGS ACCOUNT (HSA)
For employees enrolled in a high deductible health plan (HDHP), IU offers a Health Savings Account (HSA) administered by Nyhart. An HSA is a special tax-advantaged bank account that can be used to pay for your and your family’s IRS-qualified health expenses. Both you and the university make pre-tax contributions to your HSA, and account balances accrue interest tax-free. HSA balances roll over each year, and the funds stay with you until you spend them—even after you separate from IU employment or retire.

TAX SAVER BENEFIT PLAN
IU’s Tax Saver Benefit (TSB) Plan, administered by Nyhart, allows you to open one or more flexible spending accounts to set aside pre-tax dollars for eligible healthcare (medical, prescription, vision, and dental) and/or dependent care (before and after-school care, nursery school, preschool, and summer day camp) expenses. You do not need to enroll in an IU-sponsored medical plan to participate, but special rules apply if you enroll in both a TSB Healthcare account and an HSA.

LIFE, DISABILITY, & ACCIDENT INSURANCE
BASIC LIFE INSURANCE
The university provides Basic Group Life Insurance for eligible employees at no cost. Plan highlights include:
- Coverage underwritten by The Standard
- A death benefit equal to twice the employee’s base annual salary (up to $50,000 maximum)
- Basic accidental death & dismemberment insurance equal to the amount of basic life coverage
- Coverage for eligible dependents ($3,000 for spouse/$1,000 for child)
- Accelerated death benefits for the terminally ill
- Comprehensive travel assistance
- Estate planning and funeral arrangement assistance

SUPPLEMENTAL LIFE INSURANCE
Voluntary Supplemental Life Insurance, underwritten by The Standard, is available in four coverage options: from one to four times base salary up to specified maximums. Supplemental Dependent Life Insurance is also available for purchase. Spouse coverage is available in four benefit amounts: $10K, $20K, $30K, or $45K. Child coverage is $10,000 per dependent child through age 25. Premiums are fully paid by the employee through after-tax payroll deductions.

LONG TERM DISABILITY (LTD)
Voluntary LTD insurance, available from The Standard, replaces up to 60% your salary (to a maximum of $10,000 per month, less Social Security and other individual disability benefits) should you become disabled and cannot work. Participants choose if benefits (1) will begin after 90 or 180 days of disability, and (2) will or will not include an annuity contribution benefit. Premiums are fully paid by the employee through after-tax payroll deduction.

SUPPLEMENTAL ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)
Voluntary Supplemental AD&D insurance, available from The Standard, pays benefits in the event of accidental loss of life or dismemberment. Coverage for you and your family members can be purchased in amounts of $30,000 to $500,000. Premiums are fully 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—including our employees and their family members. Through the IU Tuition Benefit, eligible employees, their spouse, and eligible children have the opportunity to expand their education through Indiana University, Advance College Project (ACP), or IU High School courses, without incurring the full cost of tuition. Subsidy amounts and dollar maximums are adjusted each year based on the Indiana-resident tuition rate.

Covered costs are paid under the benefit as follows:

- **Employees**—tuition costs up to a dollar maximum based on the campus of attendance and program.
- **Spouses**—tuition costs up to a dollar maximum each semester based on the campus of attendance.
- **Children of employees**—50% of tuition costs up to 140 credit hours or the first bachelor’s degree, whichever comes first.
- **IU High School**—25% tuition waiver.

PAID HOLIDAYS & TIME OFF

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

- **Exempt Staff** (including Non-Exempt Non-Union PAO and PAU staff) earn 30 days of paid time off a year, accrued on a monthly basis. This increases to 36 days after five years of service.
- **Non-Exempt Staff** earn 14 vacation days and 12 sick days each year, accrued on a biweekly basis. The vacation accrual rate increases beginning with the seventh, fourteenth, and thirtieth year 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, bone marrow or living organ donation, and court duty. Additionally, up to eight hours of paid volunteer leave 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 employment and affirmative action employer and a provider of ADA services. All qualified applicants will receive consideration for employment without regard to age, ethnicity, color, race, religion, sex, sexual orientation, gender identity or expression, genetic information, marital status, national origin, disability status or protected veteran status. Indiana University does not discriminate on the basis of sex in its educational programs and activities, including employment and admission, as required by Title IX.

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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