



INDIANA UNIVERSITY

Benefit Programs for Full-Time Academic & Staff Employees

hr.iu.edu/benefits

Welcome to Indiana University!



At Indiana University, we empower our diverse community of students, faculty, and staff to shape meaningful careers, build lifelong connections, and leave a lasting impact. With unique campuses across Indiana and partner locations worldwide, IU is leading the way to excellence in research, education, and service to our local and global communities. Whether on the front lines of life-changing issues or pioneering advancements in groundbreaking projects, **IU is committed to building a better tomorrow, today.**

As an IU employee, you are a vital part of this mission, and we are proud to offer a comprehensive benefits package to help you and your family thrive. From fostering your health and wellness to achieving educational goals and securing your financial future, IU is here to support you personally and professionally.

Review this brochure for an overview of the benefits offered to IU employees, then visit hr.iu.edu/benefits for additional details.

At Indiana University, we are driven by a commitment to excellence, diversity, and the pursuit of knowledge. As one of the most diverse and innovative public research institutions in the world, IU fosters an environment where employees take pride in advancing professional, medical, and technological education, as well as breaking new ground in the arts and humanities. Guided by our core principles of academic excellence, community impact, and inclusivity, IU employees find a deep sense of purpose in their work, benefiting students, Indiana residents, and communities around the globe.

This shared mission creates a work environment where many choose to grow and thrive throughout their entire careers. To sustain this vibrant community, IU offers a comprehensive range of benefits that go far beyond base pay, supporting your health, financial well-being, and work-life balance—key elements in maintaining the university's strength and vitality.

Explore this brochure to learn more, and visit hr.iu.edu/benefits for detailed information about the opportunities that await you at IU.

Our commitment

Indiana University is committed to offering benefits that deliver the highest quality and value, while also containing costs for participants. All full-time (75% FTE or greater) appointed academic and staff employees are eligible for the plans listed in this brochure.

Plans paid by IU

- Health insurance (including medical, prescription, mental health, and vision coverage)
- Dental insurance
- Base retirement plan
- Basic group life insurance
- Paid holidays and time off
- Employee assistance program (EAP)
- IU tuition benefit

Voluntary, employee-funded plans

- Health savings account (HSA)
- Healthcare and dependent care flexible spending accounts (FSA)
- Supplemental retirement plans
- Critical illness insurance
- Long-term disability (LTD) insurance
- Supplemental employee life insurance
- Supplemental spouse/dependent life insurance
- Supplemental accidental death & dismemberment (AD&D) insurance

Health, family care, and well-being benefits

Indiana University offers comprehensive health insurance and access to family care and well-being programs, and covers a significant portion of the costs. These thoughtfully designed plans and programs are tailored to meet your needs at every stage of life, offering resources and services to help you and your family thrive throughout your career.

Medical insurance

(Includes vision and prescription coverage)

IU-sponsored medical plans through **Anthem** provide comprehensive coverage nationally and overseas with no pre-existing condition limits or lifetime maximums. Coverage is provided for a wide range of healthcare needs including office visits, prescription drugs, vision care, mental and behavioral health, and transplants. Preventive care is covered 100% by the plan. Premiums are deducted pre-tax and are reduced for non-tobacco users. The following services are available to employees and family members enrolled in an IU medical plan.

- **Marathon Health employee health centers** – access to the Marathon Health network of employee health centers in Indiana and other states for primary, acute, mental/behavior health, labs, health coaching, and more.
- **LiveHealth Online telehealth** – 24/7 access to board-certified providers for urgent, allergy, or dermatology care, and appointment scheduling with licensed therapists, psychiatrists, and psychologists. Urgent care is also available for children and for Spanish-speaking members.
- **Diabetes and hypertension management** – no-cost, high-touch condition management programs through Teladoc Health including advanced monitoring, personalized insights, expert support, and more..
- **24-hour nurse line** – access to registered nurses over the phone for non-emergency health concerns.

SupportLinc EAP (employee assistance program)

Through **SupportLinc EAP**, licensed clinicians are available 24/7 for in-the-moment counseling, support, and referrals for issues such as grief and loss, depression, anxiety, stress, work-related pressures, and more. The program includes access to a comprehensive technology suite, mobile apps, text therapy and virtual group support, and is provided at no cost to employees and household members.

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. The plan has an annual benefit limit that increases each year when members receive suggested preventive dental care. Enrollment in IU dental coverage also includes 24/7 access to licensed dentists through telehealth to address urgent concerns such as pain, infection, or swelling.

Weight Watchers

All benefit-eligible employees, and spouses enrolled on an IU medical plan, have access to **Weight Watchers** 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: Core (digital only) or Premium (digital plus workshops). Regardless of the option selected, all members have access to their mobile app, members-only community, and over 5,000 recipes, restaurant items, and barcode-scanned foods in the WW database.

Care.com

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 program provides eligible employees with a premium Care.com membership at no cost to schedule and pay for care online, find backup care services at a reduced cost, access personalized senior care planning, and get discounts on care.

Tobacco cessation program

The **Indiana Tobacco Quitline**, managed by the Indiana Department of Health, is open to all Indiana residents at no cost. When you call the Quitline, a trained Quit Coach will provide a readiness assessment, a customized quit plan, up-to-date information about nicotine replacement therapy, a Quit Kit tailored to your needs, and referrals to cessation services offered by local resources or by health plans.

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 180-day supply).



Mental health counseling and resources

IU employees and family members have access to a wide variety of benefits, programs, and services to address mental health and substance use concerns, including inpatient and outpatient care, telehealth visits, SupportLinc employee assistance program and 24-hour support line, text therapy; self-guided visual cognitive behavioral therapy, anonymous virtual group support, and much more. Learn about everything available at workplacementalhealth.iu.edu.

Retirement savings benefits

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 as well as voluntary supplemental retirement plans. All plans are participant-directed, with recordkeeping services provided by **Fidelity Investments**.



Base Retirement Plans

All newly eligible employees are automatically enrolled in a base retirement plan based on their job classification. The base plans include:

IU Retirement Plan for Academic & Exempt 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 Non-Exempt 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 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 457b 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



Healthy IU Workplace Wellness Program

Our employee wellness and work+life program, **Healthy IU**, provides a variety of free programs and resources. Program offerings include physical fitness, 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.

Spending & savings accounts

Health savings account (HSA)

For employees enrolled in a high deductible health plan (HDHP), IU offers a health savings account (HSA) through **WEX**.

With an HSA, you can save money tax-free for you 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.

Flexible spending accounts (FSAs)

Benefit eligible employees can also enroll in one or both flexible spending accounts, also administered by **WEX**. FSAs allow you to set aside pre-tax funds for eligible health expenses (medical, prescription, vision, and dental) or dependent care expenses (before and after-school care, nursery school, preschool, and summer camp during working hours).

You do not need to enroll in an IU-sponsored medical plan to participate, but special rules apply if you enroll in both a healthcare FSA and an HSA.

Life and voluntary insurance plans

Basic life insurance

Basic Group Life Insurance, underwritten by **The Standard**, is provided to eligible employees at no cost. In the event of the employee's death, the plan pays a death benefit of \$50,000 to the designated beneficiary. Coverage is also provided for eligible dependents (\$3,000 for spouse/\$1,000 for child). Additional plan features include:

- \$50,000 basic accidental death & dismemberment (AD&D) benefit.
- Accelerated death benefits for the terminally ill.
- Comprehensive emergency travel assistance.
- Life Services Toolkit for assistance with estate planning and funeral arrangement.

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, and child coverage is \$10,000 per dependent child through age 25. Premiums are fully paid by the employee through after-tax payroll deductions.

Critical illness insurance

Voluntary Critical Illness insurance, underwritten by **The Standard**, 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).

Coverage for the employee is available in five benefit amounts: \$10K, \$20K, \$30K, \$40K, or \$50K, and spouse coverage is available in five benefit amounts: \$5K, \$10K, \$15K, \$20K, and \$25K, not to exceed 50% of the employee's benefit amount. Eligible children through age 25 are automatically covered at 50% of employee's coverage. The benefit payment can be used for whatever you need most as you recover—there are no requirements as to what the funds must be spent on.

Long-term disability (LTD) insurance

Voluntary LTD insurance, available through **The Standard**, replaces up to 60% of 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) insurance

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.



IU tuition benefit

Through the IU Tuition Benefit, eligible employees, their spouse, and eligible children have the opportunity to expand their education through IU 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 enrollment and program.
- **Spouses**—tuition costs up to a dollar maximum each semester based on the campus of enrollment.
- **Children of employees**—50% of tuition costs at the Indiana resident undergraduate rate up to the completion of the first bachelor's degree or a maximum of 140 credit hours of IU Tuition Benefit awards, whichever comes first, as long as they continue to meet the definition of a dependent child specified by this plan.
- **IU High School**—25% tuition waiver (excluding fees).

Paid holidays & time off

IU's generous paid time off plans help employees integrate work and personal life. All staff employees enjoy ten paid holidays plus a paid winter break each 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.

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 based on individual qualifications. Indiana University prohibits discrimination based on 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. Questions or complaints regarding Title IX may be referred to the U.S. Department of Education Office for Civil Rights or the university Title IX Coordinator.

The benefit plans described are primarily for full-time (75% FTE or greater) appointed 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



Published January 2025

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