



INDIANA UNIVERSITY

IU TUITION BENEFIT

FOR FULL-TIME ACADEMIC & STAFF EMPLOYEES

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FOREWORD

Material in this booklet is intended for informational purposes only and is not intended to serve as a legal representation of these benefits. Although the booklet is intended to be accurate, if there is any difference between this summary and other legal documents and regulations, those documents and regulations will govern.

This booklet should be read in its entirety since many of the provisions are interrelated. While Indiana University intends to continue this plan indefinitely, it reserves the right to change or terminate it at any time.

IU TUITION BENEFIT PLAN

The IU Tuition Benefit provides a subsidy towards tuition costs when attending Indiana University classes. The student is responsible for the difference between the benefits provided under this plan and the total cost of tuition and fees associated with Indiana University classes. The IU Tuition Benefit is intended to be an educational assistance benefit excludable from your taxable income. It is established under Sections 117 and 127 of the Internal Revenue Code and authorized under [IU Policy HR-04-30—Employee Benefit Plans](#). This plan is the only authorized university-funded assistance for your non-business tuition expenses as defined by Internal Revenue regulations. This plan does not apply to IU tuition that is paid as a bona fide business expense or student-based award.

QUESTIONS?

Indiana University may be contacted at:

IU Human Resources

2709 E. 10th Street, Ste 321

Bloomington, IN 47408

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

askhr@iu.edu

hr.iu.edu/benefits

PLAN ELIGIBILITY

EMPLOYEE AND RETIREE ELIGIBILITY

The following categories of individuals associated with Indiana University are eligible for the IU Tuition Benefit and the IUHS Tuition Waiver. To be eligible, the individual must have such status by the end of the first week of classes or at the time of registration for IUHS courses.

- Full-time (75% FTE or greater) appointed Academic & Staff employees (including IU Residents);
- Full-time (75% FTE or greater) appointed Academic and Staff employees (including IU 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) appointed Academic and Staff employees (including IU Residents) receiving long-term disability benefits from a university-sponsored plan, Social Security Administration, or PERF.

SPOUSE ELIGIBILITY

A spouse means one by marriage, either opposite-sex or same-sex, legally entered into in one of the 50 states, the District of Columbia, or a U.S. territory or a foreign country. To be eligible for the IU Tuition Benefit, the spouse must meet the definition of a spouse of an eligible employee or Retiree, or of a deceased employee or Retiree who was eligible at the time of their death, by the first day of the semester or term. Individuals are not eligible to receive the benefit as both an employee and a spouse.

Proof that an individual is a qualified dependent (marriage certificate) is required at the time of initial enrollment and periodically thereafter. Failure to provide proof of dependent eligibility within 30 days of the university's written request for such proof may result in the termination of the benefit award.

DEPENDENT CHILD ELIGIBILITY

A dependent child is defined as the biological or adopted child, stepchild, or child whose legal guardian is an eligible individual. The child must also:

- be unmarried; and
- be 23 years of age or under; and
- meet the IRS Support test requirements as a qualifying child of the employee or spouse.

To be eligible for the benefit, the child must meet the definition of a dependent child of an eligible employee or Retiree, or of a deceased employee or Retiree who was eligible at the time of their death, by the first day of the semester or term.

Proof that an individual is a qualified dependent (birth certificate, guardianship orders, as applicable) is required at the time of initial enrollment and periodically thereafter. Failure to provide proof of dependent eligibility within 30 days of the university's written request for such proof may result in the termination of the benefit award.

The benefit will be discontinued at the conclusion of the semester/term in which:

- The child ceases to meet the definition of a dependent child as specified in this plan; or
- The child's parent is no longer an employee of the university for reasons other than disability, death, or termination with IU Retiree Status; or
- The child receives a bachelor's degree, or the child accumulates 140 credit hours of IU Tuition Benefit awards¹, whichever comes first.

¹ Hours that accumulate toward the 140 credit hour limit include any earned hours, failed or incomplete course hours, and withdrawn courses that received a "W" after the 100% tuition refund period that have been subsidized by the benefit. This includes hours from another campus or program, such as ACP or IUHS, that also received the tuition benefit subsidy.

ENROLLMENT PROVISIONS

Before applying for this benefit, the student must be accepted as a student at Indiana University and registered for classes. IU Tuition Benefit applications cannot be processed prior to the student being an admitted student at the university. Contact the campus Admissions Office for application materials.

You can apply for the benefit [online](#) or by submitting a [paper application](#) (available on the IU Benefits website). A new application must be submitted for each academic year and can be submitted on a semester/term basis or for an entire academic year. If the student is registered for classes on multiple campuses, an application must be completed for each campus of enrollment.

Confirmation emails will be sent to your IU email address after your application has been submitted, and when it has been approved. Review the confirmation emails carefully to ensure that you applied for the correct campus, degree program, and semesters/terms.

In order for tuition to be covered by the benefit, you must (1) be eligible by the end of the first week of classes, and (2) apply by the deadline (see *Application Deadlines* table on this page).

After the application deadlines, no subsidy will be applied and the student will be responsible for their entire bursar bill for that semester/term.

To avoid being billed for the full tuition amount, you're encouraged to apply for the benefit as soon as possible. If your application is processed after the student has been billed for tuition, the student is responsible for paying their entire tuition bill by its due date. Once the application is processed, the student will then receive the Tuition Benefit as a refund through the Office of the Bursar.

APPLICATION DEADLINES

Semester/Term	Deadline
Fall	October 30
Winter	January 30
Spring	March 30
Summer	July 30

BENEFIT AMOUNT

The **employee and retiree benefit** is a subsidy of covered tuition up to a benefit dollar maximum per semester/term based on the Indiana resident per-credit hour rates at each campus, and in the case of some employees/retirees, on class standing (undergraduate, graduate, or professional) and degree program. Covered tuition can include audit hours.

The **spouse benefit** is a subsidy of covered tuition up to a benefit dollar maximum per semester/term based on the Indiana resident undergraduate rate at each campus. Covered tuition can include audit hours.

The **dependent child benefit** is a subsidy of 50% of the Indiana resident undergraduate rate up to the completion of a 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. For dependent children, the benefit does not apply to audit hours or graduate coursework, but can be applied toward multiple campuses of enrollment each semester/term. A separate IU Tuition Benefit application must be completed for each campus of enrollment.

Applicable benefit maximums for each academic semester/term are available at hr.iu.edu/benefits/tuition-ratetable.htm. All summer sessions combined are considered one semester.

EXCLUSIONS

Covered tuition includes the per-credit-hour tuition rate charged to a student, excluding special fees, such as those for music performance studies, student teaching, laboratories, early education experience, advanced dissertation research (B798, G831, G901, or equivalent), testing out of courses, rental of special equipment or facilities, and fees for non-credit courses.

Mandatory student fees, such as student technology, activity, or athletic fees are not considered tuition and are not covered under this plan. Covered individuals are responsible for all tuition costs over the benefit maximum and excluded fees.

DUAL ELIGIBILITY

Individuals are not eligible to receive benefits as both an employee and a spouse/dependent of another employee, or as a dependent of more than one employee. For example, when both parents of a dependent child are employed by the university, one of the parents, but not both, may enroll the child in the benefit.

MULTIPLE CAMPUSES OF ENROLLMENT

Covered individuals who are registered for classes on multiple campuses must complete a separate tuition benefit application for each campus of enrollment.

Dependent children: For each campus that the dependent child is registered for classes and has completed the tuition benefit application, they will receive the tuition benefit subsidy of 50% of the Indiana resident undergraduate rate, up to the completion of a bachelor's degree or up to a maximum of 140 credit hours of IU Tuition Benefit awards, whichever occurs first, as long as they continue to meet the definition of a dependent child specified by this plan.

Employees/retirees and spouses: Only one IU Tuition Benefit subsidy will be applied each semester/term. The subsidy amount, however, can be split over multiple campuses. Since the benefit is a subsidy of covered tuition up to a benefit dollar maximum per semester/term, the highest maximum between the campuses of enrollment is used as the maximum subsidy amount for that semester/term.

Award amounts may not be adjusted on the bursar accounts until after the final deadline for dropping/adding of courses. The adjustments may result in less subsidy being provided at one or more campuses. Covered individuals are responsible for all tuition costs over the benefit maximum and excluded fees.

REGISTRATION FOR COURSES DURING WORK HOURS

If you wish to enroll in university classes scheduled during normal work hours, you must obtain advance approval from your department head. Staff employees can review IU policy [HR-08-100: Training and Education](#) for additional information.

AUDIT HOURS

For employees, Retirees, and spouses, audit hours are eligible for the tuition benefit. The tuition benefit for dependent children is limited to credit hours only and does not apply to audit hours.

ADVANCE COLLEGE PROJECT (ACP)

The Advance College Project (ACP) is a dual-enrollment partnership between Indiana University and participating high schools within Indiana, Ohio, and Michigan. ACP is designed for high school juniors and seniors who desire more advanced academic work. IU courses taught through the ACP program provide both high school and college credits (known as concurrent or dual enrollment) and allow students to fulfill high school graduation requirements as well as start building their college career. IU Courses are taught during the regular school day by certified high school teachers who hold adjunct lecturer status through IU.

ACP courses are administered from the IU Bloomington, East, Kokomo, Northwest, South Bend, and Southeast campuses. Starting with the Fall 2022 semester, credit hour fees are no longer assessed for ACP courses that are taken at Indiana high schools. The credit hour fees will still apply for ACP courses that are taken at out-of-state high schools. **The Tuition Benefit for ACP courses is a subsidy of 50% of the tuition**, and can be requested by completing the [online application](#) or by submitting a [paper application](#) (available on the IU Benefits website).

- In the 'Program' field, select *Advance College Project (ACP)*
- In the space provided for 'Campus of Enrollment', use the name of the IU campus where the student will be registered: Bloomington, East, Kokomo, Northwest, South Bend, or Southeast. You can visit the ACP website (acp.iu.edu) and select *About ACP*, then *ACP High Schools* to find your school's corresponding IU campus.

To avoid being billed for the full tuition amount, you are encouraged to apply for the benefit as soon as possible. If the application is processed after the student has been billed for tuition, the student is responsible for paying the full

tuition bill by its due date. Once the application is processed, the student will receive a refund through the Office of the Bursar. Applications cannot be accepted after each semester/term deadline: October 30 for Fall, January 30 for Winter, March 30 for Spring, and July 30 for Summer.

Additional information about the Advance College Project can be found at acp.iu.edu.

IU HIGH SCHOOL (IUHS) TUITION WAIVER

IUHS is a virtual high school that provides individual courses as well as a fully accredited high school diploma through distance learning. IUHS is accredited through the North Central Association and accepted for college admission by Indiana University and Big Ten schools, as well as many other universities nationally. IUHS can be used by adults as an alternative to a GED education, by parents home schooling their children, as a supplement to regular high school programs, and by faculty or staff who wish their children to complete a domestic high school degree while overseas.

The tuition benefit for IUHS is a 25% waiver of course tuition (not including fees) for eligible employees and dependents.

The IUHS tuition waiver uses a separate application form which is available online in PDF format: [IUHS Tuition Waiver Application](#). The application must be processed before registering for IUHS classes.

Visit the [IU Benefits website](#) for more information or to apply for the IUHS Tuition Waiver.

BENEFIT TAXATION

IRS Section 117 regulations allow for preferential tax treatment of the IU Tuition Benefit for undergraduate-level courses for employees, Retirees, spouses and dependent children. All undergraduate subsidy amounts are excluded from your taxable income.

IRS Section 127 (as described in the IU Section 127 Plan document) allows the preferential tax treatment of up to \$5,250 annually for employee subsidies paid toward graduate level tuition, but only for those described in the *Eligible Employees and Retirees* section. Graduate level tuition subsidies for courses taken by your spouse are treated as taxable income to you, as well as subsidies for your graduate-level tuition above the \$5,250 IRS annual limit.

In accordance with IRS regulations, applicable taxes will be withheld from your pay at your normal rate for income and FICA taxes. Your pay notice will include reference to the amount of IU Tuition Benefit included as taxable income.

For tax purposes, it does not matter which family member took the graduate-level course, the IU Tuition Benefit is an employee/Retiree benefit. Therefore, you are responsible for applicable taxes. Such taxes will be deducted from your pay. If you are a Retiree, the value of the graduate-level IU Tuition Benefit in excess of \$5,250 annually will be given as taxable gross income.

The IU Tuition Benefit for graduate-level courses will be added to your taxable income. An email reflecting the amount of additional taxable income and the payroll periods affected will be sent from University Tax Services. For additional information, visit the [Fringe Benefits web page](#) or email taxpayer@iu.edu.

APPEALS

Applicants who feel they have been unjustly denied the benefits of the IU Tuition Benefit may present a written appeal to IU Human Resources at askhr@iu.edu or ATTN: IU Tuition Benefit, 2709 E. 10th Street, Ste 321, Bloomington, IN 47408.

PLAN DEFINITIONS

Audit Hour—Class attendance without the benefit of receiving academic credit for the course attended.

Bachelor's Degree—A 4-year degree conferred by an accredited college or university, sometimes called a Baccalaureate degree.

Bona Fide Business Expense—An education expense that qualifies as a pre-tax business expense under IRS regulations.

Credit Hour—Unit of academic measurement that may or may not accumulate toward the attainment of an academic degree.

Dependent Child—A dependent child is defined as the biological or adopted child, stepchild, or child whose legal guardian is an eligible individual. The child must also:

- be unmarried; and
- be 23 years of age or under; and
- meet the IRS Support test requirements as a qualifying child of the employee or spouse.

Eligible Employee—A person who is a full-time (75% FTE or greater) appointed Academic or Staff employee (including IU Residents).

Eligible Retiree—A former employee who attained IU Retiree Status by way of age and length of service at the time of termination of employment.

Employer—Indiana University.

Graduate-Level Course—A course 500 level or above that may or may not count toward the attainment of a graduate degree.

IU High School (IUHS)—IUHS is a virtual high school that provides individual courses as well as a fully accredited high school diploma. IUHS is accredited through the North Central Association and accepted for college admission by Indiana University and Big Ten schools, as well as many other universities nationally.

Legal Ward—A child for whom the employee or eligible spouse has been legally appointed sole guardian for an indefinite period of time.

Section 117—The Internal Revenue Code that authorizes educational institutions to provide certain tax benefits for tuition reductions for its employees and certain associated individuals.

Section 127—The Internal Revenue Code that authorizes employers to provide certain tax benefits for employees and former employees.

Semester—Period of instruction into which the academic year is divided. All summer sessions combined are considered as one semester for purposes of this benefit.

Spouse—A spouse means one by marriage, either opposite-sex or same-sex, legally entered into in one of the 50 states, the District of Columbia, or a U.S. territory or a foreign country.

Undergraduate Course—A course 400 level or below that may or may not count toward the attainment of an associate or bachelor's degree.

CUSTOMER SERVICE

IU TUITION BENEFIT

Questions about eligibility can be addressed to IU Human Resources at 812-856-1234 or askhr@iu.edu.

Billing questions can be addressed to the Office of the Bursar at the campus of enrollment.

IU HIGH SCHOOL (IUHS)

Questions about IUHS program information, tuition charges, billing, and IUHS waiver provisions should be directed to IUHS at 812-855-2292 or 800-334-1011 (toll-free), or by e-mail at iuhs@indiana.edu.



Indiana University Healthcare 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: March 23, 2023

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.

How the Plan May Use and Disclose Protected Health Information about Members

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 their 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 15 days after receiving a written request. The Plan will accommodate all reasonable requests.

Privacy Administrator
2709 E. 10th Street, Ste 321
Bloomington, IN 47408
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 their authority to act on a member's behalf before being 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.

IU HUMAN RESOURCES

T (812) 856 1234 | F (812) 855 3409
askhr@iu.edu
hr.iu.edu/benefits

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