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FOREWORD

Indiana University provides a variety of benefit plans to its employees, including Group Life, Long-Term Disability and Personal Accident Insurances; medical and dental coverages; Tuition Benefit; tax savings plans, and retirement plans. This booklet describes participant rights and responsibilities associated with termination of coverage for each of these benefit plans.

Upon termination from the university or transfer to an ineligible employment class or position, active participation in group insurance, medical and dental care and tuition benefit plans ceases; and participation status changes for retirement plans (i.e., no additional contributions or benefit accruals). However, participants in these plans have certain rights and privileges.

This booklet provides an overview of each benefit plan, the opportunities available after participation ceases, and contacts and follow-up actions that are required to take advantage of any residual value that these benefit plans may provide. Follow-up is the responsibility of each employee after coverage ceases.

Material in this booklet is for informational purposes only and is not intended to serve as a legal interpretation of benefits. If there is a conflict between the wording in this booklet and any policy, contract, or law, the contracts, policies, and applicable laws govern.

Indiana University reserves the right to amend or terminate all or any part of its benefit program at any time. The information in this booklet describes termination rights and responsibilities for plans as of January 1, 2019.

QUESTIONS?

Indiana University may be contacted at:
IU Human Resources
400 East Seventh Street, Poplars E165
Bloomington, IN 47405
T (812) 856–1234 | F (812) 855–3409
askhr@iu.edu
hr.iu.edu/benefits
MEDICAL & DENTAL PLANS

SUMMARY OF PLANS
Indiana University sponsors a choice of comprehensive medical care plans for eligible employees. Benefits under these plans include medical, prescription drug, mental health/substance abuse, and transplant coverage, and a health savings account (HSA) in the case of the High Deductible Health Plans (HDHP). The university also sponsors a separate dental care plan.

ELIGIBILITY
All full-time (75% FTE or greater) Academic and Staff employees are eligible to participate in IU-sponsored healthcare plans. Spouses and children who meet the definition of an eligible dependent may also be covered by IU-sponsored healthcare plans.

DISCONTINUATION OF ACTIVE PARTICIPATION
Participation by an employee in an IU-sponsored healthcare plan ends on the date that the employee:

- terminates from the university; or
- ceases to be a member of the eligible class for coverage; or
- fails to make required contributions if prior to the date of termination.

A dependent’s coverage will terminate on the date of the earliest of the following occurrences:

- the covered dependent ceases to meet the definition of dependent,
- the employee’s coverage terminates,
- all dependent coverage is discontinued under the plan,
- the employee ceases to be in the eligible class,
- a dependent becomes eligible for employee coverage, or
- the employee fails to make required contributions if prior to the date of termination.

RIGHTS AFTER PARTICIPATION ENDS
Under federal law, employees have the right to continue health care coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA), and in the case of termination due to military service, under the Uniformed Services Employment and Reemployment Rights Act (USERRA). In addition to COBRA or USERRA continuation coverage described below, employees with IU Retiree Status have additional options for healthcare coverage upon termination from the university. Those options are described in the IU Retiree Status section of this booklet.

COBRA CONTINUATION COVERAGE
Employees and their covered dependents have the opportunity for a temporary extension of healthcare coverage (called COBRA continuation coverage) at group rates in instances where coverage under the plan would otherwise end. The employee or dependent is responsible for the entire premium for COBRA coverage, plus a 2 percent administrative charge. Employees have a right to choose COBRA benefits when coverage is lost due to:

- a reduction in work hours, or
- termination of employment (other than for gross misconduct), including retirement.

Covered dependents also have a right, independent of the employee’s right, to COBRA coverage. A covered dependent may elect COBRA even if the employee does not. A spouse or qualifying child covered under an employee’s IU-sponsored healthcare plan has the right to elect COBRA continuation if they lose coverage due to:

- the employee’s death;
- the employee’s termination (other than for gross misconduct) or reduction in work hours at IU;
- divorce or legal separation from the employee;
- the employee’s entitlement to Medicare; or
- if a covered individual ceases to meet the definition of a dependent.
Coverage is extended only to those individuals covered at the time of termination and may only continue at the level of coverage that was in effect on the day of termination, or a lower level of coverage. If moving out of a health plan’s medical network service area, coverage may be changed to another IU-sponsored health plan that provides benefits in the new location.

**Required Notice.** The university must depend on notice from the employee when certain events occur that would qualify the employee or dependent for COBRA. Under COBRA regulations, the employee or dependent has the responsibility to inform Indiana University of such events, including: divorce, legal separation, or a child losing qualifying status. Such notice must be within 30 days of the later of the following dates: date of the event, or the date on which coverage would end under the plan because of the event.

**Electing COBRA Coverage.** When Indiana University determines that an employee or dependent has experienced an event that qualifies the enrollee for continuation coverage, IU provides a written notice of COBRA rights and an application for the employee and dependents. The employee and/or dependents have 60 days to elect coverage from:

- the date of the qualifying event; or
- the date of the COBRA offer letter, whichever is later.

Each qualified beneficiary has a separate right to elect continuation coverage. A parent may elect to continue coverage on behalf of any dependent children. The employee or employee’s spouse can elect continuation coverage on behalf of all of the qualified beneficiaries. If you elect COBRA coverage and have a newborn child placed with you for adoption, then that child will be considered a dependent for COBRA purposes.

In considering whether to elect continuation coverage, you should take into account other group health plan coverage options for you and your family (such as a spouse’s plan) through what is called a “special enrollment period.” Because of a qualifying event listed above, you have the right to request special enrollment in another group health plan for which you are otherwise eligible within 30 days after your group health coverage ends.

You may also consider other health plan coverage options through the Health Insurance Marketplace or Medicaid. Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at [www.healthcare.gov](http://www.healthcare.gov) and [www.medicaid.gov](http://www.medicaid.gov).

**Length of Coverage.** The length of COBRA coverage is between 18 and 36 months depending on the circumstances:

- 18 months when coverage is lost due to termination or reduction in hours;
- 36 months when coverage is lost due to death, divorce, legal separation, or a child’s losing qualifying status; or
- 29 months when coverage is lost and the enrollee becomes disabled within 60 days of termination.

**Reasons COBRA May End.** If the employee does not elect COBRA within 60 days, the option to reinstate coverage under an IU-sponsored health plan ends and there is no coverage beyond the date that the active employee’s coverage ended. If the enrollee elects COBRA, coverage may also end when:

- premiums are not paid on time;
- the enrollee becomes covered under another group health plan which does not limit coverage for an enrollee’s pre-existing condition;
- the enrollee becomes entitled to Medicare;
- IU no longer provides group health coverage to any employee; and/or
- the enrollee’s COBRA coverage was extended due to disability, and there is a final determination that the enrollee is no longer disabled.

COBRA benefits are provided subject to continued eligibility for coverage. Indiana University has the right to terminate COBRA coverage retroactive to the date on which eligibility ends.

**USERRA HEALTH PLAN PROTECTION**

If an employee terminates employment in order to perform military service, the employee has the right under USERRA to elect to continue existing IU-sponsored health plan coverage including coverage for his or her
dependents for up to 24 months while in the military. The university administers this coverage by extending the employee COBRA eligibility period to a total of 24 months. The employee is responsible for the entire premium plus a 2 percent administration fee.

Even if the employee doesn’t elect to continue coverage during military service, the employee has the right to be reinstated in an IU-sponsored health plan upon reemployment, generally without any waiting periods or exclusions except for service-connected illnesses or injuries.

This is only an overview of USERRA health plan coverage rights. Actual coverage may vary depending on circumstances.

For additional information on USERRA health plan rights, contact the Veterans’ Employment and Training Service (VETS) at 1-866–4–USA–DOL or visit their web site at www.dol.gov/vets. An interactive online USERRA Advisor is also at www.dol.gov/elaws/userra.htm.

CUSTOMER SERVICE
Questions about initiating COBRA coverage may be directed to:

IU Human Resources
(812) 856–1234
askhr@iu.edu

For health claim questions, call the respective health plan claim administrator:

Anthem (PPO $500 Deductible and Anthem PPO HDHP)
(844) 736–0920

IU Health (IU Health HDHP)
(866) 895–5975

Cigna Dental
(800) 244–6224

PARTICIPANT RESPONSIBILITIES
Summary of actions that the participant must take:
1. Notify the university within 30 days of a life event such as divorce, or when a child loses eligibility.
2. Notify the university if termination is for military service.
3. Submit application to elect COBRA within 60 days of:
   • the date coverage ended; or
   • the date of the COBRA offer letter, whichever is later.
4. Pay initial COBRA premiums to date within 45 days of electing COBRA.
5. Pay monthly COBRA premiums on time.
6. During period of COBRA coverage, notify the university of changes that will affect communications or eligibility, including:
   • address changes;
   • changes in marital status;
   • changes in disability status;
   • entitlement under Medicare; or
   • coverage under another group health plan.
GROUP LIFE INSURANCE

SUMMARY OF PLANS

Basic Life Insurance. Indiana University pays for the full cost of Basic Life Insurance for eligible employees. The amount of coverage is two times the employee’s budgeted base annual salary up to a maximum of $50,000 (1.3 times base annual salary at the age of 65). Dependent coverage is $3,000 for an eligible spouse and $1,000 for each eligible child. The plan also provides an Accidental Death and Dismemberment (AD&D) benefit equal to the amount of Basic Group Life insurance.

Supplemental Life Insurance. Employees who are eligible for Basic Life Insurance may purchase additional Supplemental Life Insurance. This insurance is generally equal to one, two, three, or four times the employee’s budgeted base annual salary. The cost of Supplemental Life Insurance is deducted from the employee’s paycheck. At age 70, Supplemental Life Insurance amounts and maximums are reduced by 35 percent.

ELIGIBILITY

All full-time (75% FTE or greater) Academic and Staff employees are provided Basic Life Insurance.

DISCONTINUATION OF ACTIVE PARTICIPATION

Participation by the employee in both Basic and Supplemental Life Insurance ends on the date that the employee:

- terminates from the university; or
- ceases to be a member of the eligible class for coverage; or
- ceases to make any required contributions.

A dependent’s coverage terminates when:

- the dependent becomes eligible for employee coverage; or
- an individual ceases to meet the definition of a dependent, or
- the employee’s coverage terminates.

RIGHTS AFTER PARTICIPATION ENDS

When employee group life coverage ends or reduces at age 70, employees and their covered dependents may apply to continue their group life insurance coverage as an individual policy with the policy underwriter, Standard Insurance Company (“Standard”). No proof of insurability is required.

Two continuation options are available and each has its own rates and eligibility criteria:

- **Portability**—IU group coverage can be transitioned to an individual term life plan. This type of plan is less expensive initially, but the premiums increase with age. The maximum amount of insurance eligible for portability is $300,000.

- **Conversion**—IU group coverage can be converted to an individual whole life policy that has a fixed premium and accumulates a cash value.

The amount of insurance that is purchased under the portability and conversion options may not exceed the amount for which you or your dependents were insured on the day before your group life insurance coverage ended. Applications for conversion or portability and the required premium payment must be mailed to The Standard within 31 days after the group life insurance ends.

CUSTOMER SERVICE

For additional assistance with portability and conversion of group life insurance contact:

**Standard Insurance**

920 SW Sixth Avenue
Portland, OR 97204–1203
(800) 378–4668 ext. 6785
LONG-TERM DISABILITY (LTD)

SUMMARY OF PLAN
Indiana University provides the opportunity for employees to purchase optional Long-Term Disability Insurance. The benefit pays a regular income when an employee is totally disabled and cannot work.

The plan includes an optional Retirement Protection Benefit which provides contributions to a retirement annuity fund while the employee is disabled. The employee may choose between benefits that start after three months (90 days) or six months (180 days) of total disability. Premiums are based on age, salary, and the coverage option selected. The plan’s underwriter is The Standard Insurance Company.

ELIGIBILITY
All full-time (75% FTE or greater) Academic and Staff employees are eligible to purchase LTD Insurance.

DISCONTINUATION OF ACTIVE PARTICIPATION
Participation of the employee in LTD Insurance ends on the date that the employee:

- terminates from the university; or
- ceases to be a member of the eligible class for coverage; or
- ceases to make any required contributions.

RIGHTS AFTER PARTICIPATION ENDS
If coverage ceases, it will not affect benefits for a disability existing on or before that date. If the employee passes away while receiving LTD benefits, beneficiaries may be eligible for a survivor benefit equal to three times the monthly income benefit. Indiana University will notify The Standard, who will contact all designated beneficiaries upon notification of death.

When LTD Insurance ceases under the group policy due to termination of employment with the university or transfer to an ineligible class, coverage may be converted to an individual policy without providing proof of good health. A conversion policy only includes the monthly income benefit. Conversion coverage is only available if the following conditions have been met:

1. The employee must have been insured under the group policy for at least 12 continuous months. These months must directly precede the date the employee’s insurance ceases.
2. The employee’s insurance must not be ceasing because of retirement.

PARTICIPANT RESPONSIBILITIES
Summary of actions the participant must take to convert or port group life insurance:

1. When IU-sponsored group life insurance ends, review the information on the Group Life Portability Application and the Whole Life Conversion Application available at hr.iu.edu/benefits/basic.html.
2. Complete either the portability or the conversion application. Note: the group policy number is 135262.
3. Mail your completed application with your premium payment to Standard Insurance at 920 SW Sixth Avenue, Portland, OR, 97204–1203.
4. Notify Standard Insurance of any future address, beneficiary changes and/or name changes.
3. The employee must not be disabled under this policy.
4. The employee must apply for insurance under the conversion policy and pay the first premium within 31 days after group coverage ends.
5. The employee cannot be eligible for coverage under another employer’s Group Total Disability Benefits policy within 31 days of the termination of insurance under the IU-sponsored LTD policy.

CUSTOMER SERVICE
To obtain information on converting Long-Term Disability Insurance to an individual policy, contact Standard Insurance at 800-378-4668 and reference group policy number 135262.

PARTICIPANT RESPONSIBILITIES
Summary of actions the participant must take to convert to an individual policy:

1. Complete the LTD Conversion application available at hr.iu.edu/benefits/ltd.html.
2. Mail your completed application with your premium payment to the policy underwriter, Standard Insurance at 900 SW Fifth Avenue, Portland, OR, 97204–1203.
   
   IU Human Resources will submit the Employer Statement directly to Standard Insurance. For this reason, the Employer Statement does not need to be included in your mailing. Your application and payment must be received within 31 days from the date your group coverage ended.
3. Pay subsequent premium payments on time.
4. Notify Standard Insurance of beneficiary changes, address changes, and/or name changes.

PERSONAL ACCIDENT INSURANCE (PAI)

SUMMARY OF PLAN
Indiana University provides the opportunity for employees to purchase optional PAI from $30,000 to $500,000 of coverage. The plan pays benefits in the event of accidental loss of life or severe injuries which result in dismemberment. Various additional benefits are available for such situations as violent crime, death of both employee and spouse in one accident, and education or training for surviving children or spouses. Premiums are based on the level of coverage selected and are deducted from the employee’s salary on a pre-tax basis.

ELIGIBILITY
All full-time (75% or more FTE) Academic and Staff employees may purchase PAI for themselves and their eligible dependents. A dependent is a legal spouse or unmarried child through age 20, or age 24 if the child continues to be the employee’s or employee’s spouse’s federal income tax dependent.

No one may be covered more than once under the plan. Those covered as an employee cannot also be covered as a spouse or dependent child. Coverage for disabled dependents may be kept in force beyond the age limit if proof of total disability is provided within 31 days of the date when coverage would have ended due to the age limit.
DISCONTINUATION OF ACTIVE PARTICIPATION

Participation by the employee in Personal Accident Insurance ends on the date that the employee:

- terminates from the university; or
- ceases to be a member of the eligible class for coverage; or
- ceases to make any required contributions.

A dependent’s coverage terminates:

- when a dependent becomes eligible for employee coverage; or
- when an individual ceases to meet the definition of a dependent; or
- when the employee’s coverage terminates; or
- when required contributions are not made.

RIGHTS AFTER PARTICIPATION ENDS

The employee, and dependents in some cases, have the right to convert Personal Accident Insurance to an individual policy without showing proof of good health.

Employee Conversion. When Personal Accident Insurance ceases under the group policy due to termination of employment with the university or transfer to an ineligible class, coverage may be converted to an individual policy without providing proof of good health. Conversion coverage is only available if the employee is under age 70.

Dependent Conversion. Dependents may also convert group coverage when they cease to be eligible for any reason except age. Dependents must apply for conversion within 31 days after their group coverage ends.

CUSTOMER SERVICE

For additional assistance with conversion of PAI, including determining premium costs for coverage and completing the forms for conversion, please call Cigna at 800-441-1832 and reference group policy number OK980032.

PARTICIPANT RESPONSIBILITIES

Summary of actions the participant must take to convert to an individual policy:

1. Complete and return the PAI conversion application to the policy underwriter, CIGNA, at the following address:
   Life Insurance Company of North America
   P.O. Box 8500, S–6020
   Philadelphia, PA, 19178-6020
   The application must be mailed within 31 days after the date on which group coverage terminates. Please contact IU Human Resources to request completion of the employer portion of the application at (812) 856–1234 or askhr@iu.edu.

2. Send the initial premium to the address on the application within 31 days after the date that group coverage terminates.

3. Pay subsequent premium payments on time.

4. Notify CIGNA of beneficiary changes, address changes, and/or name changes.
HEALTH SAVINGS ACCOUNT

SUMMARY OF PLAN
Employees who are enrolled in an IU-sponsored high deductible health plan (HDHP) may elect two benefits:

- a comprehensive medical plan; and
- an IRS-qualified Health Savings Account (HSA).

Both the university and employee contribute to the HSA while the employee is participating. The HSA can be used for current healthcare expenses or saved for future expenses, even after IU employment terminates or the employee transfers to a position which is ineligible for IU medical plan coverage.

ELIGIBILITY
In order to be an eligible individual and qualify for an HSA, employees must meet the following requirements:

- must be covered under a high deductible health plan (HDHP);
- must have no other medical coverage (see next section for details);
- cannot be enrolled in Medicare;
- cannot be claimed as a dependent on someone else’s tax return; and
- must have a valid Social Security Number

No Other Medical Coverage Requirement. In order to be eligible for tax-free contributions into an HSA, the IRS requires that you have no other medical coverage other than an IRS-qualified HDHP. You are disqualified for tax-free contributions if:

- you are covered by a federal government plan like Medicare A, B, or D, Tricare, or have received VA services in the last three months;
- your spouse covers you on an IU plan or another employer’s medical plan unless it is also an HDHP; and/or
- your spouse has a Health Reimbursement Account (HRA) or flexible spending account (FSA) or IU’s TSB Healthcare Reimbursement account that is unrestricted, and the account could be used to cover your HDHP deductible.

You are still eligible to make tax-free contributions into your HSA if your spouse has other medical coverage. However, you cannot be covered on his/her medical or HRA/FSA/TSB plan and still be eligible to make tax-free contributions to your HSA account.

If you are ineligible to make tax-free contributions, you can waive the HSA and still elect to be enrolled in an HDHP.

If you are ineligible to make tax-free contributions and still elect the HSA, you are responsible for reporting the ineligible HSA contributions on your annual tax return. Consulting a tax advisor about reporting ineligible contributions is strongly advised.

DISCONTINUATION OF ACTIVE PARTICIPATION
University-sponsored participation in the HSA terminates when the employee’s participation in the HDHP plan is discontinued and university contributions end. When HDHP coverage ends, you are no longer eligible to make tax-free HSA contributions. However, the money in your HSA is yours until you spend it (if you term your HDHP coverage during a tax year, your maximum HSA contribution for that year is prorated based on the number of months that you were enrolled in an HDHP plan). When you are no longer an active employee on the HSA, you will be responsible for the HSA account maintenance fees.

RIGHTS AFTER PARTICIPATION ENDS
Employees are no longer eligible to make payroll contributions or receive any IU contributions to the HSA as of the date of termination of employment or transfer to an ineligible position.

Upon termination of IU eligibility, the HSA custodian, Nyhart, will notify the participant of options for transferring
funds and investments to a personal HSA not associated with the university, or other options provided for by IRS Code. Information on using the funds in a personal HSA and associated tax reporting requirements can be found in IRS Publication 969 available at www.irs.gov.

CUSTOMER SERVICE
The Nyhart Company
8415 Allison Pointe Boulevard, Suite 300
Indianapolis, IN 46250-4201
(800) 284–8412 phone
(888) 887–9961 fax
iu.nyhart.com

PARTICIPANT RESPONSIBILITIES
1. Work directly with Nyhart to convert any remaining HSA balance to a personal account, or to elect other options allowed by the IRS.

2. Understand the IRS regulations for reporting requirements and the use of an HSA by reading IRS Publication 969 (available at www.irs.gov) or by consulting a tax advisor.

3. If terminating mid-year and not continuing HDHP coverage, either through COBRA or another HDHP, confirm you have not made contributions in excess of the IRS prorated maximum.
If your contributions have exceeded the IRS prorated maximum, work with Nyhart to resolve the excess contribution issue. Understand the IRS reporting requirements for excess contributions as detailed in IRS Instructions for Form 8889.

TAX SAVER BENEFIT (TSB)

SUMMARY OF PLAN
TSB is a program that allows reduction of the employee’s salary to purchase certain benefits with pre-tax dollars. The plan is offered in three distinct parts:

• **Premium Conversion**. Employee contributions for their IU-sponsored healthcare plan and Personal Accident Insurance are automatically taken from the employee’s salary on a pre-tax basis.

• **Healthcare Reimbursement Account**. A reimbursement account to pay for IRS-qualified healthcare expenses such as medical, dental, and vision expenses.

• **Dependent Care Reimbursement Account**. A reimbursement account to pay for child or elder care.

The plan is subject to IRS regulations. Mid-year changes in contributions are limited to those consistent with IRS-defined Qualifying Life Event, such as marriage, birth of a child, or a change in dependent care provider rates. Reimbursement accounts and claims for expense reimbursement accounts are administered by The Nyhart Company (“Nyhart”).

ELIGIBILITY
All full-time (75% FTE or more) Academic and Staff employees (including IU Residents) are eligible to participate in either or both reimbursement accounts (Healthcare Reimbursement Account and Dependent (Day/Evening) Care Reimbursement Account).
DISCONTINUATION OF PARTICIPATION
An employee is no longer eligible for participation in TSB when the employee:

- terminates from the university; or
- ceases to be a member of the eligible class for coverage.

For Healthcare Reimbursement Accounts only, the employee may continue to participate under COBRA provisions, on an after-tax basis for the remainder of the calendar year.

RIGHTS AFTER PARTICIPATION ENDS

Premium Conversion. There is no residual value to Premium Conversion after participation stops.

Healthcare Reimbursement Account. The employee is entitled to be reimbursed for qualified healthcare expenses incurred through the date the eligible employee terminates.

The employee is entitled to be reimbursed for qualified healthcare expenses incurred after the date that eligible employment terminates only if the employee elects to continue participation in the plan by continuing to make contributions on an after-tax basis. Upon termination, employees with a remaining balance will receive a COBRA notice, election form, and instructions for this option from Nyhart.

Claims for expenses incurred during participation in the plan must be submitted by February 28th of the following plan year. Any unclaimed portion of the account is forfeited.

Dependent Care Reimbursement Account. The employee is entitled to be reimbursed for dependent care expenses incurred through the date the eligible employee terminates. Claims for expenses incurred during participation in this plan must be submitted by April 15th of the following plan year. Any unclaimed portion of the account is forfeited.

CUSTOMER SERVICE

Forms for filing claims for healthcare or dependent care reimbursement can be obtained from iu.nyhart.com or by calling Nyhart at (800) 284–8412. Claims can also be submitted online at iu.nyhart.com.

The Nyhart Company, Inc.
8415 Allison Pointe Boulevard, Suite 300
Indianapolis, IN 46250-4201
(800) 284–8412 phone
(888) 887–9961 fax
iu.nyhart.com

PARTICIPANT RESPONSIBILITIES

Premium Conversion
1. No action is needed. Premium contributions stop with the employee’s last paycheck.

Healthcare Reimbursement Account
1. To continue participation, submit the COBRA election form to Nyhart within 60 days of the date that coverage would have otherwise ended.
2. Pay initial COBRA contributions to date to Nyhart within 45 days of electing COBRA.
3. Pay monthly COBRA contributions to Nyhart on time.

Healthcare and Dependent Care Reimbursement Accounts
1. Submit claims for eligible expenses to Nyhart by the deadline following the end of the calendar year. Any unclaimed portions of reimbursement accounts are forfeited after that time.
2. Notify Nyhart of address changes.
3. Notify Nyhart of a qualifying life event (e.g. marriage or birth of a child) within 30 days of the event.
IU TUITION BENEFIT

SUMMARY OF PLAN
Tuition costs are subsidized for eligible individuals attending Indiana University classes. The benefit is available to those meeting the eligibility criteria by the end of the first week of the semester or session.

ELIGIBILITY
The following categories of individuals are eligible for the IU Tuition Benefit:

- Full-time (75% FTE or greater) Academic and Staff employees (including Residents) employed by the end of the first week of the semester or session;
- Full-time (75% FTE or greater) Academic and Staff Employees (including 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) Academic and Staff employees (including Residents) receiving long-term disability benefits from a university-sponsored plan, Social Security Administration, or PERF; and
- The following dependents of this eligible group:
  - the legal spouse, and
  - the dependent child who is unmarried, age 23 or younger, and a tax dependent of the employee or spouse.

DISCONTINUATION OF PARTICIPATION
A participant is no longer eligible for the IU Tuition Benefit when:

- the employee no longer meets the eligibility criteria (e.g. no longer a full-time Academic or Staff employee); or
- the employee terminates from the university; or
- the spouse or dependent child no longer meets the eligibility criteria (e.g., due to divorce or dependent child marrying, completing a baccalaureate degree, reaching limiting age).

RIGHTS AFTER PARTICIPATION ENDS
A participant may complete course work for any semester/session that began while the participant was eligible. Any refund due from the university or amount owed to the university for the Tuition Benefit will be paid or collected after the end of the semester/session. In the event of an employee's death while eligible, his or her eligible dependents may receive the IU Tuition Benefit, the same as if he or she was still employed.

PARTICIPANT RESPONSIBILITIES
The participant must make sure that a forwarding address is on file with the IU Human Resources office. This will ensure that any billings that are necessary or any refunds that are due are forwarded to the participant at the correct address.
IU RETIREMENT PLAN

SUMMARY OF PLAN

The IU Retirement Plan is a defined contribution plan established in accordance with Internal Revenue Code Section 403(b). A defined contribution plan provides an individual account for each participant, and benefits are based solely on the value of the account (contributions plus or minus investment gains or losses). The plan is a participant directed plan. This means that each employee is responsible for directing the investment of his or her plan account. A participant may only withdraw vested funds from his or her plan account upon termination of employment with Indiana University.

Indiana University makes all contributions to participant accounts. Participants are not required, nor permitted, to make additional contributions to the plan. All new participants on or after September 1, 2010 are subject to a three-year cliff vesting requirement. An eligible employee participates in one of four benefit levels in the plan depending on the date the eligible employee began plan participation. Plan contributions are based on a percentage of the participant’s budgeted base salary (and supplemental pay if the employee participates in the 11.25% benefit level).

ELIGIBILITY

Academic and Professional Staff employees are eligible to participate in the IU Retirement Plan immediately upon hire based on the following criteria:

**10% Level.** 50% or more full-time equivalent (FTE) Appointed Academic or Professional Staff employees hired in an appointed eligible position after June 30, 1999.

**11.25% Level.** 100% FTE Professional Staff grade 15 and below and other Academic and Professional Staff employees who are less than 100% FTE, but are at least:

- 50% FTE for 12 pay status; or
- 60% FTE for 10 pay status; or
- 65% FTE for 9 pay status

And was hired in an appointed eligible position before July 1, 1999.

**12% Level.** 100% FTE Appointed Academic and Professional Staff employees grade 16 and above hired in eligible position between January 1, 1989, and June 30, 1999.

**15% Level.** 100% FTE Appointed Academic and Professional Staff employees grade 16 and above hired in an appointed eligible position before January 1, 1989.

DISCONTINUATION OF EMPLOYER CONTRIBUTIONS

Employer contributions will no longer be made to the IU Retirement Plan on behalf of an employee if:

- the employee terminates employment with Indiana University; or
- the employee ceases to be a member of an eligible class of employees.

In the event a participant terminates employment with Indiana University or ceases to be a member of an eligible class of employees, contributions will stop being made to the plan with the employee’s last regular paycheck or the last paycheck attributable to employment in an eligible class of employees.

Participants who terminate employment with Indiana University or cease to be a member of an eligible class of employees have the same rights as active participants, except that no additional contributions will be made to the plan on their behalf by Indiana University.

RIGHTS AFTER PARTICIPATION ENDS

A participant is not required to cash-out or transfer his or her IU Retirement Plan account upon termination of employment. Upon termination of employment, a participant may:

- leave accumulations in the plan account and continue to manage investments;
• withdraw all or a portion of plan account accumulations (subject to income taxes and/or penalty taxes); or
• roll over all or a portion of plan account accumulations to an eligible retirement plan (e.g., an individual retirement account (IRA)).

After terminating employment with Indiana University, most transactions related to a participant’s plan account are handled directly by the participant with the applicable investment company. Existing balances at termination are subject to forfeiture if vesting requirements have not been met.

PLAN DISTRIBUTIONS AND WITHDRAWALS
A participant may only withdraw funds from his or her IU Retirement Plan account upon termination of employment with Indiana University. A participant may choose to receive a distribution of his or her plan account in any legally permissible form of distribution permitted by an authorized investment company, including a single sum distribution of cash, an annuity, or installments. Only funds that are vested may be withdrawn. Distributions are allowed for former employees rehired into non-eligible positions if the rehired employee has at least a continuous 30-day break in service from the date of the employee’s last day of employment.

Mandatory Federal income Tax Withholding. Plan distributions are generally subject to a 20 percent mandatory federal income tax withholding rate. This mandatory withholding will reduce the amount a participant actually receives upon withdrawing funds from the plan. However, the amount withheld will be credited against any taxes the participant owes for the year when the participant files his or her annual tax return. There are exceptions to the mandatory federal income tax withholding rule, including receiving the plan distribution as a life-time annuity payment or directly rolling over the plan distribution to an eligible retirement plan (e.g., an IRA).

Early Withdrawal Penalty. Plan distributions made prior to attainment of age 59½ are generally subject to a 10 percent early withdrawal penalty tax, even if the withdrawal was made after the participant terminated employment with Indiana University. There are exceptions to the 10 percent early withdrawal penalty tax, including: receiving the plan distribution as a life-time annuity payment, receiving the plan distribution after terminating employment at age 55 or older, or receiving a plan distribution after terminating employment due to a permanent disability.

Minimum Required Distribution. Federal law requires that a participant begin to receive at least a partial distribution of his or her plan account on or before the “required beginning date.” The required beginning date is April 1st of the calendar year following the calendar year in which the participant attains age 70½ or terminates employment with Indiana University, whichever is later. This rule is known as the minimum required distribution rule.

CUSTOMER SERVICE
Indiana University has approved the following investment companies under the IU Retirement Plan:

Fidelity Investments
900 Salem Street
Smithfield, RI 02917
(800) 343-0860
www.netbenefits.com/indiana

TIAA
730 Third Avenue
New York, NY 10017
(800) 842-2252
www.tiaa.org/indiana

PARTICIPANT RESPONSIBILITIES
1. Handle withdrawals and rollovers directly with the investment company.
2. Continue to direct the investment of the plan account.
3. Notify the investment company of any name, address, and/or beneficiary change.
4. Begin to receive minimum required distributions on or before the required beginning date.
IU RETIREMENT & SAVINGS PLAN

SUMMARY OF PLAN

The IU Retirement & Savings Plan is a defined contribution plan established in accordance with Internal Revenue Code Section 401(a) for eligible employees hired after July 1st, 2013. A defined contribution plan is a plan which provides for an individual account for each participant, and benefits are based solely on the value of the account (contributions plus or minus investment gains or losses). The plan is a participant directed plan. This means that each employee is responsible for directing the investment of his or her plan account. A participant may only withdraw vested funds from his or her plan account upon termination of employment with the university.

Indiana University makes all contributions to participant accounts in this plan. Participants are not required, nor permitted, to make additional contributions to the plan. There is a three-year cliff vesting requirement for all participants.

ELIGIBILITY

Fifty percent or more FTE Support and Service Staff and Temporary with Retirement employees hired after July 1, 2013 are eligible to participate in the plan immediately upon hire.

CONTRIBUTIONS

Indiana University contributes up to eight percent of a participant’s actual base wage. The plan has two separate and distinct contribution components.

Retirement & Savings Plan Contribution. A participant will receive an amount equal to 4 percent of his or her actual base wage for each regular pay period he or she is eligible to participate in the plan. Base wage does not include any supplemental pay received by the eligible participant during the pay period.

Retirement & Savings Plan Match Contribution. A participant will receive an amount equal to the participant’s designated contributions to the IU Tax Deferred Account Plan (TDA) during such pay period, up to 4 percent of his or her actual base wage received during such pay period.

DISCONTINUATION OF ACTIVE PARTICIPATION

Employer contributions will no longer be made to the plan on behalf of an employee if:

- The employee terminates employment with Indiana University; or
- The employee ceases to be a member of an eligible class of employees.

In the event a participant terminates employment with Indiana University or ceases to be a member of an eligible class of employees, contributions will stop being made to the plan with the employee’s last regular paycheck or the last paycheck attributable to employment in an eligible class of employees.

Participants who terminate employment with Indiana University or cease to be a member of an eligible class of employees have the same rights as active participants, except that no additional contributions will be made to the plan on their behalf by Indiana University.

RIGHTS AFTER PARTICIPATION ENDS

A participant is not required to cash-out or transfer his or her plan account upon termination of employment. Upon termination of employment, a participant may:

- leave accumulations in the plan account and continue to manage investments;
- withdraw all or a portion of plan account accumulations (subject to income taxes and/or penalty taxes); or
• roll over all or a portion of plan account accumulations to an eligible retirement plan (e.g., an individual retirement account (IRA)).

After terminating employment with Indiana University, most transactions related to a participant’s plan account are handled directly by the participant with the applicable investment company. Existing balances at termination are subject to forfeiture if vesting requirements have not been met.

**PLAN DISTRIBUTIONS & WITHDRAWALS**

A participant may only withdraw funds from his or her IU Retirement & Savings Plan account upon termination of employment with Indiana University. A participant may choose to receive a distribution of his or her plan account in any legally permissible form of distribution permitted by an authorized investment company, including a single sum distribution of cash, an annuity, or installments. Only funds that are vested may be withdrawn. Distributions are allowed for former employees rehired into non-eligible positions if the rehired employee has at least a continuous 30-day break in service from the date of the employee’s last day of employment.

**Mandatory Federal income Tax Withholding.** Plan distributions are generally subject to a 20 percent mandatory federal income tax withholding rate. This mandatory withholding will reduce the amount a participant actually receives upon withdrawing funds from the plan. However, the amount withheld will be credited against any taxes the participant owes for the year when the participant files his or her annual tax return. There are exceptions to the mandatory federal income tax withholding rule, including receiving the plan distribution as a life-time annuity payment or directly rolling over the plan distribution to an eligible retirement plan (e.g., an IRA).

**Early Withdrawal Penalty.** Plan distributions made prior to attainment of age 59½ are generally subject to a 10 percent early withdrawal penalty tax, even if the withdrawal was made after the participant terminated employment with Indiana University. There are exceptions to the 10 percent early withdrawal penalty tax, including: receiving the plan distribution as a life-time annuity payment, receiving the plan distribution after terminating employment at age 55 or older, or receiving a plan distribution after terminating employment due to a permanent disability.

**Minimum Required Distribution.** Federal law requires that a participant begin to receive at least a partial distribution of his or her plan account on or before the “required beginning date.” The required beginning date is April 1st of the calendar year following the calendar year in which the participant attains age 70½ or terminates employment with Indiana University, whichever is later. This rule is known as the minimum required distribution rule.

**CUSTOMER SERVICE**

Indiana University has approved the following investment companies under the plan:

<table>
<thead>
<tr>
<th>Investment Company</th>
<th>Address</th>
<th>Phone</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity Investments</td>
<td>900 Salem Street, Smithfield, RI 02917</td>
<td>(800) 343–0860</td>
<td><a href="http://www.netbenefits.com/indiana">www.netbenefits.com/indiana</a></td>
</tr>
<tr>
<td>TIAA</td>
<td>730 Third Avenue, New York, NY 10017</td>
<td>(800) 842–2776</td>
<td><a href="http://www.tiaa.org/indiana">www.tiaa.org/indiana</a></td>
</tr>
</tbody>
</table>

**PARTICIPANT RESPONSIBILITIES**

1. Handle withdrawals and rollovers directly with the investment company.
2. Continue to direct the investment of the plan account.
3. Notify the investment company of any name, address, and/or beneficiary change.
4. Begin to receive minimum required distributions on or before the required beginning date.
IU SUPPLEMENTAL EARLY RETIREMENT PLAN (IUSERP)

SUMMARY OF PLAN

The IU Supplemental Early Retirement Plan (IUSERP) is a defined contribution plan established in accordance with Internal Revenue Code Section 401(a). A defined contribution plan is a plan which provides for an individual account for each participant, and benefits are based solely on the value of the account (contributions plus or minus investment gains or losses). The IUSERP is a participant directed plan. This means that each employee is responsible for directing the investment of his or her IUSERP account. A vested participant may only withdraw funds from his or her IUSERP account upon termination of employment with Indiana University.

Indiana University makes all contributions to participant accounts. Participants are not required, nor permitted, to make additional contributions to the IUSERP. Subject to certain IRS limits, Indiana University contributes an amount equal to 2.4 percent of a participant’s budgeted base salary to the IUSERP for each year of eligible employment with Indiana University. Budgeted base salary does not include any summer pay or supplemental pay. No contributions are made to the plan on behalf of a participant while the participant is on an unpaid leave of absence.

A participant is 100 percent vested in his or her IUSERP account accumulations upon attaining age 55 while in active employee status with Indiana University or upon attaining age 55 while disabled, provided that the participant’s disability was continuous from his or her last day in active employment status with Indiana University to the participant’s attainment of age 55. “Disabled” or “disability” means a participant has been awarded disability by the Social Security Administration. In the event of a participant’s death, the participant will become 100% vested if he or she had at least 10 years of full-time service with Indiana University.

ELIGIBILITY

To be eligible to participate in the plan, an employee must be:

• Must be a 100% full-time equivalent (FTE) academic or professional staff employee, (grade 16 and above), hired in an appointed position between January 1, 1989 and June 30, 1999; and
• Must participate in the IU Retirement Plan at the 12% contribution level.

The following individuals are prohibited from participating in the plan: (1) Geological Survey Department employees and (2) employees associated with an external agency agreement that does not accept early retirement plan participation.

RESTRICTED PARTICIPATION

An age 55 or older participant is no longer eligible to receive an allocation of Plan contributions if the employee ceases to be a member of an eligible class of employees. In the event an age 55 or older participant becomes ineligible to receive an allocation of contributions under the plan, contributions will stop being made to the plan with the employee’s last paycheck attributable to employment in an eligible class of employees.

Age 55 or older participants, who are ineligible to receive a contribution allocation under the plan, have the same rights as participants who are eligible to receive a contribution allocation under the plan, except that no additional contributions will be made to the plan on their behalf.

TERMINATION OF PARTICIPATION

An age 54 or younger participant is no longer eligible to participate in the IUSERP if:

• The employee terminates employment with Indiana University;
• The employee no longer satisfies the eligibility requirements for participation in the IU Retirement Plan at the 12% contribution level.
In the event an age 54 or younger participant is no longer eligible to participate in the IUSERP, all accumulations in the employee’s IUSERP account will be forfeited.

**RIGHTS AFTER PARTICIPATION ENDS**

An eligible participant who terminates employment with Indiana University after attaining age 55 while in active employee status, or dies (with 10 years of service), or is totally disabled, will become 100% vested in his or her IUSERP account.

Upon termination of employment, an eligible participant may choose to:

- Leave accumulations in the plan account and continue to manage investments;
- Withdraw all or a portion of the plan account accumulations (subject to income taxes); or
- Roll over all or a portion of plan account accumulations to an eligible retirement plan (e.g., an individual retirement account (IRA)).

**PLAN DISTRIBUTIONS & WITHDRAWALS**

A vested participant may withdraw funds from the IUSERP account upon termination of employment with Indiana University or leave the accumulations in the plan account.

**Mandatory Federal income Tax Withholding.** IUSERP distributions are generally subject to a 20 percent mandatory federal income tax withholding rate. This mandatory withholding will reduce the amount a participant actually receives upon withdrawing funds from the IUSERP. However, the amount withheld will be credited against any taxes the participant owes for the year when the participant files his or her annual tax return. There are exceptions to the mandatory federal income tax withholding rule, including receiving the IUSERP distribution as a life-time annuity payment or directly rolling over the IUSERP distribution to an eligible retirement plan (e.g., an IRA).

**Early Withdrawal Penalty.** IUSERP distributions made prior to attainment of age 59½ are generally subject to a 10 percent early withdrawal penalty tax, even if the withdrawal was made after the participant terminated employment with Indiana University. There are exceptions to the 10 percent early withdrawal penalty tax, including receiving the IUSERP distribution as a life-time annuity payment, receiving the IUSERP distribution after terminating employment at age 55 or older, or receiving the IUSERP distribution after terminating employment due to a permanent disability.

**Minimum Required Distribution.** Federal law requires that a participant begin to receive at least a partial distribution of his or her IUSERP account on or before the ”required beginning date.” The required beginning date is April 1st of the calendar year following the calendar year in which the participant attains age 70½ or terminates employment with Indiana University, whichever is later. This rule is known as the minimum required distribution rule.

**CUSTOMER SERVICE**

Indiana University has approved the following investment companies under the Plan:

<table>
<thead>
<tr>
<th>Fidelity Investments</th>
<th>TIAA</th>
</tr>
</thead>
<tbody>
<tr>
<td>900 Salem Street</td>
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<td>(800) 343-0860</td>
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<td><a href="http://www.tiaa.org/indiana">www.tiaa.org/indiana</a></td>
</tr>
</tbody>
</table>

**PARTICIPANT RESPONSIBILITIES**

1. Handle withdrawals and rollovers directly with the investment company.
2. Continue to direct the investment of the TDA Plan account.
3. Notify the investment company of any name, address, and/or beneficiary changes.
4. Begin to receive minimum required distributions on or before the required beginning date.
PUBLIC EMPLOYEES' RETIREMENT FUND (PERF)

SUMMARY OF PLAN

The Public Employees’ Retirement Fund (PERF) is a retirement plan established by the State of Indiana to provide retirement, disability, and survivor benefits for its participants. PERF has two separate and distinct benefits both funded by Indiana University. Participants are not required, nor permitted, to make additional contributions.

Pension Benefit. The pension benefit is a monthly benefit payable for life. The formula for the benefit is based on final average salary and years of PERF–covered service. Final average salary refers to a participant’s highest five years of compensation in a PERF-covered position. A participant must have at least 10 years of PERF creditable service (or at least 5 years of PERF creditable service before becoming eligible for the IU Retirement Plan) to have a vested right in the pension benefit.

Annuity Savings Account (ASA) Benefit. The ASA benefit is an employer contribution equal to 3 percent of a participant’s compensation per pay period that is contributed to an individual participant’s account at the end of each pay period. Contributions to the ASA are immediately 100 percent vested and non-forfeitable.

ELIGIBILITY

Fifty percent or more FTE Support and Service Staff and Temporary with Retirement employees hired before July 1, 2013, are eligible to participate in PERF, unless covered by another university– or state–sponsored retirement plan.

DISCONTINUATION OF ACTIVE PARTICIPATION

Contributions will no longer be made to PERF on behalf of an employee if:

- the employee terminates employment with Indiana University; or
- the employee ceases to be a member of an eligible class of employees (due to reclassification such as a promotion or change in job).

In the event a participant terminates employment or ceases to be a member of an eligible class of employees at Indiana University, contributions will stop being made to PERF with the employee’s last regular paycheck or the last paycheck attributable to employment in an eligible class of employees.

Participants who terminate employment or cease to be in an eligible class of employees at Indiana University have the same rights as active participants, except that no additional contributions will be made to PERF on their behalf by Indiana University.

RIGHTS AFTER PARTICIPATION ENDS

A participant’s PERF rights & responsibilities after termination of employment with IU will differ depending on the following participant circumstances:

- the participant terminates employment and does not qualify for a pension benefit (“Cash–Out Provision”);
- the participant terminates employment with 5 or more years of PERF creditable service and is disabled (“Disability Provision”); or
- the participant terminates employment and qualifies for a full or reduced pension benefit (“Retirement Provision”).

Cash–Out Provision. If a participant terminates employment with IU and is no longer employed in a PERF-covered position, the participant may elect to withdraw the balance of his or her ASA upon satisfying the following conditions:

- the participant terminates employment with IU;
Benefits After Separation for Full-time Academic & Staff Employees

The ASA cash-out consists of the 3 percent mandatory contributions made by Indiana University to the participant’s account and all accumulated earnings credited to the account. Money contributed to PERF on the participant’s behalf to fund the pension benefit does not belong to the participant until he or she becomes eligible to receive the pension benefit from PERF. Therefore, the pension benefit cannot be cashed-out to the participant. A participant may elect to withdraw his or her ASA balance and still be entitled to receive his or her pension benefit so long as he or she is vested at the time of retirement and retirement occurs after December 31, 2008.

A participant does not have to take a withdrawal of his or her ASA upon termination of employment with Indiana University, even if the participant qualifies for a withdrawal. The participant may leave the accumulations in his or her ASA and continue to manage the investment of the account with PERF.

Disability Provision. A participant is eligible to apply for disability benefits from PERF upon satisfying the following conditions:

- The participant has accrued five or more years of PERF creditable service before: a) the participant terminates employment; b) employer-provided income protection benefits expire; c) leave under the Family Medical Leave Act (FMLA) expires; or d) worker’s compensation benefits expire;
- The participant is determined to be disabled by the Social Security Administration; and
- The participant was receiving salary, employer provided income protection benefits, or was on leave under FMLA as of the disability onset date established by the Social Security Administration.

A participant will be entitled to receive PERF disability benefits for as long as he or she continues to be eligible for Social Security disability benefits.

Retirement Provision. To be eligible to receive a full (unreduced) pension benefit, a participant must satisfy the following conditions:

- The participant terminates employment with Indiana University or is in a "non-covered" position with IU; and
- The participant must satisfy one of the following age and service conditions:
  a. Attainment of age 65 with 10 or more years of PERF creditable service (or at least 5 years PERF creditable service before becoming eligible for the IU Retirement Plan);
  b. Attainment of age 60 with 15 or more years of PERF creditable service (or at least 10 years PERF creditable service before becoming eligible for the IU Retirement Plan); or
  c. Attainment of age 55 with the participant’s age and total number of years of PERF creditable service equaling 85 or more ("Rule of 85").

To receive a reduced pension, a participant must satisfy the following conditions:

- The participant terminates employment with Indiana University; and
- The participant is not rehired by Indiana University or any other employer who participates in PERF in a PERF-covered position within 30 days of the date payment of PERF benefits began; and
- The participant has attained age 50 or older with 15 or more years of PERF creditable service.

PLAN DISTRIBUTIONS & WITHDRAWALS

Participants that had PERF and are no longer in a PERF-covered position, may be eligible to begin pension benefits while still employed by Indiana University. The participant must meet retirement provision age and service eligibility rules (i.e. age 65 with 10 years of service, age 60 with 15 years of service, or meet the rule of 85). Contact IU Human Resources for details.

Mandatory Federal income Tax Withholding. PERF ASA distributions are generally subject to a 20 percent mandatory federal income tax withholding rate. This mandatory withholding will reduce the amount a participant
actually receives upon withdrawing funds from PERF ASA. However, the amount withheld will be credited against any taxes the participant owes for the year when the participant files his or her annual tax return. There are exceptions to the mandatory federal income tax withholding rule, including receiving a PERF distribution as a life-time annuity payment or directly rolling over a PERF ASA distribution to an eligible retirement plan (e.g., an IRA).

**Early Withdrawal Penalty.** PERF ASA distributions made prior to attainment of age 59½ are generally subject to a 10 percent early withdrawal penalty tax, even if the withdrawal was made after the participant terminated employment with Indiana University. There are exceptions to the 10 percent early withdrawal penalty tax, including receiving the PERF distribution as a lifetime annuity payment, receiving the PERF distribution after terminating employment at age 55 or older, or receiving the PERF distribution after terminating employment due to a permanent disability.

**Minimum Required Distribution.** Federal law requires that a participant begin to receive at least a partial distribution of his or her PERF ASA on or before the “required beginning date.” The required beginning date is April 1st of the calendar year following the calendar year in which the participant attains age 70½ or terminates employment with Indiana University, whichever is later. This rule is known as the minimum required distribution rule. The required beginning date is April 1st of the calendar year following the calendar year in which the participant attains age 70½ or terminates employment, whichever is later. This rule is known as the minimum required distribution rule.

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**CUSTOMER SERVICE**

PERF  
1 North Capitol, Suite 001  
Indianapolis, Indiana 46204  
(888) 526–1687  
www.in.gov/inprs/

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**PARTICIPANT RESPONSIBILITIES**

1. Handle withdrawals and rollovers directly with the investment company.
2. Continue to direct the investment of the TDA Plan account.
3. Notify the investment company of any name, address, and/or beneficiary changes.
4. Begin to receive minimum required distributions on or before the required beginning date.
IU TAX DEFERRED ACCOUNT (TDA) PLAN

SUMMARY OF PLAN

The IU Tax Deferred Account (TDA) Plan is a defined contribution plan established in accordance with Internal Revenue Code Section 403(b). A defined contribution plan is a plan which provides an individual account for each participant, and benefits are based solely on the value of the account (contributions plus or minus investment gains or losses).

The TDA Plan allows an employee to save money for retirement by making contributions via salary deferral. A salary deferral is a pre-tax deduction from an employee’s paycheck. This means that the employee determines the percentage of compensation, if any, that he or she wishes to defer to the TDA Plan. Salary deferrals made to the TDA Plan are immediately 100 percent vested and nonforfeitable.

The plan is a participant directed plan. This means that each employee is responsible for directing the investment of his or her plan account. An employee may only withdraw funds from his or her TDA Plan account upon attainment of age 59½ or termination of employment with Indiana University.

ELIGIBILITY

To be eligible to participate in the TDA Plan, an employee must be:

- an Academic (including Residents) or Staff employee appointed at 50% or more full-time equivalent (FTE); or
- a Temporary employee who is appointed as “Temporary with Retirement.”

The following individuals are prohibited from participating in the TDA Plan:

- students with non-FICA status; and
- non-resident aliens; and
- independent contractors.

An employee is not required to satisfy any age or service condition (e.g., complete a year of service) in order to be eligible to participate in the Plan.

DISCONTINUATION OF ACTIVE PARTICIPATION

An employee is no longer eligible to make salary deferrals to the TDA Plan if:

- the employee terminates employment with Indiana University; or
- the employee ceases to be a member of an eligible class of employees.

In the event an individual becomes ineligible to contribute to the TDA Plan, salary deferrals will stop being made to the TDA Plan with the employee’s last regular paycheck or the last paycheck attributable to employment in an eligible class of employees.

Participants who are ineligible to contribute to the TDA Plan, including those who terminate employment with Indiana University, have the same rights as participants who are eligible to contribute to the TDA Plan, except that no additional salary deferral contributions can be made to the TDA Plan.

RIGHTS AFTER PARTICIPATION ENDS

A participant remains 100 percent vested in his or her TDA Plan account after termination of employment with Indiana University. A participant is not required to cash-out or transfer his or her TDA Plan account upon termination of employment.

Upon termination of employment, a participant may:

- retain all vested accrued benefits in his or her account;
- receive a distribution from his or her account; or
- leave his or her account in the TDA Plan and elect to roll it over into a traditional IRA or the tax deferred account of a new employer.
Benefits After Separation for Full-time Academic & Staff Employees

- leave accumulations in the TDA Plan account and continue to manage investments;
- withdraw all or a portion of TDA Plan account accumulations (subject to income taxes and/or penalty taxes); or
- roll over all or a portion of TDA Plan account accumulations to an eligible retirement plan (e.g., an individual retirement account (IRA)).

After terminating employment with Indiana University, most transactions related to a participant’s TDA Plan account are handled directly by the participant with the applicable investment company.

**PLAN DISTRIBUTIONS & WITHDRAWALS**

A participant may withdraw funds from his or her TDA Plan account upon termination of employment or attainment of age 59½ while employed at Indiana University. A participant may choose to receive a distribution of his or her plan account in any legally permissible form of distribution permitted by an authorized investment company, including a single sum distribution of cash, an annuity, or installments.

**Mandatory Federal income Tax Withholding.** TDA Plan distributions are generally subject to a 20 percent mandatory federal income tax withholding rate. This mandatory withholding will reduce the amount a participant actually receives upon withdrawing funds from the TDA Plan. However, the amount withheld will be credited against any taxes the participant owes for the year when the participant files his or her annual tax return. There are exceptions to the mandatory federal income tax withholding rule, including receiving the TDA Plan distribution as a life-time annuity payment or directly rolling over the TDA Plan distribution to an eligible retirement plan (e.g., an IRA).

**Early Withdrawal Penalty.** TDA Plan distributions made prior to attainment of age 59½ are generally subject to a 10 percent early withdrawal penalty tax, even if the withdrawal was made after the participant terminated employment with Indiana University. There are exceptions to the 10 percent early withdrawal penalty tax, including: receiving the TDA Plan distribution as a life-time annuity payment, receiving the TDA Plan distribution after terminating employment at age 55 or older, or receiving the TDA Plan distribution after terminating employment due to a permanent disability.

**Minimum Required Distribution.** Federal law requires that a participant begin to receive at least a partial distribution of his or her TDA Plan account on or before the “required beginning date.” The required beginning date is April 1st of the calendar year following the calendar year in which the participant attains age 70½ or terminates employment with Indiana University, whichever is later. This rule is known as the minimum required distribution rule.

**CUSTOMER SERVICE**

Indiana University has approved the following investment companies under the Plan:

- **Fidelity Investments**
  900 Salem Street
  Smithfield, RI 02917
  (800) 343-0860
  [www.netbenefits.com/indiana](http://www.netbenefits.com/indiana)

- **TIAA**
  730 Third Avenue
  New York, NY 10017
  (800) 842-2776
  [www.tiaa.org/indiana](http://www.tiaa.org/indiana)

**PARTICIPANT RESPONSIBILITIES**

1. Handle withdrawals and rollovers directly with the investment company.
2. Continue to direct the investment of their plan account.
3. Notify the investment company of any name, address, and/or beneficiary changes.
4. Begin to receive minimum required distributions on or before the required beginning date.
IU 457(B) RETIREMENT PLAN

SUMMARY OF PLAN
The IU 457(b) Retirement Plan is a defined contribution plan established in accordance with Internal Revenue Code Section 457(b). A defined contribution plan is a plan which provides for an individual account for each participant, and benefits are based solely on the value of the account (contributions plus or minus investment gains or losses).

The 457(b) Retirement Plan allows employees to save money for retirement by making contributions via salary deferral. A salary deferral is a pre-tax deduction from an eligible employee’s compensation that is contributed to the plan. This means that the employee determines the percentage of compensation, if any, that he or she wishes to defer to the plan. Salary deferrals made to the plan are immediately 100% vested and nonforfeitable.

This is a participant directed plan which means that each employee is responsible for directing the investment of his or her plan account. An employee may only withdraw funds from their plan account upon termination of employment with Indiana University.

ELIGIBILITY
All IU employees are eligible to participate.

DISCONTINUATION OF ACTIVE PARTICIPATION
An employee is no longer eligible to make salary deferrals to the plan if:
- the employee terminates employment with Indiana University; or
- the employee ceases to be a member of an eligible class of employees.

In the event an individual becomes ineligible to contribute to the plan, salary deferrals will stop being made with the employee’s last regular paycheck or the last paycheck attributable to employment in an eligible class of employees.

Participants who are ineligible to contribute to the plan, including those who terminate employment with Indiana University, have the same rights as participants who are eligible to contribute to the plan, except that no additional salary deferral contributions can be made.

RIGHTS AFTER PARTICIPATION ENDS
A participant remains 100% vested in his or her IU 457(b) Retirement Plan account after termination of employment. A participant is not required to cash-out or transfer his or her account upon termination of employment. Upon termination of employment, a participant may:
- leave accumulations in the account and continue to manage the investments;
- withdraw all or a portion of account accumulations (subject to income taxes); or
- roll over all or a portion of account accumulations to an eligible retirement plan (e.g., an individual retirement account (IRA)).

After terminating employment with Indiana University, most transactions related to a participant’s 457(b) Retirement Plan account are handled directly by the participant with the applicable investment company.

PLAN DISTRIBUTIONS & WITHDRAWALS
A participant may withdraw funds from his or her plan account upon termination of employment with Indiana University. A participant may choose to receive a distribution of his or her plan account in any legally permissible form of distribution permitted by an authorized investment company, including a single sum distribution of cash, an annuity, or installments.

Mandatory Federal income Tax Withholding. Plan distributions are generally subject to a 20 percent mandatory federal income tax withholding rate. This mandatory withholding will reduce the amount a participant actually receives upon withdrawing funds from the plan. However, the amount withheld will be credited against any taxes
the participant owes for the year when the participant files his or her annual tax return. There are exceptions to
the mandatory federal income tax withholding rule, including receiving the plan distribution as a life-time annuity
payment or directly rolling over the plan distribution to an eligible retirement plan (e.g., an IRA).

**Minimum Required Distribution.** Federal law requires that a participant begin to receive at least a partial distribution
of his or her plan account on or before the “required beginning date.” The required beginning date is April 1st of the
calendar year following the calendar year in which the participant attains age 70½ or terminates employment with
Indiana University, whichever is later. This rule is known as the minimum required distribution rule.

### CUSTOMER SERVICE

Indiana University has approved the following investment companies under the Plan:

<table>
<thead>
<tr>
<th>Investment Company</th>
<th>Address</th>
<th>Phone Number</th>
<th>Website URL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity Investments</td>
<td>900 Salem Street, Smithfield, RI 02917</td>
<td>(800) 343-0860</td>
<td><a href="http://www.netbenefits.com/indiana">www.netbenefits.com/indiana</a></td>
</tr>
<tr>
<td>TIAA</td>
<td>730 Third Avenue, New York, NY 10017</td>
<td>(800) 842–2776</td>
<td><a href="http://www.tiaa.org/indiana">www.tiaa.org/indiana</a></td>
</tr>
</tbody>
</table>

### PARTICIPANT RESPONSIBILITIES

1. Handle withdrawals and rollovers directly with the investment company.
2. Continue to direct the investment of their plan account.
3. Notify the investment company of any name, address, and/or beneficiary changes.
4. Begin to receive minimum required distributions on or before the required beginning date.
**IU RETIREE STATUS**

Employees with "IU Retiree Status" at the time of separation—or an employment status change that results in discontinuation of Basic Life Insurance—are entitled to certain benefit programs. IU Retiree Status is determined by the following age and service criteria:

<table>
<thead>
<tr>
<th>Age at Separation</th>
<th>Minimum Years of Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>55</td>
<td>30</td>
</tr>
<tr>
<td>56</td>
<td>28</td>
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<td>58</td>
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<tr>
<td>59</td>
<td>22</td>
</tr>
<tr>
<td>60**</td>
<td>20</td>
</tr>
</tbody>
</table>

* Separation from IU or employment status change that results in discontinuation of Basic Life Insurance benefits.

** Employees covered by the PERF retirement plan: Retiree status is reached with at least 15 years of IU service for employees separating at ages 60, 61, or 62.

"Years of Service" means the years of full-time appointed service at Indiana University, excluding periods of leave without pay. However, sabbatical leaves and leaves for purposes of research of distinction are included. The years of service requirement will be prorated for ages that fall between the ages that are listed in the above table.

**MEDICAL PLANS—RETIREES**

**SUMMARY OF RETIREE HEALTHCARE PROGRAMS**

In addition to the temporary COBRA continuation coverage, Indiana University sponsors the following medical care coverage options to employees with IU Retiree Status and their eligible dependents:

- Under age 65—Anthem U65 PPO HDHP
- Age 65 or older—IU Blue Retiree Plan (Medicare supplement without prescription coverage)

Indiana University does not contribute to the cost of retiree coverage—the participant pays the full cost of these plans. If the Retiree enrolls in COBRA temporary continuation coverage, the Retiree and eligible dependents may elect one of the IU-sponsored Retiree health plans after COBRA eligibility ends.

**ELIGIBILITY**

All employees with IU Retiree Status are eligible to enroll in IU-sponsored retiree group healthcare coverage if they are covered by an IU-sponsored healthcare plan at the time of separation from the university (or when COBRA continuation coverage eligibility ends).

Eligible dependents include the individuals listed below, if they are covered by the retiree’s IU-sponsored healthcare plan at the time of separation (or when COBRA continuation coverage eligibility ends):

- the retiree’s legal spouse; and
- the retiree’s children who meet the definition of a dependent as defined by Indiana University for active employee coverage (see [hr.iu.edu/benefits/needknow.html](http://hr.iu.edu/benefits/needknow.html)).

The above dependents are only eligible as long as the retiree is enrolled in an IU-sponsored retiree healthcare plan. An exception is that the surviving spouse and children of an employee are eligible if the employee has Retiree Status as the time of death or the employee’s death occurs while the dependents are covered under the retiree’s IU-sponsored retiree healthcare plan.
ENROLLMENT

Eligible individuals must submit a retiree health plan enrollment form to the university no later than 60 days from the date their IU-sponsored employee coverage terminated, or for those who have elected COBRA, 60 days from the date continuation coverage ends. Enrollment forms are mailed to retirees upon termination of employment and are available by contacting IU Human Resources.

Once enrolled in an IU-sponsored retiree healthcare plan, the retiree cannot add dependents. Other plan enrollment changes are limited to certain circumstances:

- For the Anthem U65 PPO HDHP (for those under age 65), the retiree may terminate coverage altogether at any time by notifying IU Human Resources. For the Anthem Blue Retiree Plan (for those age 65 and older), the retiree may terminate coverage at any time by notifying Anthem.
- The retiree or covered spouse may elect the Anthem Blue Retiree Plan upon reaching age 65 by contacting IU Human Resources within 60 days of his or her 65th birthday.
- During Open Enrollment each year, participants in COBRA continuation coverage may switch enrollment to a different plan.
- The retiree must notify the plan administrator of any change in status that terminates dependent eligibility (e.g., divorce of a spouse).
- A retiree enrolled in the IU Blue Retiree Plan may add a new spouse within 31 days of the date of marriage.

ANTHEM U65 PPO HDHP

This plan is available to all eligible Indiana University retirees under age 65, regardless of the area of residence. This plan includes comprehensive coverage for medical, prescription, vision, behavioral health, and organ transplant services with no pre-existing condition limits or waiting periods. When network providers are used, participants receive full benefits. Partial benefits are received from non-network providers, except in the case of an emergency. Network providers include Anthem Blue Access providers within the United States, Puerto Rico, and U.S. Virgin Islands, and BlueCross BlueShield Global Core providers internationally. Prescription coverage is the same as for active employees in this plan.

IU BLUE RETIREE PLAN

The IU Blue Retiree Plan is a healthcare plan designed specifically for IU Retirees age 65 and older. It is not a standardized Medicare supplement (Medigap) plan although it acts in much the same way as a Medicare Type F supplement, with coverage for medical care outside the U.S., which is not found in a Medicare F plan. Just like a standardized supplement, it assumes that you are enrolled in Original Medicare parts A and B. The plan includes vision and vision wear coverage through Anthem Blue View Vision, and a wellness benefit that provides limited coverage for dental and hearing. This plan does not include prescription drug coverage. Participants must enroll in a Medicare Part D plan in order to obtain prescription coverage.

Basic Benefit (“Medicare Complement Benefit”). When Medicare pays a portion of the cost of a medical service, the Blue Retiree plan coordinates with Medicare to pay all or most of what Medicare does not pay (e.g. Medicare Part A and B deductibles and coinsurance), up to the Medicare-approved amount.

Major Medical Benefit. Medicare does not cover some medical services. The Major Medical Benefit pays some of the costs not covered by Medicare. These benefits are subject to a deductible and coinsurance. Examples of covered services that Medicare does not pay in full include:

- skilled nursing facility charges beyond 100 days,
- charges over the Medicare allowed amount (up to UCR allowances) for covered services rendered by unassigned providers,
- hospital inpatient after day 150, and
- skilled nursing services provided outside a hospital.

Split Coverage. A retiree and spouse may split coverage between plans in cases where one enrollee is eligible for the IU Blue Retiree Plan and the other is not eligible due to age (under 65). The spouse may then follow the retiree into the Blue Retiree Plan when he or she turns age 65.
COBRA CONTINUATION COVERAGE

COBRA continuation coverage is available to retirees and their eligible dependents under age 65 or who are entitled to Medicare at the time of COBRA election. At the end of COBRA eligibility, the retiree and eligible dependents may elect the Anthem U65 PPO HDHP Plan or the IU Blue Retiree Plan. The length of COBRA coverage is generally 18 to 36 months, depending on the circumstances. If the participant reaches age 65 after COBRA coverage begins, COBRA eligibility ends at age 65.

COBRA coverage may be attractive to retirees because it allows the participant to temporarily:

- maintain medical coverage, dental coverage, and transplant benefits.
- maintain Open Enrollment options (e.g., adding dependents, which is not allowed once enrolled in the Retiree plans).

In order to avoid medicare penalties, participants in COBRA generally need to enroll in Medicare Part A (hospital benefits), Part B (outpatient benefits), and Part D (Rx benefits) at the time employment terminates (if already age 65 at termination), or when initial Medicare eligibility begins upon reaching age 65.

Medicare allows for a "special enrollment period" when employment ends and when a retiree approaches age 65. The special enrollment period is the time during which the retiree can elect Medicare medical and prescription coverage without penalty. Delaying enrollment beyond the special enrollment period can result in a waiting period (gap in coverage) and higher Medicare premiums. There is no special enrollment period when COBRA coverage ends.

OTHER RETIREE PLAN OPTIONS

Medicare Advantage Plans. Medicare Advantage Plans are health plans offered by private companies approved by Medicare. If you join a Medicare Advantage Plan, the plan provides all your Part A (Hospital Insurance) and Part B (Medical Insurance) coverage. Additionally, these plans may offer extra coverage, such as vision, hearing dental, and/or health and wellness programs. Some plans also include Medicare prescription drug coverage. IU Health Plans Medicare Advantage offers three advantage plans designed to meet a variety of health care needs. For more information regarding these plans, please call the IU Health Plans Customer Solutions Center at (800) 455-9776 or visit iuhealth.org/medicare.

Medicare Supplemental Plans. In addition to the IU-sponsored Medicare supplement, there are a variety supplemental or “Medigap” plans commercially available to retirees. Medigap plans may assist with some of the health care costs that Medicare may not cover. In order to identify a Medigap plan that caters to your health care needs, a plan comparison tool is available on the Medicare site to assist with your decision. For additional information regarding the various Medigap plans available through Medicare visit www.medicare.gov.

DISCONTINUATION OF PARTICIPATION

A retiree's coverage ends on the first day of the month for which the individual has not made the required contribution. Dependent coverage under an IU-sponsored retiree healthcare plan ends when:

- the retiree's coverage ends for a reason other than death of the retiree;
- the dependent ceases to meet the definition of an eligible dependent;
- all dependent coverage under the plan is discontinued; or
- the dependent becomes eligible for employee coverage.

It is also important to note the following conditions of participation in IU-sponsored retiree health coverage:

- If the retiree and dependents do not elect coverage under an IU-sponsored healthcare plan at the time of retirement, they cannot participate at a later time.
- After dropping IU-sponsored retiree healthcare coverage, participants cannot re-enroll at a later time.
- Surviving dependents of a participating retiree may continue coverage should the retiree die.

CUSTOMER SERVICE

Terminating employees may initially contact their Human Resources office for information on retirement. IU Human Resources, available at askhr@iu.edu or (812) 856-1234, can also assist retirees with name changes, canceling coverage, and checking eligibility.
Anthem is the claims administrator for the Anthem PPO HDHP Plan and the insurer for the IU Blue Retiree Plan. Call Anthem’s Customer Service Center (844) 736-0920 for checking the status of claims, obtaining ID Cards, obtaining claim forms, and checking eligibility.

**PARTICIPANT RESPONSIBILITIES**
Summary of actions the participant must take:

**For Medical Plans**
1. Review plan options and rates to select an IU-sponsored Retiree health care plan option.
2. Complete an enrollment form for the Anthem PPO HDHP or the Anthem Blue Retiree Plan, and submit to IU Human Resources no later than 60 days from the termination date of IU-sponsored coverage.
3. Pay premium payments on time.
4. Enroll in Medicare Part A, Part B, and Part D (prescription), if the participant is age 65 or over.*
   *For those retirees who wish to continue participation in the Anthem PPO HDHP, enrollment in Medicare, i.e. Part A, Part B, or Part D, will disqualify the retiree from making contributions to the HSA benefit.

**For Those Electing COBRA**
1. Complete an application form for COBRA within 60 days of:
   - the date that coverage ended; or
   - the date of the COBRA offer letter, whichever is later.
2. Pay initial COBRA premiums to-date within 45 days of electing COBRA.
3. Pay monthly COBRA premiums on time.
4. In order to continue under an IU-sponsored health plan after COBRA eligibility ends, complete a health plan enrollment form.
5. If eligible for Medicare at the time COBRA is elected, check with the Social Security office to fully understand how Medicare Part B and Part C enrollment coordinates with the COBRA election. COBRA almost always pays only after Medicare pays first.
6. Make any desired plan changes during Open Enrollment.

**For All Options**
1. Provide timely notice to the plan administrator of a "change in status," such as, divorce, change in disability status, or death of a covered individual.
2. During coverage, notify the plan administrator of changes that will effect communications or eligibility, including address changes, entitlement under Medicare, and/or coverage under another group health plan.
LIFE INSURANCE—RETIREES

SUMMARY OF RETIREE LIFE INSURANCE COVERAGE

When an employee terminates from the university, participation in the Basic and Supplemental Life Insurance plans and associated Accidental Death and Dismemberment (AD&D) coverage ends on the day on which the individual terminates. Dependent coverage terminates at the same time.

The university provides a Retiree Life Insurance benefit to terminated employees with IU Retiree status. There is no dependent coverage provided as part of the Retiree Life Insurance benefit, and no associated AD&D coverage. The amount of Retiree Basic Life Insurance provided by the university is $6,000 for those terminating with IU Retiree status January 1, 2003, or after.

RETIREE COVERAGE ELIGIBILITY

All terminated employees with IU Retiree status are automatically covered by the Retiree Life Insurance benefit. This insurance is paid for by the university.

CONVERSION OF LIFE INSURANCE

Conversion of Life Insurance for Retirees. Coverage for the difference between the amount of active Basic Life Insurance coverage and the amount of the Retiree benefit may be converted to an individual life insurance policy without providing proof of good health. Supplemental Life Insurance may also be converted up to the amount of coverage held by the retiree at the time of termination. Prior to termination, the amount of coverage is reduced at age 70. At the time these reductions take place, the employee has the right to convert the amount of coverage that was lost due to this age-based reduction.

The employee must submit an application for an individual policy and pay the initial premium for that policy within 31 days after the date the employee’s insurance ceases under the IU-sponsored Group Life Insurance Policy. The underwriter, Standard Insurance, makes every effort to provide a conversion offer to employees upon discontinuation of IU-sponsored Life Insurance coverage; however, it is the employee’s responsibility to convert their policy in a timely manner, whether or not a conversion offer is extended at the time of termination. If the employee dies during the 31 days allowed for conversion, The Standard will pay the amount of Life Insurance that could have been converted.

Conversion of Life Insurance for Dependents. Retiree coverage does not include dependent coverage. Dependents may purchase an individual policy when coverage ends due to the employee’s coverage ceasing or when the dependent no longer meets the definition of a dependent for coverage under the employee’s Basic Life Insurance. The amount of the individual policy is limited to no more than the amount at the time coverage ceased. The dependent must submit an application and pay the initial premium within 31 days of the date on which coverage ends.

FILING A CLAIM

To file a claim, the beneficiary or representative must contact the IU Human Resources office at askhr@iu.edu or (812) 856-1234 for a Proof of Death claim packet and follow the steps below:

1. Complete, sign, and date the Proof of Death Claim Form, including current beneficiary designation;
2. Complete the Life Insurance Benefits Beneficiary Statement; and
3. Send the Proof of Death Claim Form to The Standard at the address on the form, including the following attachments:
   • All of the employee’s Enrollment & Change and Beneficiary Designation forms (including any forms from previous carriers)
   • A certified copy of the descendant’s death certificate.

CHANGING BENEFICIARIES

Beneficiary changes can be made by contacting IU Human Resources to obtain a change form, or by printing a Beneficiary Designation Form from hr.iu.edu.
CUSTOMER SERVICE

To obtain an application to convert life insurance to an individual policy, visit hr.iu.edu/benefits/retirelife.html or contact IU Human Resources at askhr@iu.edu or (812) 856-1234.

For assistance with conversion of group life insurance contact Standard Insurance at 920 SW Sixth Avenue, Portland, OR 97204–1203, or by calling (800) 378–4668 ext. 6785.

PARTICIPANT RESPONSIBILITIES

Summary of actions the participant must take:

1. To convert to an individual policy, return the conversion application (available at hr.iu.edu/benefits/retirelife.html) to The Standard at the address listed on the form. If a conversion offer is not received, contact IU Human Resources at askhr@iu.edu or (812) 856-1234. In either case, the application must be submitted to The Standard within 31 days after the date on which group coverage terminates.

2. Send the initial premium with the conversion application within 31 days after the date that group coverage terminates.


4. Notify The Standard of address and name changes.

5. Provide the beneficiary or other representative with information on how to file a claim.

TUITION BENEFIT—RETIREES

Terminated employees with IU Retiree status are eligible for the IU Tuition Benefit. The IU Tuition Benefit for a retiree is typically the same as those of an active employee. Retirees should note that IRS regulations require that the IU Tuition Benefit for graduate-level courses above $5,250 in value be treated as taxable income.

DEPENDENT ELIGIBILITY

The legal spouse and dependent children of IU Retirees are also eligible for the Tuition Benefit. Proof that an individual is an eligible dependent is required at the time of initial enrollment and periodically thereafter. In order to be eligible for the IU Tuition Benefit, by the first day of the semester or term, the dependent must meet the definition of an eligible dependent, as defined by the plan, of an eligible retiree, or of a deceased retiree who was eligible at the time of their death.

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

- The dependent ceases to meet the definition of a dependent as specified in this plan; or
- The child receives a bachelor’s degree, or the child accumulates 140 credit hours of IU Tuition Benefit awards*, whichever comes first.

* Hours that accumulate toward the 140 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 IU Tuition Benefit.

RIGHTS AFTER PARTICIPATION ENDS

A participant may complete course work for any semester/session that began while the participant was eligible. Any refund due from the university or amount owed to the university for the Tuition Benefit will be paid or collected after the end of the semester/session. In the event of an employee’s death while eligible, his or her eligible dependents may receive the IU Tuition Benefit, the same as if he or she was still employed.
SEPARATION PAY—SUPPORT & SERVICE STAFF

All Support and Service Staff employees receive separation pay at their regular rate of pay for certain time off accruals when separating from the university. The time off amounts are prorated by FTE for part-time employees.

ALL SEPARATIONS: VOLUNTARY OR INVOLUNTARY

All Support and Service Staff employees who terminate employment receive separation pay for the following accruals regardless of whether or not the employee gives or receives notice of separation:

- Unused holidays that are still available for use within the specific time allowed;
- All accrued compensatory time off; and
- Vacation time (to be eligible to receive separation pay for unused vacation, an employee must have at least six months of university service at the time of separation).

<table>
<thead>
<tr>
<th>Years of University Service</th>
<th>Maximum Vacation Hours Paid as Separation Pay</th>
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</thead>
<tbody>
<tr>
<td>0–6 months</td>
<td>No separation pay received</td>
</tr>
<tr>
<td>Start of 6 months</td>
<td>312</td>
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<tr>
<td>Start of 7 years</td>
<td>352</td>
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<tr>
<td>Start of 14 years</td>
<td>392</td>
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<tr>
<td>Start of 15 years</td>
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<td>Start of 16 years</td>
<td>472</td>
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<tr>
<td>Start of 17 years</td>
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<tr>
<td>Start of 18 years</td>
<td>552</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Years of University Service</th>
<th>Maximum Vacation Hours Paid as Separation Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Start of 19 years</td>
<td>592</td>
</tr>
<tr>
<td>Start of 20 years</td>
<td>632</td>
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<tr>
<td>Start of 21 years</td>
<td>672</td>
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<td>792</td>
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<tr>
<td>Start of 25 years</td>
<td>832</td>
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<tr>
<td>Start of 30 years–Beyond</td>
<td>872</td>
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</tbody>
</table>

SEPARATIONS WITH RETIREE STATUS OR BECAUSE OF DEATH

In addition to the separation pay described above, Support and Service Staff employees who separate with IU Retiree status or who die receive income protection time (sick time) accruals. Eligible employees enrolled in PERF receive separation pay for unused income protection accruals in excess of 152 hours.

- The benefit is 25 percent of pay for hours in excess of 152.0 through 312.0, and 50 percent of pay for hours in excess of 312.0.
- Employees covered under university service for vested rights in PERF and the IU Retirement 12.0% Plan will receive a portion of the benefit if the years of employment under PERF equal 50 percent or more of the total service. The benefit will be a multiple of the percentage of total employment under PERF.

PARTICIPANT RESPONSIBILITIES

Upon termination from Indiana University:

1. Make sure that a forwarding address is on file with the department and the IU Human Resources office.
2. Contact the IU Human Resources office at askhr@iu.edu or (812) 856-1234 concerning the status of benefit programs.
3. In cases of an employee’s death, the next of kin must initiate a state-regulated petition process to request the employee’s final paycheck.
SEPARATION PAY—PROFESSIONAL STAFF

All Professional Staff employees receive separation pay at their regular rate of pay for certain time off accruals when separating employment from the university. The time off amounts are prorated by FTE for part-time employees.

ALL SEPARATIONS: VOLUNTARY OR INVOLUNTARY

Employees on the PA Time Off Plan. All employees on the PA time off plan receive separation pay for the following, whether or not the employee gives or receives notice of separation:

- Unused holidays that are still available for use within the specific time allowed;
- Accumulated compensatory time off for overtime eligible Professional Staff employees only;
- Accumulated and unused Paid Time Off (PTO) balance; and
- Accumulated and unused honorary vacation balance, up to a maximum of 60 days (480 hours) for 100% FTE employees. (Professional Staff employees employed prior to 1985—or promoted from a Support and Service Staff position to a PA position prior to May 2002—may have previously accrued honorary vacation.)

Employees on the PB Time Off Plan. All employees on the PB time off plan receive separation pay for the following, whether or not the employee gives or receives notice of separation:

- Unused bonus holidays. An employee who separates from employment on the last working day of March, June, or September (or the last workday before December 15 if that is not a workday) will receive the quarter’s bonus holiday;
- Unused holidays that are still available for use within the specific time allowed;
- Accumulated compensatory time off for overtime eligible Professional Staff employees only;
- Unused vacation. The maximum separation pay of accumulated vacation (excluding honorary vacation) is 200 hours, plus the number of vacation hours that the employee earns in a full year. (This is called the employee’s annual allowance.); and
- Honorary service vacation up to a maximum of 480 unused hours.

SEPARATIONS WITH IU RETIREE STATUS OR BECAUSE OF DEATH

Eligibility. Refer to page 29 for information on eligibility for IU Retiree status.

- In addition to the separation pay described above, Professional Staff employees enrolled in PERF or the IU Retirement 11.25% Plan receive separation pay for accrued sick bank hours in excess of 152 hours.
  - The benefit is 25 percent of pay for hours in excess of 152.0 through 312.0 and 50 percent of pay for hours in excess of 312.0.
  - Employees who are vested in PERF and are now in the IU Retirement 11.25% Plan will receive this benefit.
- With the exceptions below, employees enrolled in the IU Retirement 10%, 12%, or 15% Plans do not receive separation pay for sick bank accruals.
- Employees covered under university service for vested rights in PERF and who are now in the IU Retirement 12% Plan will receive a portion of the benefit if the years of employment under PERF equal 50 percent or more of the total service. The benefit will be a multiple of the percentage of total employment under PERF.
- Employees covered under university service for vested rights in PERF, and who moved from PERF to the IU Retirement 10% Plan between July 1, 1999 through June 30, 2002, will receive a portion of the benefit if the years of employment under PERF equal 50 percent or more of the total service. The benefit will be a multiple of the percentage of total employment under PERF.
• The death of an employee at any age and with any years of service entitles the beneficiary to receive this benefit if the employee was enrolled in PERF, the 11.25% Plan, or met the exception in the 10% or 12% Plans noted above.

• Employees on the PB time off plan who separate with IU Retiree Status or die will also receive the Bonus Holiday for the last quarter worked provided that the employee worked one month of the quarter.

• Employees in the IU Retirement 15% Plan will have separation pay for vacation or PTO deducted from the interim benefit payment.

**PARTICIPANT RESPONSIBILITIES**

Upon termination from Indiana University:

1. Make sure that a forwarding address is on file with the department and the IU Human Resources office.

2. The employee must contact the IU Human Resources office at askhr@iu.edu or (812) 856-1234 concerning the status of benefit programs.

3. In case of an employee’s death, the next of kin must initiate a state-regulated petition process to request the employee’s final paycheck.
Indiana University 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: October 23, 2017

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 are also mailed to the 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 his or her 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 and 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.
**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 yourself 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 [http://hr.iu.edu/benefits/privacynotice.pdf](http://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 [http://www.hhs.gov/ocr/privacy/hipaa/complaints/](http://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 30 days after receiving a written request. The Plan will accommodate all reasonable requests.

**Privacy Administrator**

Poplars E165  
400 E. Seventh Street  
Bloomington, Indiana 47405-3085  
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 his/her authority to act on a member's behalf before they will be 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.