**MEDICAL**

- Four coverage levels: Employee Only, Employee+Spouse, Employee+Children, or Family
- Premium based on plan, coverage level, and combined IU/IUHP salary.
- Sign Tobacco-free Affidavit each year to certify that you and/or your spouse do not use tobacco to receive $25 premium reduction ($50 for both).
- Three plans available to choose from:

  **IU Health High Deductible Health Plan & Health Savings Account (IU Health HDHP & HSA)**
  - In-network benefits:
    - IU Health Physician network available in most Indiana counties
    - Employee-only coverage: $2,700 deductible / $5,400 OOPM
    - All other coverage levels: $5,400 deductible / $6,800 OOPM
  - No out-of-network benefits except emergency

  **Anthem PPO High Deductible Health Plan & Health Savings Account (Anthem PPO HDHP & HSA)**
  - In-network benefits:
    - Nationwide and overseas network
    - Employee-only coverage: $1,700 deductible / $3,400 OOPM
    - All other coverage levels: $3,400 deductible / $6,800 OOPM
  - Out-of-network benefits with separate deductibles/OOPM

  **Anthem PPO $500 Deductible**
  - In-network benefits:
    - Nationwide and overseas network
    - Deductible: $500 per individual / $1,500 family max
    - OOP Max: $2,400 per individual / $7,200 family max
  - Out-of-network benefits with separate deductibles/OOPM

**HEALTH SAVINGS ACCOUNT (HSA)**

- Must be enrolled in HDHP
- Contribute from $300 up to IRS max each year for health expenses

  **IU Health HDHP & HSA**
  - IU contribution: $1,600 employee-only / $3,200 all other coverage levels

  **Anthem PPO HDHP & HSA**
  - IU contribution: $1,300 employee-only / $2,600 all other coverage levels

**PRESCRIPTIONS**

- Included with medical plan coverage with no additional premium.
- Preventive prescriptions covered at 100%

  **IU Health HDHP & HSA**
  - In-network: 20% coinsurance after deductible

  **Anthem PPO HDHP & HSA**
  - In-network: 20% coinsurance after deductible

  **Anthem PPO $500 Deductible**
  - In-network:
    - $8/$25/$45 for 30-day retail supply
    - $20/$62/$112 for 90-day CVS retail & mail order and 30-day specialty
    - OOP max: $6,150 per individual / $9,900 family max

**VISION**

- Included with medical plan coverage with no additional premium.

  **IU Health HDHP & HSA: EyeMed**

  **Anthem PPO HDHP and Anthem $500: Anthem Blue View Vision**

- Annual eye exam ($10 copay) and eye wear (frames, lenses, contacts) with specific allowances.

- Separate plan through EyeMed
- Annual eye exam ($10 copay) and eye wear (frames, lenses, contacts) with specific allowances.
- Option to elect on voluntary basis, but receive vision coverage under IU medical plan.
**DENTAL**

- One Plan: **CIGNA Dental PPO**
- Four coverage levels: Employee Only, Employee+Spouse, Employee+Children, or Family
- Premium based on coverage level and combined IU/IUHP salary.
- Preventive cleanings/exams = Two per member per year covered at 100%
- Deductible = $25 per member
- Annual benefit limit = $1,200 per member (for each member who receives at least one preventive cleaning/exam per calendar year, their annual benefit limit will increase by $100 in the subsequent year, up to a $1,500 maximum)
- Child orthodontia = $1,000 lifetime limit

**FLEXIBLE SPENDING ACCOUNT**

- Tax Saver Benefit (TSB) Plan
- Enroll in one or both accounts:
  - Health Care Spending Account*: contribute up to $2,750 per individual (Special limitations apply if also enrolled in the Health Savings Account (HSA))
  - Dependent Care Spending Account: contribute up to $5,000 per household
- Requires annual election
- $550 carryover of unused Healthcare Spending Account funds to next year

**BASE RETIREMENT PLAN**

- IU contribution = 10% of annual IU base salary
- 403(b) defined contribution plan
- 3 year cliff vesting
- Investment Vendor: Fidelity

**SUPPLEMENTAL RETIREMENT PLAN**

- Two plans available:
  - **IU Tax Deferred Account (TDA) Plan—403(b)**
    - Participation NOT recommended in this plan due to IRS aggregation rules requiring coordination with IUHP’s 401(k)
    - Automatically enrolled at 5% contribution level
    - **Must waive enrollment in this plan via online process**
    - Can defer up to IRS limit annually (additional $6,500 catch-up if age 50+)
    - Make pre-tax or after-tax (Roth) contributions
    - Investment Vendor: Fidelity
  - **IU 457b Retirement Plan—457(b)**
    - Can defer up to IRS limit ($19,500 for 2021) annually (additional $6,500 catch-up if age 50+; additional $19,500 special catch-up for those age 62, 63, and 64)
    - Make pre-tax or after-tax (Roth) contributions
    - Investment Vendor: Fidelity

**BASIC LIFE INSURANCE**

- Death benefit = 2X annual IU base salary up to $50K maximum
- Provides insurance for eligible dependents: $3K for spouse/$1K for children
- Additional Services: Travel Assistance, Life Services Toolkit (assistance with estate planning, funeral arrangements, etc.)

**SUPPLEMENTAL LIFE INSURANCE**

- Voluntary plan
- Can elect from 1–4X annual IU salary
# Dually Employed Faculty Benefit Highlights

## Dependent Supplemental Life
- Voluntary plan
- Must be enrolled in Supplemental Group Life Insurance for employee
- Spouse Options: $10,000, $20,000, $30,000, or $45,000
- Child(ren) Option: $10,000 per child (birth through age 25)

## Accidental Death & Dismemberment (AD&D) Insurance
- Voluntary plan available for employee & eligible dependents
- Benefit amounts employee or family: $30K–$500K

## Short Term Disability
- N/A

## Long Term Disability
- Voluntary benefit
- Replaces up to 60% of IU salary up to $10K per month max
- 90– or 180–day waiting period
- Optional Annuity Contribution Benefit which contributes to retirement annuity fund

## Tuition Benefit
- Provides a subsidy toward tuition cost for Indiana University classes. Applies to employee, spouse and dependent children.

## Other Benefits
- Phased Retirement Program for Faculty
- Care@Work (child, elder, home, pet care) premium membership, senior care solutions, and backup care
- WW (Weight Watchers Reimagined) membership
- Quit for Life® tobacco cessation program
- SupportLinc Employee Assistance Program (EAP)
- 24-Hour Nurse Line
- Telehealth
- Healthy IU (Workplace Wellness Program)
- Work+Life resources and programming

## IUHP Voluntary Benefits
- Information available on the My IU Health Team Member Portal under My Life & Career, My Pay and Benefits, Tuition Reimbursement

## Enrollment Information
- hr.iu.edu/enroll/index.html

## Contact Information
- IU Human Resources Customer Care
  (812) 856-1234
  askhr@iu.edu

- IU Health Physicians Human Resources
  (317) 962-0700 phone
  (317) 968-1007 fax
  scantoiuhphr@iuhealth.org

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Indiana University/IU Health Physicians
**hr.iu.edu/benefits**

IU Health Physicians
**https://team.myiuhealth.org/benefits**

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